

**New York Life Customer Privacy Policy
(Effective as of August 2014)**

Customer privacy policy

Our information practices

Our policies and procedures protect the privacy of current and former customers.

Types of information we collect

In the normal course of business we collect:

- Information requested on applications and other forms (including name, address, income and household information);
- Data about your transactions (such as the products you purchase and your account status);
- Information from outside sources, such as public records;
- Information gathered from our websites, such as through online forms, site visit data and information collection devices ("cookies");
- Information collected from consumer credit reporting agencies; and
- Health information collected with your permission when you apply for products like life insurance or long-term care insurance.

Safeguarding your information

New York Life maintains physical, electronic and procedural safeguards that meet state and federal regulations. Access to customer information is limited to people who need the information to perform their job responsibilities. We regularly update and improve our security standards, procedures and technology to protect against unauthorized access to your confidential information.

How we use your information

New York Life may share the information we collect about you as allowed by law, including for normal business administration and related business services. The information may be shared:

- Within the New York Life Family; and
- With non-affiliates, such as banks or service providers that help us process transaction or service your accounts. Our service providers may include billing, printing and mail service companies.
- If you are an investment advisory services customer, we may share your information with third parties who help us service your investment and financial planning needs.
We may disclose the information we collect about you when required or permitted by law, such as to:
 - Respond to a subpoena;
 - Prevent fraud and other crimes;
 - Comply with legal requirements; or
 - Respond to a government inquiry.

We will never share your health information with third parties for marketing purposes.

IMPORTANT PRIVACY CHOICES

New York Life respects your privacy choices. You have the option to tell us not to share your information as follows:

- Within the New York Life Family of Companies to let you know about our products and services. The information we share may include household and financial data.
- With non-affiliated companies with which we have joint agreements, such as banks, credit card issuers and online services, to offer you their products and services. The information we share may include name, address and information about your transactions with us.
- With your agent and his or her new company if your agent leaves the New York Life Family of Companies. We may share your name, address and information about your New York Life products so that your agent can continue to service your needs.

If you do not want us to share your information in one or both of the ways described above, just call (800) 695-4331.

The choice you make will apply to all the products you purchased from the New York Life Family of Companies. If one joint owner tells us not to share information, that choice will also apply to the other owner(s). **If you have already told us of your choices, there's no need to call again.**

We will follow the privacy law in your state if that law is different than the policy described in this notice.

Informing customers about privacy

This privacy policy takes effect August 1, 2014. You will receive our privacy policy at least once a year, as long as you are a policyholder or client. You can receive additional copies of our privacy policy on our Web site (www.newyorklife.com) or you can write to:

New York Life
P.O. Box 6916
Cleveland, OH 44101

You can also call us toll free at (800) 695-4331.

* The New York Life Family of Companies (also referred to as "the New York Life Family," "we," "our," or "us" throughout this notice) currently includes the following affiliates and funds:

New York Life Insurance Company	MainStay Funds Trust
New York Life Insurance and Annuity Corporation	MainStay VP Funds Trust
New York Life Investment Management LLC	Private Advisors Alternative Strategies Fund
New York Life Enterprises LLC	Private Advisors Alternative Strategies Master Fund
New York Life Insurance Company	MainStay Funds Trust
Cornerstone Capital Management LLC	Private Advisors, LLC
Cornerstone Capital Management Holdings LLC	New York Life Trust Company
Eagle Strategies LLC	NYLIFE Distributors LLC
Goldpoint Partners	NYLIFE Insurance Company of Arizona
Institutional Capital LLC	NYLIFE Securities LLC
Madison Capital Funding LLC	NYLIM Service Company LLC
MCF Capital Management LLC	NYLINK Insurance Agencies, Inc.
MainStay Defined Term Municipal Opportunities Fund	NYL Executive Benefits LLC
The MainStay Funds	NYL Investors LLC

Questions and Answers About Privacy at www.newyorklife.com

- [What information is collected by newyorklife.com and how is it used?](#)
- [How can I review and update my policy or account information and how can I modify information in my Personal Folder?](#)
- [How long will newyorklife.com maintain information about me?](#)
- [How does newyorklife.com use cookies?](#)
- [Does newyorklife.com use Web Beacons or so-called "Web bugs"?](#)
- [What privacy rules apply when I visit other websites?](#)
- [What security measures does the site maintain to protect my personal information?](#)
- [How does the site protect children's privacy?](#)
- [How can international visitors use the site?](#)
- [How can I review and update my policy or account information and how can I modify information in my Personal Folder?](#)
- [Our commitment to you.](#)

What information is collected by newyorklife.com and how is it used?

You can access information about our products on our site or use the on-line calculators, worksheets, and other site tools without providing any of your personal information. When you do choose to provide us with your personal information at the site, we will use it in the following restricted ways:

- *Personal Folder*
If you decide to create a Personal Folder, we ask you to answer a series of questions regarding your family situation, financial goals, and basic demographics. This helps us to provide you with a Personal Folder containing articles that will be most relevant to you. In addition, you are prompted to enter a username, which you will use to access your Personal Folder, and a screen name, which we will use to refer to you. You can return at any time to modify the information in the Personal Folder. This information is used solely for the Personal Folder and is not combined with any other information. It will not be shared with anyone inside or outside of New York Life.
- *When You Request to be Contacted*
If you would like to receive any additional information, such as a brochure, you will need to provide us with your contact information. We will use this information only to fulfill your request. When you ask to be contacted by an agent, we will identify an appropriate New York Life agent to whom we will relay your request.
- *Job Applicants*
Our site also provides information about careers at New York Life and about becoming a New York Life agent. Should you choose to submit your resume on-line, it will be forwarded to the people responsible for filling the relevant position. No other use is made of this information.
- [Virtual Service Center](#)
If you are an existing New York Life customer, you can use our Virtual Service Center to access and update your policy information. To access the Virtual Service Center, you will need to register a User Name and Password. Click on the Register Now button on the Virtual Service Center login page to begin registering. You will need to provide your Last Name, Social Security Number, Date of Birth and Policy Number before you can create a User Name and Password. In addition, you must also select a Secret Question and Answer in the event you ever forgot your User Name or Password. See our Virtual Service Center [Login Help](#) page for more details about how to register.

Like many websites, we collect limited anonymous information about our users and their systems. When users come to our site, we collect their IP addresses, browser types, the domain they came from, and their likely country of origin. This anonymous information is aggregated and is not associated with individual users. It is collected to help us analyze usage patterns, improve the site's overall performance, and provide information useful to our users.

How can I review and update my policy or account information and how can I modify information in my Personal Folder?

Virtual Service Center or with our off-line information. This means that if you are a New York Life customer who has also set up a Personal Folder and you would like to change your personal information, you will need to change your information in both sections of the website.

How long will newyorklife.com maintain information about me?

The information you supply in the Personal Folder will be maintained until you decide to discontinue using that functionality or we remove this functionality from our site. In addition, we will maintain the information regarding our policyholders for as long as the policies remain in force and for the legally required time thereafter.

How does newyorklife.com use cookies?

Like other websites, newyorklife.com uses cookies. A cookie is a small text file containing a unique identifier that is placed on your computer when you visit our site. Cookies are used to store information so that our server can properly identify your computer. We also use cookies to generate meaningful usage statistics, for example, how many visitors entered the site, and/or specific pages that were visited. In order to protect your privacy, no personal information of any kind is stored. Cookies do not damage your system or files in any way.

Most browsers recognize when a cookie is offered and allow users to opt-out of receiving them. If you are not sure whether your browser has this capability, you should check with the software manufacturer or your Internet Service Provider (ISP). Please be aware that if you choose to disable cookies, you will not have access to many beneficial features of our website, including the Virtual Service Center.

We also use cookies to help us develop tailored advertisements for you on third party websites. This service is provided by third party advertising companies ("network advertisers") that help us track user activity on our site and identify other sites our users have visited that are also associated with the network advertisers. No user personal information is shared with network advertisers or stored by the cookie. You can opt-out of having these network advertisers track your browser activity, by going to <http://www.google.com/privacy/ads/>.

Does newyorklife.com use Web Beacons or so-called "Web bugs"?

We employ services, which collect data remotely through the use of Web "Beacons" or tags embedded in newyorklife.com content. These services then return completely anonymous data to New York Life within aggregated website traffic reports. The Web beacons used by these services do not collect, gather, monitor or share any personal information about website visitors. They are merely the technology used to compile anonymous observations about our website's usage and visitor behavior. Web beacons are typically very small, usually 1 by 1 pixel in size, and have no impact on the site's performance.

What privacy rules apply when I visit other websites?

Our site provides links to other websites, including our subsidiaries and affiliates, our business partners, and third party sites containing information that we believe you may find useful. When you visit those sites, you will be operating under their individual privacy policies. We encourage you to carefully review the respective privacy policies.

What security measures does the site maintain to protect my personal information?

We have implemented generally accepted standards of technology and operational security to protect personal information collected online from loss, misuse, alteration, or destruction. All personal information you supply on the site is encrypted during transmission and then stored on a secure server. However, you should be aware that our return e-mail messages to you cannot be encrypted and thus cannot be considered fully secure. Non-encrypted e-mail can be intercepted and viewed by other Internet users without your knowledge or consent.

New York Life employees follow a company wide security policy. Only authorized personnel are allowed access to personal information collected online and these employees have been trained to safeguard the confidentiality of this information.

How does the site protect children's privacy?

Our site is not intended for children under 13 years of age. We do not knowingly collect or maintain personal information online from, or market online to, children under 13 years of age.

How can international visitors use the site?

New York Life sells its products and services throughout the world. Although newyorklife.com only addresses products sold to residents of the United States, we welcome visitors from other countries. You can review our products and services, use our calculators, and access articles that may be of interest to you. As a company based in the United States of America, we operate under United States laws and regulations and information received from international users will be stored and processed in the United States.

How will I know if the site changes its Privacy Policy?

New York Life reserves the right to change this privacy policy. If we do so, we will post notification on the site at least thirty days before the new policy goes into effect. To ensure you are aware of changes to our policy, we post the effective date of our policy. No data collected under this privacy policy will be used in a manner inconsistent with our stated policy, unless we provide you with the opportunity to tell us you would not like to participate in any programs we may establish.

Our Commitment to You

At New York Life, we strive to provide you with the most comprehensive source of life insurance and financial products information on the Web. When we ask for personal information of any kind, or give you with the opportunity to supply such information, it is solely to improve our ability to meet your needs and respond to your requests. We will continue to do whatever we can to protect your privacy at our site.