

Keeping our promises.

Since our founding in 1845, New York Life has been helping individuals, families, and businesses plan for the future. Today, as always, we are committed to meeting our obligations and hold true to our principles of humanity, integrity, and financial strength.

Let's get started.

If you're ready to take the next step, I'm ready to help with:

- Life Insurance
- Disability Insurance¹
- Long-Term Care Insurance
- 529 College Planning
- Income & Variable Annuities
- Group/Worksite Benefits
- Retirement Investment

Contact me to schedule an appointment.

¹ Issued by New York Life Insurance and Annuity Corporation, a wholly owned subsidiary of New York Life.

² Offered through NYLIFE Securities LLC (member FINRA/SIPC), a Licensed Insurance Agency.

³ Issued by New York Life Insurance Company or New York Life Insurance and Annuity Corporation, a wholly owned subsidiary of New York Life.

⁴ Guarantees backed by the claims-paying ability of the issuer.



Theresa M. Failla

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Registered Representative for NYLIFE
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A Licensed Insurance Agency

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New York Life Insurance Company

New York Life Insurance and Annuity Corporation
(NYLIAC) (A Delaware Corporation)

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New York, NY 10010

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For more
than 170
years, we
can break
it down to
one word...

Trust.



Theresa M. Failla

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ABOUT ME...

What I enjoy in my current role at New York Life and NYLIFE Securities LLC is the journey I take with my clients through their ever changing lives.

Creating a financial strategy is something most people know they need to do; but have little time to figure out how to precede, or if a strategy is in place when, where, and why to review and adjust. My approach is:

- Getting to know you and helping you identify your needs and prioritize them
- Designing a customized strategy tailored to your needs/goals
- Enabling you to make informed, educated decisions to implement the strategy(ies)
- Maintaining our relationship for years to come; life events are inevitable and I will be there for you every step of the way

Preparing for your future is an ongoing need, which is why "Trust" is important. You can trust that I will be there throughout your life for every change that occurs and work with you to adjust the strategy accordingly.

To me, *TRUST is the key; without it, there is no relationship and with no relationship, a strategy cannot be designed and/or implemented.*

My FAVORITE QUOTE:

Eleanor Roosevelt: *"You gain strength, courage and confidence by every experience in which you really stop to look **fear** in the face. You must do the thing which you think you cannot do."*

As your New York Life agent, I can work with you to identify your goals, understand your needs, and offer insurance and financial products that can help you achieve peace of mind.

At New York Life, every decision we make, every action we take, has one overriding purpose: To be here when you, our policy owners need us. That's how we help you be good at life.

Focused on your goals.

I can help you ensure a sound financial future for you, your family, and your business by providing customized recommendations based on your individual situation and goals.

A customized approach.

I can make recommendations, tailored to your needs, on a wide variety of protection and financial matters, including:

- Life insurance protection
- College funding
- Retirement planning
- Business planning using life insurance
- Mortgage protection using life insurance
- Estate planning
- Leaving a legacy

Just the right fit.

Whether you're starting a family, enjoying retirement, or wherever you find yourself, we offer products and solutions that can help you reach your financial goals.

Life insurance.

Our full array of products includes whole life, term, universal,¹ and variable² universal life. With a variety of products and riders to choose from, I can recommend a customized solution for almost any need you may have.

Annuities and mutual funds.²

We offer fixed³ and variable² deferred annuities for the accumulation stage of retirement, as well as guaranteed⁴ future or immediate lifetime income annuities (fixed income annuities) that can help you turn savings into an income stream that will last a lifetime. As a registered representative, I can offer mutual funds² that may help you meet your long-term financial goals.

Putting you first.

As a mutual life insurance company, New York Life is owned by its policy owners. This means we have no obligations to stockholders and can focus exclusively on the needs and concerns of our policy owners.