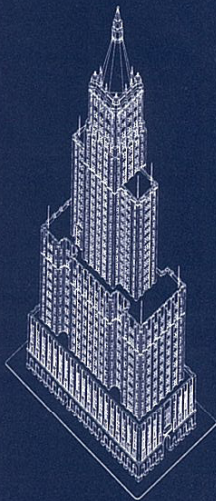




2011



NEW YORK LIFE INSURANCE COMPANY

EXECUTIVE COUNCIL

THIS IS TO CERTIFY THAT

Hanna Yilma-Kassaye

**IS A MEMBER OF THE 2011 EXECUTIVE COUNCIL
HAVING ACHIEVED THIS HONOR THROUGH
OUTSTANDING SALES ACCOMPLISHMENT**

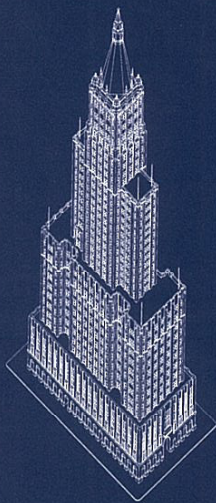
A handwritten signature in dark ink, appearing to read "Mark W. Pfaff", written over a horizontal line.

Mark W. Pfaff

Executive Vice President in Charge of U.S. Life Insurance and Agency



2012



NEW YORK LIFE INSURANCE COMPANY

EXECUTIVE COUNCIL

THIS IS TO CERTIFY THAT

Hanna Yilma-Kassaye

**IS A MEMBER OF THE 2012 EXECUTIVE COUNCIL
HAVING ACHIEVED THIS HONOR THROUGH
OUTSTANDING SALES ACCOMPLISHMENT**

A handwritten signature in dark ink, appearing to read "Mark W. Pfaff", written over a horizontal line.

Mark W. Pfaff
Executive Vice President in Charge of the Agency Department.