

Extended No Lapse Guarantee Rider

Product featuring rider	Survivorship Variable Universal Life Accumulator II ("SVUL")
Issue ages	18–80
Purpose	The Extended No Lapse Guarantee (ENLG) Rider guarantees the policy will remain in place and the death benefit will be paid regardless of investment option performance as long as certain rider conditions are met.
Eligibility	• This is an optional rider that must be purchased at issue. • When the ENLG Rider is elected, only death benefit option 1 is available, where the death benefit will be equal to the policy's face amount. • The ENLG Rider is available only when the Cash Value Accumulation Test (CVAT) is selected. • The ENLG Rider is not available when the Return of Premium Rider is elected.
How it works	The ENLG Rider ensures your SVUL policy will not lapse during the guarantee period, which will last until the younger insured reaches age 105 or age 121, based on your choice. ¹ The guarantee remains in effect as long as the rider remains on the policy and the rider conditions, including satisfaction of the monthly required premium test, are met.
Why it's important	While the cash value will continue to fluctuate with the market, this rider helps keep the policy in force even if poor investment performance depletes the policy's cash value. That means, your beneficiaries are assured of receiving the death benefit—no matter how the investment options you select perform.
Cost and fees	Election of this rider results in a change in the structure of the monthly per thousand of face amount charge. The revised charge structure will be applicable throughout the life of the policy even if the rider is later terminated. There will also be an annual mortality and expense risk (M&E) rider charge of 0.20% based on the separate account value and deducted monthly from the cash value while the rider is on the policy. ²
Important considerations	• Face amount increases and death benefit option changes are not permitted with this rider. • Withdrawals (partial surrenders and/or loans) will negatively impact your policy's ability to maintain the guarantee.

Variable universal life offers life insurance protection and the opportunity for tax-advantaged asset growth. Mortality and expense risk charges, cost of insurance, administrative charges, per-thousand face-amount charges, fund fees and any applicable surrender charges apply.

Investors are asked to consider the investment objectives, risks, and expenses of the investment. The product and underlying fund prospectuses contain this and other information and can be obtained through your NYLIFE registered representative. Please read the prospectuses carefully before investing.

All guarantees are subject to the claims-paying ability of the issuing company.

¹ The rider allows for any monthly charges that cannot be met by the cash surrender value to be deferred until the rider expires or is terminated, at which point, we will bill you if you wish to keep the policy in force.

² The guaranteed maximum M&E charge for the rider is 0.40% annually.

Products and riders are available in jurisdictions where approved. Riders are available with purchase of an approved product. See the product fact sheet for more information.

In most jurisdictions, the form numbers are (state variations apply): New York Life Survivorship Variable Universal Life Accumulator II (ICC26-326-150P); Extended No Lapse Guarantee Rider (ICC26-326-681R).

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