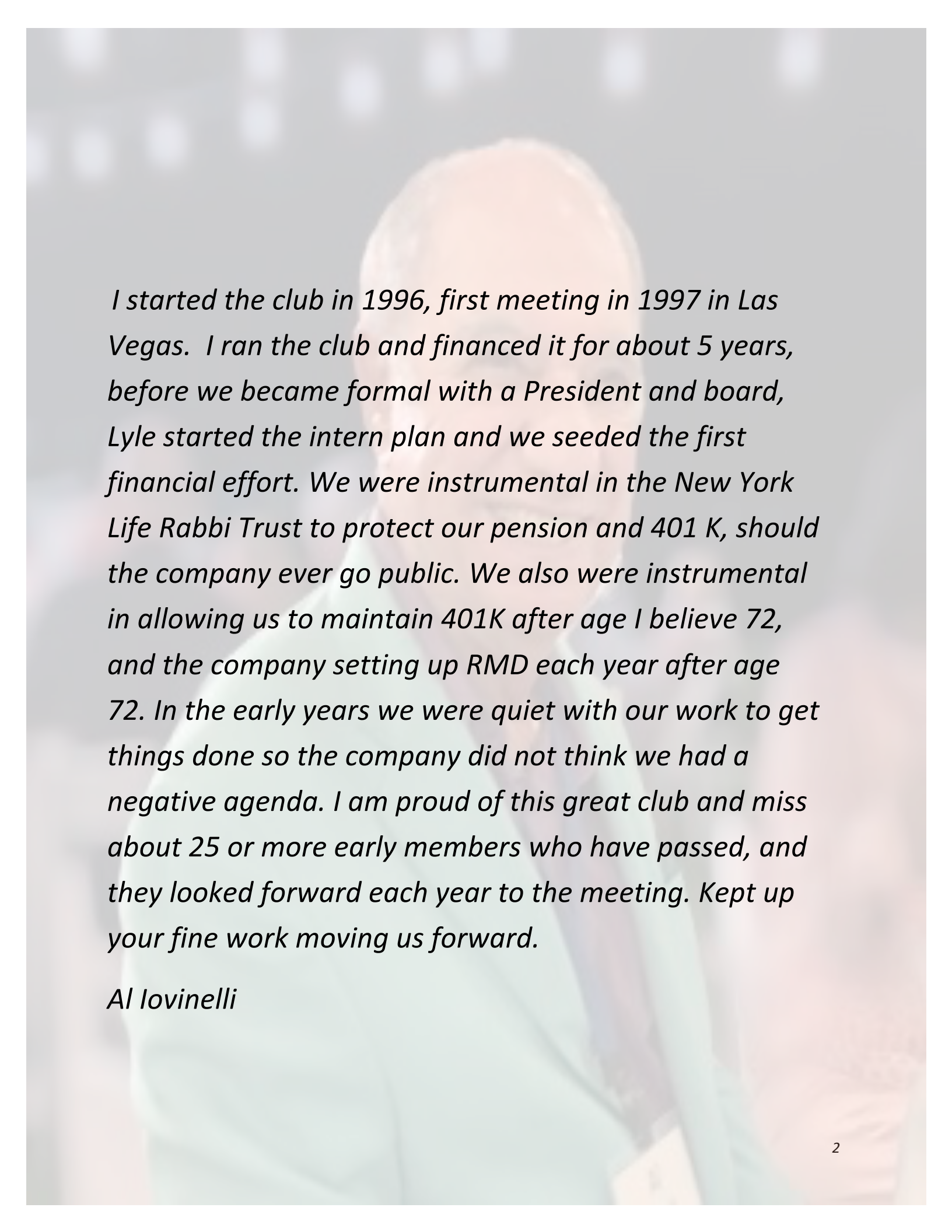


RMC

RETIRED MEMBERS CLUB

of NEW YORK LIFE

25th Annual Reunion Anniversary



I started the club in 1996, first meeting in 1997 in Las Vegas. I ran the club and financed it for about 5 years, before we became formal with a President and board, Lyle started the intern plan and we seeded the first financial effort. We were instrumental in the New York Life Rabbi Trust to protect our pension and 401 K, should the company ever go public. We also were instrumental in allowing us to maintain 401K after age I believe 72, and the company setting up RMD each year after age 72. In the early years we were quiet with our work to get things done so the company did not think we had a negative agenda. I am proud of this great club and miss about 25 or more early members who have passed, and they looked forward each year to the meeting. Kept up your fine work moving us forward.

Al Iovinelli



“I’ve spent my entire career with New York Life because of its people and culture. The bonds we form with our colleagues and the pride we feel in being part of this great institution often last well beyond our working years. New York Life’s Retired Members Club provides an opportunity to reconnect with friends and former colleagues and continue to celebrate the NYLIC family spirit.”

– Craig DeSanto, Chair, President & CEO of New York Life



I was retired for almost 2 years before I joined the Retired Managers Club. A few friends I worked with kept telling me how much fun it was to meet up with others and make some new acquaintances at the annual reunion. Going to my first meeting along with my husband was better than I could have imagined. My hesitancy in going to a reunion was since most of my management was with New York Life International in the Asia Region. I felt I would not have much in common with the people who spent most of their careers in management. Boy was I wrong! My husband, John and I were welcomed with open arms. The atmosphere at reunions is very relaxed. It is filled with a few informational and inspiring meetings and the rest is touring, socializing and of course eating!

My career with NYL started as an agent and I took on the role of the training manager in the office I started in. I had the great opportunity to work in the training department in the home office in agent and management development. Another door opened and I walked through to my role in management and leadership development in the Asia Region and made my home in Hong Kong and Shanghai for 10 years along with John. The company has given me many opportunities to have a work life balance that has been rewarding.

I do not know of any other company that has the bonds like I have found through the many people I have worked with and even now after being retired...more are being formed. I was asked to join the board of directors in 2016 and have enjoyed being part of designing the reunions each year and helping the club keep current with the many changes we see today. We changed the name of the club to the New York Life Retired Members club in 2020 to include as many retirees as possible. I am currently the president for 2023 and 2024. What a privilege it is to work alongside my retired colleagues and friends. The company support is very important for our club to maintain the intent of those few who started to club in the 1990's.

If you are reading this and have not joined the club, please consider talking with one of your friends who does belong or contact me. Let's keep the NYLIC spirit alive in our golden years!

-Georgia (current RMC President)

RETIRED MEMBER CLUB of NEW YORK LIFE

Previous New York Life Retired Members Club Reunion Locations

1996 - Las Vegas, NV - Rio Hotel

2010 - Austin, TX - Barton Creek Resort

1997 - Mackinac Island, MI - Grand Hotel

2011 - Newport, R.I. - Viking Hotel

1998 - Charleston, SC - Millstone Hotel

2012 - Vancouver, BC - Fairmount Hotel

1999 - Las Vegas, NV, - Bellagio Hotel

2013 - Jackson Hole, WY - Snake River Lodge

2000 - Chicago, IL - Windham Hotel

2014 - Charleston, SC - Doubletree Hotel

2001 - Postponed due to 9/11 attacks on America

2015 - Monterey, CA - Plaza Hotel

2016 - Boston, MA - Revere Hotel

2002 - Palm Beach, FL - The Breakers Hotel

2017 - Colorado Springs, CO - The Mining Exchange Hotel

2003 - Las Vegas, NV - Harrah's Casino and Resort

2018 - Amelia Island, FL - Omni Resorts Amelia Island Plantation

2004 - San Antonio, TX - Westin Hotel

2019 - Carlsbad, CA - Omni La Costa Resort & Spa

2005 - Quebec, Canada - Lowe's Concorde Hotel

2006 - San Diego, CA - Sheraton Hotel

2020 - Postponed due to the COVID-19 Pandemic

2007 - Santa Fe, NM - Eldorado Hotel

2021 - Postponed (again) due to the COVID-19 Pandemic

2008 - Nashville, TN - Opryland Hotel

2022 - Savannah, GA - The Brice Hotel

2009 - Lake Tahoe, CA - Harvey's Hotel

History of the RMC Presidents

1996	<i>Al Iovinelli</i>	<i>Las Vegas, NV - Rio Hotel</i>
1997	<i>Al Iovinelli</i>	<i>Mackinac Island, MI - Grand Hotel</i>
1998	<i>Al Iovinelli</i>	<i>Charleston, SC - Millstone Hotel</i>
1999	<i>Al Iovinelli</i>	<i>Las Vegas, NV, - Bellagio Hotel</i>
2000	<i>Al Iovinelli</i>	<i>Chicago, IL - Windham Hotel</i>
2001	<i>Al Iovinelli</i>	<i>Postponed due to 9/11 attacks on America</i>
2002	<i>Frank Della Penna</i>	<i>Palm Beach, FL - The Breakers Hotel</i>
2003	<i>Frank Della Penna</i>	<i>Las Vegas, NV - Harrah's Casino and Resort</i>
2004	<i>Lyle Paul</i>	<i>San Antonio, TX - Westin Hotel</i>
2005	<i>Lyle Paul</i>	<i>Quebec, Canada - Lowe's Concorde Hotel</i>
2006	<i>Mike McLaughlin</i>	<i>San Diego, CA - Sheraton Hotel</i>
2007	<i>Mike McLaughlin</i>	<i>Santa Fe, NM - Eldorado Hotel</i>
2008	<i>Jim Adkins</i>	<i>Nashville, TN - Opryland Hotel</i>
2009	<i>Jim Adkins</i>	<i>Lake Tahoe, CA - Harvey's Hotel</i>
2010	<i>Anita Bergsten</i>	<i>Austin, TX - Barton Creek Resort</i>
2011	<i>Anita Bergsten</i>	<i>Newport, R.I. - Viking Hotel</i>
2012	<i>Chuck Rowell</i>	<i>Vancouver, BC - Fairmount Hotel</i>
2013	<i>Chuck Rowell</i>	<i>Jackson Hole, WY - Snake River Lodge</i>
2014	<i>Michael Kraft</i>	<i>Charleston, SC - Doubletree Hotel</i>
2015	<i>Michael Kraft</i>	<i>Monterey, CA - Plaza Hotel</i>
2016	<i>Jules del Vecchio</i>	<i>Boston, MA - Revere Hotel</i>
2017	<i>Jules del Vecchio</i>	<i>Colorado Springs, CO - The Mining Exchange Hotel</i>
2018	<i>Ed Boyce</i>	<i>Amelia Island, FL - Omni Resorts Amelia Island Plantation</i>
2019	<i>Ed Boyce</i>	<i>Carlsbad, CA - Omni La Costa Resort & Spa</i>
2020	<i>Eric Campbell</i>	<i>Postponed due to the COVID-19 Pandemic</i>
2021	<i>Eric Campbell</i>	<i>2021 - Postponed (again) due to the COVID-19 Pandemic</i>
2022	<i>Eric Campbell</i>	<i>Savannah, GA - The Brice Hotel</i>
2023	<i>Georgia Suranofsky</i>	<i>San Antonio, TX - The Hotel Contessa</i>
2024	<i>Georgia Suranofsky</i>	<i>TBA</i>

Lake Tahoe 2009



Harvey's Hotel

Lake Tahoe 2009

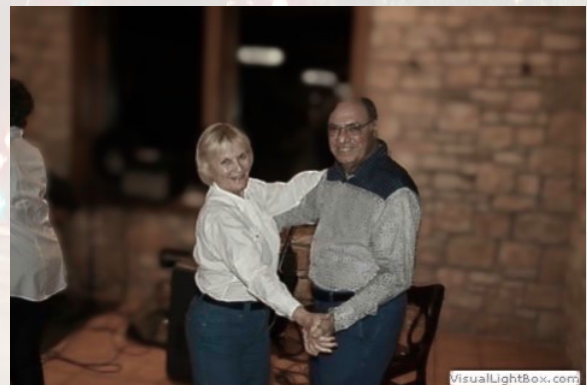


Austin 2010



Barton Creek Resort

Austin 2010



Newport 2011



Viking Hotel

Newport 2011



Vancouver 2012



Fairmont Hotel

Our 2012 reunion in Vancouver also brings to mind some very special memories. What made it extra special is that the week before the meeting, we joined some of our RMC friends on a cruise to Alaska. It was wonderful to spend that extra time laughing with RMC friends—Jim and Linda Adkins, Steve and Iris Adkins, Peter and Frankie Crane, Brent and Linda Moore – and enjoying their company for that extra time. – Georgene Panza

Vancouver 2012



Jackson Hole 2013



Snake River Lodge

Jackson Hole 2013



Jackson Hole 2013

This was the first reunion we attended. We reconnected with old friends and made new ones.

– John Felago & Jill Fitzgerald

There is no way I could single out a particular Reunion as my favorite. Each one has been unique and wonderful from Texas to Florida to Wyoming to California. All the locations have had one thing in common, however, and that is the community of wonderful people called NYLIC's. We have come together through the years to celebrate our memories, relationships, and experiences. There was that charming carriage ride in Charleston, seeing our fellow attendees on other carriages going all around the beautiful city. As a group we do seem to move around a lot. There was the afternoon spent on buses enjoying the 17 mile drive in Carmel followed by a lovely sunset serenade by the bagpipers of Spanish Bay.

Each reunion has had its own special feeling, sometimes the feeling is one of remembrance for members now gone. Sadly, we have said goodbye to many of our dear friends and colleagues. One of my most treasured days was in Jackson Hole. My dear friend, Ernestine Beauchamp attended despite having lost Wayne just a short time before. We spent a lovely afternoon driving around Jackson Hole park and visiting Jenny Lake Lodge for lunch.

It is a special organization and we would all have less to look forward to if it did not exist. It is through the dedication of its members that the organization has thrived. I hope that future generations of NYLIC's will carry the mission and magic forward. – Michael Kraft

Charleston 2014



Double Tree Hotel

Charleston 2014



Charleston 2014

For us to come up with just one special memory from all the RMC reunions is so difficult to do. There are so many special times. The memory we decided upon is from our 1st reunion in Charleston, SC. Reed had been asked to take over the website and, as such, attending the Board meetings to stay on top of all the things the club was doing. We were invited to that year's Board dinner, on the night before the reunion began and arrived at the restaurant a bit late. Everyone had already ordered so we quickly perused the menu. Many of the choices from the low country cuisine were new to us "Westerners". Steve and Iris Adkins asked if we ever tried Shrimp -N-Grits. We hadn't and we felt adventurous, so we ordered that. Wow! What a mistake that we had never experienced this before. We instantly fell in love with southern cooking. Shrimp-N-Grits has now become one of our favorite dishes to prepare at home. And each time we make it, it brings back fond memories of our time in Charleston with our new friends

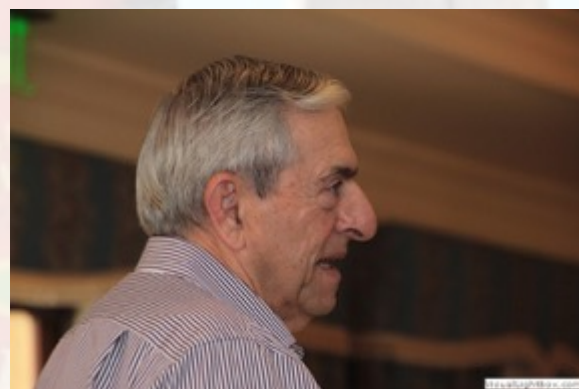
Reed & Suzy Williams

Monterey 2015



Plaza Hotel

Monterey 2015



Boston 2016



Revere Hotel

08/14/2016

Boston 2016



Colorado Springs 2017



The Mining Exchange Hotel

Colorado Springs 2017



Amelia Island 2018



Omni Resorts Amelia Island Plantation

Amelia Island 2018



Amelia Island 2018

The 2018 Reunion in Amelia Island, FL was one I will never forget. It was my first year as President of the RMC and I was as nervous as a cat on a hot tin roof. By 2018 I had attended five reunions and they were all awesome. Past President Jules del Vecchio had helped me discover the location and it was beautiful. The question in my mind was whether I could continue to keep the high standard for our reunions going. Talk about pressure.

Lo and behold, it was a great meeting! The reunion started off as all do with our opening reception and dinner, this one held on the beach. We had two Florida historical impersonators who gave us a great overview on the history of Florida. SVP Mark Madgett and SVP George Nichols kicked off our business session representing the Home Office. Mark did an outstanding job giving us the company update and George gave us a political update on the goings on in Washington DC that was hysterical!

As is one of our treasured traditions, member Jeff Hatchman and his wife Diane gave us a look into what their retirement activities entail.....travel. They shared with us the amazing and numerous places in the world that they have visited since retiring. It made us all wonder where they would go next.

Every reunion I have attended has been a wonderful experience to share with our fellow NYLICs the beauty of retirement

- Ed Boyce

Carlsbad 2019



Omni La Costa Resort

Carlsbad 2019



Savannah 2022



Brice Hotel

Thinking about my most favorite reunion, I keep coming back to 2022 in Savannah. It was so very special to be back together with my RMC friends—many of whom became friends at our reunions over the years. AND we made some new friends...always a fun part of the reunions. _ Georgene Panza

Savannah 2022



Memories

Brenda and I joined RMC as soon as I retired in January 2009. I was asked that summer by Anita Bergsten if I would serve as Vice President the next year. I agreed and then two years later I became RMC President for 2012 and 2013.

For 2012 we selected Jackson Hole, Wyoming for our October meeting and the following year we went to Vancouver, British Columbia. Both years had excellent attendance and had very good afternoon tours enjoyed by most everyone at the meetings. We have been to most meetings of the RMC beginning with 2009 at Lake Tahoe, followed by Austin, Tx, Newport, RI, and so many wonderful places. This past year I attended the meeting in Savannah, Ga. It was a very good meeting.

It has always been so good to see many of our peers and friends from my 44 years working with the New York Life. I wish I was still working!

I look forward to being in San Antonio in October and seeing so many friends.

-Chuck Rowell

My first RMC meeting was the one held here in Austin, Texas at the famous Barton Creek Resort in 2010. My dear friend Anita Bergsten was the President of the RMC that year. I enjoyed helping her with arrangements such as the Optional Tours around town and with lining up as a guest speaker a renowned doctor on the latest (at that time) on our ageing process and mental health.

By way of background, our long-term friendship began when I was promoted to General Manager of the Palo Alto, CA General Office in 1993 and I left my beloved Texas as the Associate GM in Corpus Christi. Anita was then General Manager of the Pasadena, CA G. O.

We kept in touch and planned to travel together in this next phase as Mike and I returned to my home state of Texas and specifically Austin, to be near our new grandchildren and 8th generation Texans! Our first big trips together bring me back to our RMC as Anita invited me to join the Club after our 2010 Austin meeting. I happily agreed and Mike and I have attended all but the 2017 meeting since, when we were on a long journey to Israel. After each meeting was concluded, we four would take off for extended vacations in and around the RMC meeting locations. One of our fondest shared memories was the 2012 "Great Northwest Adventure" and road trip from Vancouver over to Victoria Island, then Seattle, the rugged Oregon coast down to San Francisco. Anita and Mons were THE best travel companions.

The RMC continues to be important to Mike and I to this day and we are excited that San Antonio, Texas was chosen for this upcoming 25th Annual Reunion Anniversary Meeting. We are forming new friendships through our RMC and even enjoy a host of retired Home Office executives on our "favorites" list!

- Sara W. Pantin, CLU

Memories

My first reunion was the year I retired, 2012. It was held in Vancouver, Canada and Chuck Rowell was president. My wife Jen could not attend due to another commitment and urged me to attend. I was reluctant to attend without her but she insisted I go. She said if you don't go this year (my first year in retirement) you'll never go.

Boy, was I glad I did. It was so great seeing so many retired NYLIC friends, many who had a direct influence in my NYLIC career. I have only missed one reunion since 2012

-Ed Boyce

Linda and I are looking forward to the RMC meeting in San Antonio. Ironically San Antonio was the site of our first meeting. Over the years there have been many outstanding meetings always held at beautiful sites. As an early attendee I enjoyed seeing all of our old friends. People we had enjoyed at the regular New York Life meetings were now attending the RMC meetings. RMC is a special gift to retirees, to be able to continue those relationships with former colleagues is not offered by many, if any other companies. After a few years attending the RMC meetings I was privileged to be able to serve as the Club's President for two years. The site of my first meeting as president was the beautiful OPRY LAND Hotel in Nashville Tennessee. This place was huge. You could spend hours walking through this complex and not see it all. The opening night at our Welcome Reception everything worked perfectly. A great time was had by all. Sy Sternberg was our guest speaker the next day and everyone was excited about that. Monday morning, I was up early to check out the meeting rooms, audio visual etc. Fortunately, the hotel was aware of the situation and by 6:30 it was running again. The rest of the meeting went off without any glitches. This year is an anniversary for me also. 50 years ago, January 1973 I signed my New York Life contract. This Company changed my life! Thank You New York Life!

-Jim Adkins, Retired Managing Partner

Memories

Toni and I accompanied Lyle and Marilyn Paul to Quebec City (2005) as Lyle prepared for the coming meeting- I was 'President in Training' that year. It happened that we were there during the annual Ice Carnival, but the temperature rose to the 40s and the ice sculptures melted! The meeting itself was a smashing success with the highlight, in my mind, being the annual dinner held in the Parliament Building.

The first meeting of my 2 year tenure as President was scheduled for San Diego (2006). Toni and I traveled there to scout hotels and venues. We selected a first class location which was being renovated to be completed well in advance of our dates. Rookie mistake, George Trapp told me-'you believed a hotel!'.

As you might imagine, as the meeting approached we received glowing reports from the hotel. Fortunately for me, Frank Brown, a retired GM who lived in San Diego, had occasion to be in the neighborhood of the hotel often and called me to say the project would not be completed in time for the meeting. With Frank's help] on short notice, we relocated the meeting site and had a very successful meeting, capped by a dinner cruise around the harbor.

The second meeting of my tenure was in Santa Fe (2007). With Ernestine Beauchamp's help, we had a great meeting with many local touches, including the final dinner, with local entertainment, at a dude ranch .

RMC has become so successful over the years that we forget that in the early years we worried that we would make the minimum attendance numbers to meet our hotel guarantee- we always did! But finances were always a concern. I recall a meeting that Herb Cheskis and I had in the Home Office with George Trapp as we negotiated [begged!] for a stipend from the Company. We were thrilled that the Company agreed provide \$15,000/A to support the meeting.

— Mike Mc Laughlin

"Attending the annual RMC Reunion is an exciting walk down memory lane. Since retiring 15 years ago, Phylis and I have had an opportunity to visit with old friends, associates, and make new friends along the way, from Coast to Coast. We have thoroughly enjoyed ourselves. These shared experiences are a wonderful part of our retirement years."

~ Carl Peterman

Memories

For this brochure, we were asked for a couple of memories,⁷ but I could give you more than twenty. I enjoyed every meeting I have been able to attend, which is why I went to nearly all of them. I will recount two that I was quite involved in when I was honored to have been chosen as the president of our group, but I would be remiss if I failed to mention my first meeting at Mackinaw Island Michigan in 1997.

This was my introduction to the RMC meetings and, honestly, I was uncertain as to whether I wanted to join. But my friend Al Iovinelli had worked so hard to create the club to give us an opportunity to continue to enjoy the fellowship we had all enjoyed attending conferences, sales meetings, etc., during our careers. Besides, as you all know, at New York Life we had more than a job: we had a career, a mission and yes, and as corny as it may sound, a family.

Many of our dearest friends were fellow colleagues who Marilyn and I did not want to lose touch with. There was an added bonus as well. We became close friends with other New York Life members we did not have the opportunity to associate with during our careers.

We are recognized and supported by the Company's senior management with attendance by very top executives every year updating us on company performance and future plans. Sy Sternberg took time out of his formidable duties when he was the Chairmen to attend some of our meetings- Ted Mathas, when he was Chairman, did the same.

When former President Fred Sievert attended our San Antonio meeting in 2006, he became very enthusiastic about the RMC. Fred was extremely helpful in launching our CLU scholarship fund. Not only did he help but he secured matching funds to the point that the RMC Fund at the American College ~~which~~ has sponsored paid summer interns for many years as well as providing financial assistance to NYLIC agents and employees.

Do you want to know the best part? Sy and Fred are members of the RMC and frequent attendees.

Oh Yes, my two favorite meetings! I can't decide. Instead, let's -have a glass of iced tea or beverage of your choice while we are here this week in San Antonio and talk about them.

Al Iovinelli, Thanks for what you started twenty-five years ago. - -Lyle Paul

Memories

In the many years that my wife & I came to the annual RMC reunions, Anita would always look forward to meeting up with all her old colleagues & friends. I was always welcome to attend the meetings & enjoyed taking photos of all the activities through the years. And when my Girl was elected President, that was big doings at the Bergsten house!

I enjoyed accompanying her on trips to determine where the 2010 & 2011 reunions were going to be held. In 2010 it was going to be in mid-America, so we first looked at Denver, and that wasn't too exciting for her. She then called her good friend Sara Pantin who said "come to Austin"! And sure enough, our 2010 reunion was held at Barton Creek Golf Resort in Austin with a world class Bar-B-Que dinner & dance at The Salt Lick. Then, in 2011 it was time to go to the East coast. She picked Newport, R.I. which was also enjoyable.

And now, Anita will miss San Antonio, but she will be there in spirit...that's for sure! And I will be there representing My Girl.....your Past RMC President and friend.

Mons Bergsten

Could it really be roughly 25 years ago that I received a phone call from Al Iovinelli regarding the formation of the (then) New York Life Retired General Managers Club? I was the National Sales Manager for MainStay Funds and Al was looking for an entity to help sponsor the club. Frankly, it was probably one of the easiest sales Al ever made. I had personally benefited from the advice and counsel of General Managers during the course of my career. Furthermore, General Managers and Sales Managers were the people directly responsible for hiring the people that we were marketing to. Sponsoring the club was a nice way to pay things forward. As an added benefit for me, I was able to attend and present at most of the meetings in the first decade or so. Rumor has it that I was responsible for curing multiple cases of insomnia amongst the membership. Congratulations on the first 25 years and best wishes for the future!

Gary M. O'Neill, JD, CLU, ChFC

**Should auld acquaintance be forgot
And never brought to mind?
Should auld acquaintance be forgot
And the days of auld lang syne?**

**For auld lang syne, my dear
For auld lang syne
We'll drink a cup of kindness yet**

**The seas between us Lord and swell
Since the days of auld lang syne
For the sake of auld lang syne**

**And surely you will buy your cup
And surely I'll buy mine!
We'll take a cup of kindness yet
For the sake of auld lang syne**

**We two have paddled in the stream
From morning sun till night**

**For old acquaintance be forgot
And never brought to mind
Should old acquaintance be forgot
For the sake of auld lang syne?**

