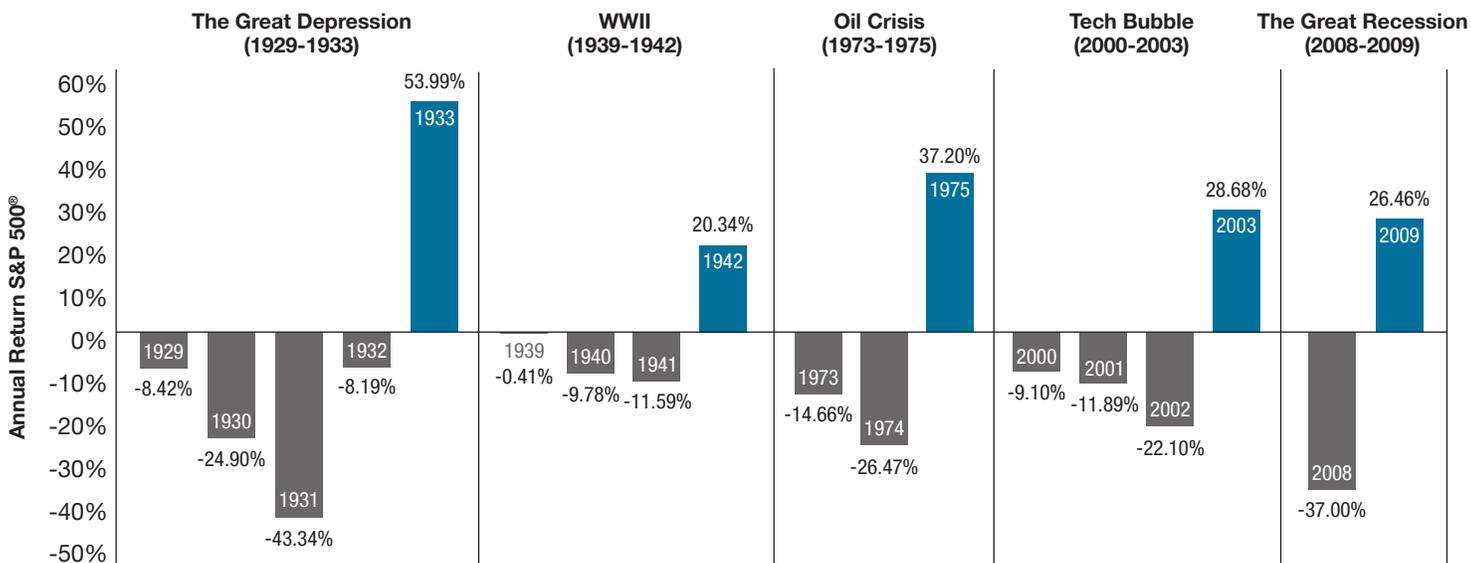


Meet turbulence with confidence.

Address short-term fluctuation concerns by taking a long-term perspective in retirement planning.

In periods of market uncertainty, it's important to keep market swings in perspective. Although there is no guarantee that past market trends will continue in the future, experienced investors know that bear markets have historically been followed by bull markets, and markets have tended to rise over the long term. While some downturns have been severe, they seldom lasted for an extended period of time. Since the beginning of the stock market, there have only been four times that the S&P 500® Index was negative two or more years in a row.



Source: Morningstar, 12/31/20. This information is for illustrative purposes only and not indicative of any investment. The Standard & Poor's 500® Index is an unmanaged index considered to be representative of the U.S. stock market in general. Prices of common stocks will fluctuate and may involve loss of principal when redeemed. The National Bureau of Economic Research was used for the recessionary period information. An investor cannot invest directly in an index. Past performance is no guarantee of future results.

Bear markets have led to growth opportunities.

Looking at these historic downturns in the S&P 500®—the Great Depression, World War II, the Oil Crisis, and the Tech Bubble—you can see that prolonged down markets were not typical and tended to be followed by periods of growth. It's impossible to know when the bottom hits until it has already come and gone, and trying to time the market is never a good idea; but by continuing to invest through down markets, investors can take advantage of bargain prices and benefit from a possible future recovery.

Investments and insurance products are:
 Not FDIC/NCUA Insured • Not Insured by Any Federal Government Agency • Not a Deposit
 or Other Obligation of, or Guaranteed by, the Bank or Any of Its Affiliates • May Lose Value

New York Life is here to help.

Our accumulation-focused variable annuities provide access to features to specifically designed to help long-term investors manage through any market environment, with investment options which offer market growth potential and an optional accumulation benefit rider that provides principal protection for an additional fee.

When you're investing for retirement, it helps to work with someone you can trust. New York Life and its family of companies have provided millions of clients with greater financial security through our insurance and annuity products. With a history of integrity and financial strength, we stand strong and ready to meet our promises—now and in the future.

Ask your financial professional if a New York Life Variable Annuity is right for you.

IMPORTANT INFORMATION

Please consider the charges, risks, expenses, and investment objectives carefully before purchasing a variable annuity. The product and fund prospectuses contain this and other information and can be obtained from a financial professional. Read the prospectuses carefully before you invest or send money.

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