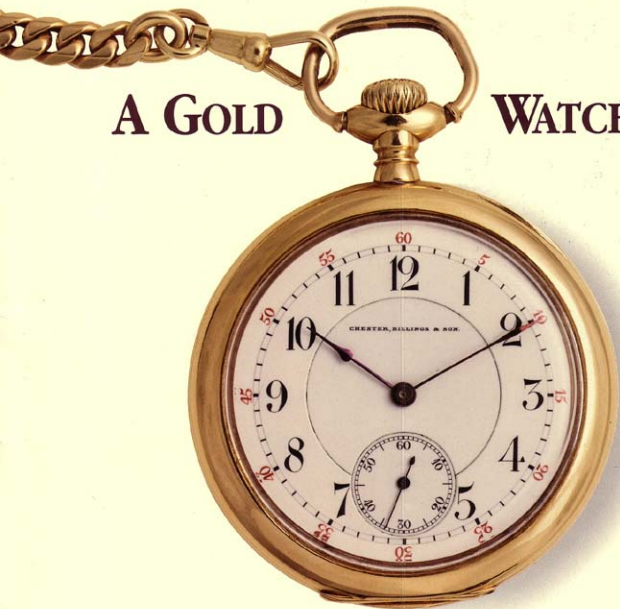


IT'S BETTER THAN

A GOLD WATCH



*Lift  
Here*

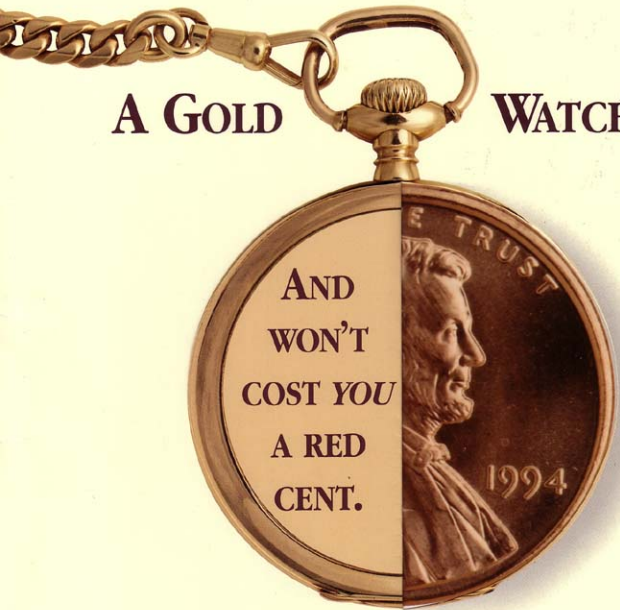
**IT'S BETTER THAN**

**A GOLD**

**WATCH**

**AND  
WON'T  
COST YOU  
A RED  
CENT.**

*Lift  
Here*



**INTRODUCING  
THE SIMPLE AND SMART  
ROLLOVER IRA/ANNUITY PROGRAM.**



**SO YOUR EMPLOYEES WHO ARE  
RETIRING OR CHANGING JOBS CAN  
KEEP MORE OF WHAT THEY'VE  
WORKED FOR.**



# A RANGE OF SPECIALLY-SELECTED ROLLOVER IRA AND ANNUITY INVESTMENTS.

**Finally, a complete, easy-to-understand program that is helpful to your employees... and makes life simpler for you, too.**

Employees who are about to retire, or leave the company for any reason, deserve more than a fancy way to tell time. They deserve a practical way to maintain control over their pension plan distributions and to avoid paying unnecessary taxes and penalties. And you deserve a simple method to make this possible. In short, you both deserve AdvantAge!

**A simple, single-solution program to help employees in transition.**

Your employees in transition have entered a point in their lives that can be very confusing (and maybe a little scary). One of the key issues they'll need to deal with is how to receive their retirement savings distributions.

And more importantly, how to make sure their hard-earned savings are not hit with a 10% early withdrawal penalty and 20% tax withholding.

The AdvantAge program gives your employees all the information they'll need for a smooth and beneficial transition – one that guards their savings from unwanted (and unexpected) deductions. Then, AdvantAge follows through with solid rollover IRA or annuity options that will provide your employees with the opportunity to continue building a handsome nest egg!

**A sensible, cost-free solution for you.**

This comprehensive solution to lump sum distribution problems is very easy to implement. Clear and concise educational tools guide your employees through every step. And if there are any unanswered questions, your employees can simply call our toll-free

number and our experienced experts will provide assistance.

Best of all, it doesn't cost you a penny! You have no administrative or customer service responsibilities – nothing but smooth, successful transitions!

Don't put it off any longer. You've already made a tremendous impact on your employees' futures by providing a retirement investment plan. Now complete the cycle with AdvantAge; the Rollover IRA/Annuity Program that lets your employees keep more of what they've worked for.

Now isn't that a better way to bid them farewell?



ADVANTAGE



## Send for your FREE kit!

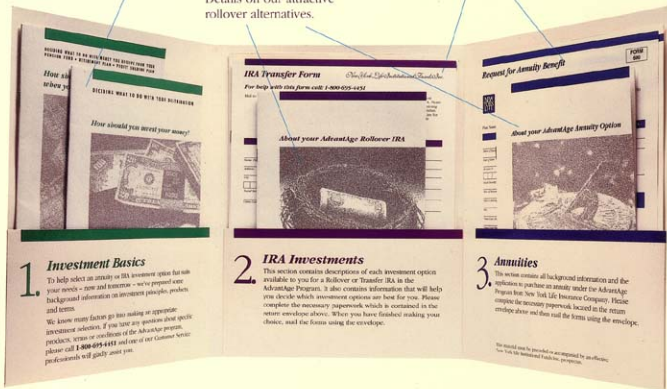
AdvantAge is the smart solution for employee distribution problems. It's a simple, straightforward program that benefits everyone involved. And it's easy to get started. Send for your AdvantAge kit, which contains complete information, including a free prospectus with charges and expenses for the New York Life Institutional Funds (read it carefully before investing or sending money). Simply complete and return the postage-paid card included with this brochure, or call toll-free **1-800-695-4451**. You may also request a kit by faxing the cover letter included with this mailer to **201-331-2331**.

# ALL ROLLED INTO ONE, EASY-TO-UNDERSTAND EMPLOYEE KIT.

Complete, straightforward information that makes investment principles easy to understand.

Details on our attractive rollover alternatives.

Clearly written forms for fast and simple rollovers into an IRA or annuity.



**This FREE kit has everything you need to help give employees the beneficial and hassle-free rollovers you're both after!**



**ASSET  
MANAGEMENT**



**ASSET  
MANAGEMENT**

260 Cherry Hill Road, Parsippany, NJ 07054

*New York Life  
Institutional Funds Inc.*

Distributed by  
**NYLIFE** Distributors, Inc.

260 Cherry Hill Road, Parsippany, NJ 07054

