### Annuity Interest Rate Update - Effective March 11, 2024 - March 17, 2024

(Interest rates in Green indicate rate increase and Red indicates rate decrease since the last update)

### **Fixed Deferred Annuities**

At the end of the initial guaranteed interest rate period, the policy will receive a renewal rate each policy year. The renewal rate is determined each year by the accumulation value on the policy's anniversary.

### New York Life Secure Term Choice Fixed Annuity

3, 4, 5, 6, 7 or 8-Year Surrender Charge Schedule										
Premium	3-Yr Initial Guarantee	4-Yr Initial Guarantee	5-Yr Initial Guarantee	6-Yr Initial Guarantee	7-Yr Initial Guarantee	8-Yr Initial Guarantee				
\$1,500,000	4.65%	4.55%	4.45%	4.40%	4.35%	4.35%				
\$100,000	4.65%	4.55%	4.45%	4.40%	4.35%	4.35%				
\$50,000	4.40%	4.30%	4.20%	4.15%	4.10%	4.10%				
\$25,000	4.20%	4.10%	4.00%	3.95%	3.90%	3.90%				
\$5,000	4.00%	3.90%	3.80%	3.75%	3.70%	3.70%				

Please note that the NYL Secure Term Choice Fixed Annuity has a Return of Premium Benefit that begins on the 2nd policy anniversary.

The Interest Opportunity Rider (IOR) is an optional feature offered on Secure Term Choice Fixed Annuity. It may only be elected at time of application and is available in all states. Option 1 will reduce the rates above by 15bps (0.15%) and Option 2 will reduce the rates above by 25bps (0.25%).

In NY, the IOR (also known as the Interest Rate Adjustment Benefit Rider) is not available for the 3 and 4-year interest rate guarantee periods.

### **New York Life Secure Term MVA Fixed Annuity**

	3, 4, 5, 6, 7 or 8-Year Surrender Charge Schedule										
Premium	3-Yr Initial Guarantee	4-Yr Initial Guarantee	5-Yr Initial Guarantee	6-Yr Initial Guarantee	7-Yr Initial Guarantee	8-Yr Initial Guarantee					
\$1,500,000	4.75%	4.65%	4.55%	4.50%	4.45%	4.45%					
\$100,000	4.75%	4.65%	4.55%	4.50%	4.45%	4.45%					
\$50,000	4.50%	4.40%	4.30%	4.25%	4.20%	4.20%					
\$25,000	4.30%	4.20%	4.10%	4.05%	4.00%	4.00%					
\$5,000	4.10%	4.00%	3.90%	3.85%	3.80%	3.80%					

### **New York Life Flexible Premium Fixed Annuity**

9-Year Surrender Charge Schedule					
1st Quarter Interest Rate (all amounts)	3.00%				

The interest rate shown is for contributions into existing policies only as new sales of this product have been discountinued

### New York Life Variable Deferred Annuities

e Structure		Premier VA II 2.85%	$\downarrow$
<b>12.00%</b> ↑	(3.34% actual yield)	This rate applies to the Fixed Account of policies utilizing both fee structures .	
al Fee Stru	cture	Dramiar Dive VA II 2759/	
<b>10.00%</b> ↑	(2.80% actual yield)		Ļ
/el Fee Stru	icture	This rate applies to the Fixed Account of policies utilizing both lee structures .	
<b>12.00%</b> ↑	(3.44% actual yield)	Complete Access VA II 2.65%	$\downarrow$
ditional Fee <b>10.00%</b> ↑	e Structure (2.88% actual yield)	As of May 1, 2020, the Complete Access Variable Annuity II is no longer available for sale.	le
Traditional I	Fee Structure		
3.00%	(0.86% actual yield)	Flexible Premium VA - 1st Quarter:2.50%	
ional Fee S	Structure		
6.00%	(1.70% actual yield)		
ditional Fee	Structure		
6.00%	(1.70% actual yield)		
l - Level Fe	e Structure		
4.00%	(1.14% actual yield)		
- Tradition	al Fee Structure		
4.00%	(1.14% actual yield)		
- Traditiona	I Fee Structure		
3.00%	(0.86% actual yield)		
Structure		Promior VA 285%	1
<b>12.00%</b> ↑	(3.34% actual yield)		Ŷ
Fee Struct	ure		
<b>10.00%</b> ↑	(2.80% actual yield)	Premier Plus VA 2.75%	$\downarrow$
		This rate applies to the Fixed Account of policies utilizing both fee structures .	
<b>12.00%</b> ↑	(3.44% actual yield)	Complete Access VA 265%	1
tional Fee S			¥
<b>10.00%</b> ↑	(2.88% actual yield)		
		Elite VA 2.85% ↓	
<b>12.00%</b> ↑	(3.34% actual yield)		
		Premium Plus Elite VA 2.75% ↓	
<b>12.00%</b> ↑	(3.44% actual yield)		
		Essentials VA 1 Year: $2.85\% \downarrow$ 3 Year	s: 2.90%
<b>10.00%</b> ↑		$\downarrow$	
0.0070		Premium Plus VA 2.75%	
<b>10.00%</b> ↑	(2.88% actual vield)		
		Select VA 2.45%	
10 00%↑	(2.80% actual vield)	•	)9.
	al Fee Stru 10.00%↑ vel Fee Stru 12.00%↑ aditional Fee 10.00%↑ Traditional Fee 6.00% ditional Fee 6.00% I - Level Fee 4.00% I - Traditiona 3.00% eposits and transi n states where the Structure 12.00%↑ I Fee Struct 10.00%↑ I Fee Struct 10.00%↑ 12.00%↑ 12.00%↑	yel Fee Structure 12.00%↑ (3.44% actual yield) aditional Fee Structure 10.00%↑ (2.88% actual yield) Traditional Fee Structure 3.00% (0.86% actual yield) tional Fee Structure 6.00% (1.70% actual yield) ditional Fee Structure 6.00% (1.70% actual yield) 1 - Level Fee Structure 4.00% (1.14% actual yield) 1 - Traditional Fee Structure 4.00% (1.14% actual yield) 1 - Traditional Fee Structure 3.00% (0.86% actual yield) eposits and transfers into the Fixed Account of in states where the VA product changes have not Structure 12.00%↑ (3.34% actual yield) 1 Fee Structure 10.00%↑ (2.80% actual yield) 1 Fee Structure 10.00%↑ (2.88% actual yield) 12.00%↑ (3.34% actual yield) 12.00%↑ (3.44% actual yield) 12.00%↑ (3.44% actual yield) 12.00%↑ (2.80% actual yield) 12.00%↑ (2.80% actual yield) 10.00%↑ (2.80% actual yield) 10.00%↑ (2.80% actual yield) 10.00%↑ (2.80% actual yield) 10.00%↑ (2.88% actual yield)	12.00%↑       (3.34% actual yield)         1al Fee Structure       This rate applies to the Fixed Account of policies utilizing both fee attructures .         12.00%↑       (2.80% actual yield)         viel Fee Structure       Complete Access VA II         12.00%↑       (2.80% actual yield)         viel Fee Structure       Complete Access VA II         10.00%↑       (2.80% actual yield)         tional Fee Structure       Complete Access VA II         0.00%       (1.70% actual yield)         1. Level Fee Structure       Estructure         4.00%       (1.14% actual yield)         1. Traditional Fee Structure       Estructure         4.00%       (1.14% actual yield)         1. Traditional Fee Structure       Estructure         3.00%       (0.86% actual yield)         1. Traditional Fee Structure       Fee Structure         12.00%↑       (3.44% actual yield)         1. Fee Structure       Premier VA       2.85%         12.00%↑       (3.44% actual yield)         1. Fee Structure       Complete Access VA       2.85%         12.00%↑       (3.44% actual yield)       This rate applies to the Fixed Account of policies utilizing both fee structures.         10.00%↑       (2.80% actual yield)       Lite VA       2.85%

The Actual Yield is the rate of return an investor can expect to earn (net of applicable fees and charges) assuming the money earns 0% for the remainder of the year following its transfer into the variable investment divisions. The DCA Advantage Account interest rate is subject to change.

Only new premium payments may be allocated to the DCA Advantage Accounts. For the Premier VA II, Premier Plus VA II, Flexible Premium VA III, Complete Access VA II, Premier VA, Premier Plus VA, Premium Plus Elite VA and Elite VA, transfers are not permitted from the DCA Advantage Account into the Fixed Account. Money in the DCA Advantage Accounts only earns the DCA Advantage Account interest rate while it is in the account waiting to be transferred into the Investment Divisions. Because money is periodically transferred out of the DCA Advantage Account, amounts in the DCA Advantage Account will not achieve the declared annual effective rate unless the Investment Divisions that the money is transferred into earn at least the same effective annual yield over the remainder of the year. Once the money has been transferred to the Investment Divisions, it

Dollar Cost Averaging may help investors achieve a lower average purchase price, but it does not guarantee a profit nor protect against a loss in volatile markets.

All transfers into the Fixed Account, including those from the DCA Advantage Accounts, when allowed, will receive the Fixed Account interest rate in effect on the date of the transfer. Money in the Fixed Account earns a guaranteed interest rate and is backed by the assets in the general account of New York Life Insurance and Annuity Corporation (A Delaware Corporation). The guarantee is based upon NYLIAC's claims paying ability.

### **Income Annuity Payout Rates**

Rate changes will not be available for illustration until the rate effective date .

New York Life Guaranteed Period Income Annuity						
Pa	yout Period	Interest Rate #				
	40 Years	4.45%				
	30 Years	4.45%				
	20 Years	4.30%				
	10 Years	4.20%				
	5 Years	4.00%				
#	Interest Rate is NOT the I	Internal Rate of Return (IRR).				

### New York Life Guaranteed Lifetime Income Annuity \*

Please see the attached tables for current payout rates.

Note These Features Available Through our Agents but not Through Banks and Brokers

• 7 months payment acceleration exercisable 3 times compared to only 6 months, 2 times in banks/brokers.

Available only on non-qualified policies with monthly income payments.

• Better liquidity through an up to 40% cash withdrawal feature vs. only up to 30% in banks/brokers.

• Available on all qualified policies and on non-qualified policies that are life only or life with percent of premium death benefit.

Beginning Index Rate for policies issued in March 2024 for the Income Enhancement Option: 4.30%

The Beginning Index Rate is the Federal Reserve Board's 10-Year Constant Maturity Treasury Index rate in the third full week of the calendar month immediately preceding the policy date .

### New York Life Guaranteed Future Income Annuity \*

Please see the attached tables for current payout rates.

#### Note This Feature Available Through our Agents but not Through Banks and Brokers

• 7 months payment acceleration exercisable 3 times compared to only 6 months, 2 times in banks/brokers.

• Available only on non-qualified policies with monthly income payments.

### New York Life Lifetime Mutual Income Annuity \*

Please see the attached tables for current payout rates.

### New York Life Future Mutual Income Annuity \*

Please see the attached tables for current payout rates.

\* Payouts include Interest and return of Premium.

New York Life annuities are issued by New York Life Insurance Company (NY, NY) or by its subsidiary, New York Life Insurance and Annuity Corporation (a Delaware corporation). Variable annuities are distributed by an affiliate, NYLIFE Securities LLC (member FINRA/SIPC). SMRU 5024906

### Annuity Interest Rate Update - Effective March 11, 2024 - March 17, 2024

(Interest rates in Green indicate rate increase and Red indicates rate decrease since the last update)

### New York Life IndexFlex Variable Annuity in All States

### Index-linked Account: Core Crediting Rates-Initial Term Strategies

S&P 500				Russell 2000			
Core Cap Rates				Core Cap Rates			
Premium Payment	5 Year	6 Year	7 Year	Premium Payment	5 Year	6 Year	7 Yea
\$100,000+	7.25%	7.45%	7.55%	\$100,000+	8.00%	8.20%	8.30%
\$50,000-\$99,999	6.85%	7.00%	7.10%	\$50,000-\$99,999	7.55%	7.75%	7.85%
\$10,000-\$49,999	6.50%	6.65%	6.75%	\$10,000-\$49,999	7.20%	7.40%	7.50%
Core Flat Rates				Core Flat Rates			
Premium Payment	5 Year	6 Year	7 Year	Premium Payment	5 Year	6 Year	7 Yea
\$100,000+	6.50%	6.55%	6.65%	\$100,000+	7.25%	7.30%	7.40%
\$50,000-\$99,999	6.05%	6.10%	6.20%	\$50,000-\$99,999	6.80%	6.85%	6.959
\$10,000-\$49,999	5.70%	5.75%	5.85%	\$10,000-\$49,999	6.45%	6.50%	6.60%

### Index-linked Account: Enhanced Crediting Rates-Initial Term Strategies

Enhanced Rates apply when 50% or more of the initial premium is applied to variable investment options and/or the Fixed Account. If, as a result of transfers or withdrawals, the policy no longer qualifies for Enhanced Rates, Core Rates will apply for the remainder of the Initial Term.

S&P 500				Russell 2000			
Enhanced Cap Rates				Enhanced Cap Rates			
Premium Payment	5 Year	6 Year	7 Year	Premium Payment	5 Year	6 Year	7 Y
\$100,000+	9.25%	9.45%	9.55%	\$100,000+	10.00%	10.20%	10
\$50,000-\$99,999	8.85%	9.00%	9.10%	\$50,000-\$99,999	9.55%	9.75%	9.8
\$10,000-\$49,999	8.50%	8.65%	8.75%	\$10,000-\$49,999	9.20%	9.40%	9.5
Enhanced Flat Rates				Enhanced Flat Rates			
Premium Payment	5 Year	6 Year	7 Year	Premium Payment	5 Year	6 Year	7 Y
\$100,000+	8.00%	8.05%	8.15%	\$100,000+	8.75%	8.80%	8.9
\$50,000-\$99,999	7.55%	7.60%	7.70%	\$50,000-\$99,999	8.30%	8.35%	8.4
\$10,000-\$49,999	7.20%	7.25%	7.35%	\$10,000-\$49,999	7.95%	8.00%	8.1

Index-linked Account Rates are guaranteed for the segment period purchased and will renew for one-year periods after the applicable segment period expires.

#### **Fixed Account**

Premium Payment	5 Year	6 Year	7 Year
All	2.85%↓	2.85%↓	2.85%↓

Fixed Account interest rates are for one-year periods.

## New York Life Lifetime Mutual Income Annuity

Participating Single Premium Immediate Annuity

Based on Rates in Effect as of 3/11/2024

New York Life Lifetime Mutual Income Annuity <sup>1</sup>	SINC	GLE LIFE: M	ALE	SINGLE LIFE: FEMALE			JOINT LIFE: MALE/FEMALE <sup>5</sup>		
Premium: \$100,000	Guaranteed	Annual	Payout Rate	Guaranteed	Annual	Payout Rate	Guaranteed	Annual	Payout Rate
Contract Type: Non Qualified <sup>4</sup>	Monthly	Payout	Change from	Monthly	Payout	Change from	Monthly	Payout	Change from
contract type. Non Quanteu	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024
Age 60									
Life Only	\$426.17	5.11%	0.00%	\$415.40	4.98%	0.00%	\$379.76	4.56%	0.00%
Life with 10 Years Certain	\$422.13	5.07%	0.00%	\$406.61	4.88%	0.00%	\$378.52	4.54%	0.00%
Life with 20 Years Certain	\$408.26	4.90%	0.00%	\$396.10	4.75%	0.00%	\$377.40	4.53%	0.00%
Life with 30 Years Certain	\$384.30	4.61%	0.00%	\$376.86	4.52%	0.00%	\$371.62	4.46%	0.00%
Life with Cash Refund	\$411.00	4.93%	0.00%	\$400.71	4.81%	0.00%	\$379.75	4.56%	0.00%
Life with Installment Refund	\$420.16	5.04%	0.00%	\$404.11	4.85%	0.00%	\$379.75	4.56%	0.00%
Age 65		1			1				
Life Only	\$473.77	5.69%	0.00%	\$458.64	5.50%	0.00%	\$413.24	4.96%	0.00%
Life with 10 Years Certain	\$466.93	5.60%	0.00%	\$447.11	5.37%	0.00%	\$412.02	4.94%	0.00%
Life with 20 Years Certain	\$441.37	5.30%	0.00%	\$427.67	5.13%	0.00%	\$408.79	4.91%	0.00%
Life with 30 Years Certain Life with Cash Refund	\$398.23	4.78%	0.00%	\$391.83	4.70%	0.00%	\$391.41	4.70%	0.00%
Life with Installment Refund	\$448.54 \$460.23	5.38% 5.52%	0.00%	\$435.07 \$440.12	5.22% 5.28%	0.00%	\$413.22 \$412.77	4.96% 4.95%	0.00%
Age 70	\$400.25	5.52%	0.00%	\$440.12	5.28%	0.00%	\$412.77	4.95%	0.00%
Life Only	\$538.13	6.46%	0.00%	\$515.58	6.19%	0.00%	\$457.35	5.49%	0.00%
Life with 10 Years Certain	\$524.58	6.29%	0.00%	\$498.64	5.98%	0.00%	\$456.01	5.47%	0.00%
Life with 20 Years Certain	\$473.91	5.69%	0.00%	\$459.60	5.52%	0.00%	\$445.14	5.34%	0.00%
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$494.27	5.93%	0.00%	\$476.42	5.72%	0.00%	\$457.29	5.49%	0.00%
Life with Installment Refund	\$510.29	6.12%	0.00%	\$484.16	5.81%	0.00%	\$453.08	5.44%	0.00%
Age 75		1			1				1
Life Only	\$631.62	7.58%	0.00%	\$597.34	7.17%	0.00%	\$520.35	6.24%	0.00%
Life with 10 Years Certain	\$600.33	7.20%	0.00%	\$567.22	6.81%	0.00%	\$517.94	6.22%	0.00%
Life with 20 Years Certain	\$499.63	6.00%	0.00%	\$487.22	5.85%	0.00%	\$481.75	5.78%	0.00%
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$551.63	6.62%	0.00%	\$527.61	6.33%	0.00%	\$510.38	6.12%	0.00%
Life with Installment Refund	\$576.02	6.91%	0.00%	\$540.68	6.49%	0.00%	\$506.30	6.08%	0.00%
Age 80		T			T				1
Life Only	\$768.02	9.22%	0.00%	\$717.32	8.61%	0.00%	\$611.42	7.34%	0.00%
Life with 10 Years Certain	\$688.86	8.27%	0.00%	\$650.11	7.80%	0.00%	\$601.71	7.22%	0.00%
Life with 20 Years Certain	\$512.52	6.15%	N/A	\$504.24	6.05%	N/A	\$506.91	6.08%	N/A
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund Life with Installment Refund	\$617.81	7.41% 7.91%	0.00%	\$586.15 \$611.01	7.03%	0.00%	\$576.68	6.92%	0.00%
Age 85	\$659.01	7.91%	0.00%	\$011.UI	7.33%	0.00%	\$574.50	6.89%	0.00%
Life Only	\$964.75	11.58%	0.00%	\$886.01	10.63%	0.00%	\$740.11	8.88%	0.00%
Life with 10 Years Certain	\$769.61	9.24%	0.00%	\$731.41	8.78%	0.00%	\$698.02	8.38%	0.00%
Life with 20 Years Certain	N/A	9.24% N/A	N/A	3/31.41 N/A	N/A	N/A	\$098.02 N/A	N/A	N/A
Life with 30 Years Certain	N/A N/A	N/A N/A	N/A N/A	N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A
Life with Cash Refund	\$681.79	8.18%	0.00%	\$645.29	7.74%	0.00%	\$654.13	7.85%	0.00%
Life with Installment Refund	\$758.15	9.10%	0.00%	\$694.75	8.34%	0.00%	\$658.17	7.90%	0.00%

Payouts are based on a non-qualified New York Life Lifetime Mutual Income Annuity, \$100,000 premium and based on rates in effect as of 3/11/2024. The amounts shown are for illustrative purposes only and are not a guarantee of the amount the policyholder will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA, payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

1. Issued by New York Life Insurance Company (NYLIC), 51 Madison Avenue, New York NY 10010. Guarantees are subject to the claims paying ability of NYLIC.

2. Guaranteed monthly income calculated using \$100,000 premium. Does not include dividends.

3. Annual payout rates include interest and return of principal. They represent the annualized payouts as a percent of total premium.

4. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.

5. Joint Life reflects the same issue age for male and female.

## New York Life Guaranteed Lifetime Income Annuity

**Single Premium Immediate Annuity** 

Based on Rates in Effect as of 3/11/2024

New York Life Guaranteed Lifetime Income Annuity <sup>1</sup>	SIN	GLE LIFE: M	ALE	SING	LE LIFE: FEN	/IALE	JOINT LIFE: MALE/FEMALE <sup>5</sup>		
Premium: \$100,000		Annual	Payout Rate		Annual	Payout Rate		Annual	Payout Rate
Contract Type: Non Qualified <sup>4</sup>	Monthly	Payout	Change from	Monthly	Payout	Change from	Monthly	Payout	Change from
contact type from quanties	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024
Age 55									
Life Only	\$520.72	6.25%	0.00%	\$509.15	6.11%	0.00%	\$469.64	5.64%	0.00%
Life with 10 Years Certain	\$508.40	6.10%	0.00%	\$496.24	5.95%	0.00%	\$465.24	5.58%	0.00%
Life with 20 Years Certain Life with 30 Years Certain	\$493.33 \$470.00	5.92% 5.64%	0.00%	\$486.84 \$470.80	5.84% 5.65%	0.00%	\$464.41 \$460.79	5.57% 5.53%	0.00%
Life with Cash Refund	\$499.18	5.99%	0.00%	\$488.52	5.86%	0.00%	\$462.33	5.55%	0.00%
Life with Installment Refund	\$499.13	5.99%	0.00%	\$490.22	5.88%	0.00%	\$464.70	5.58%	0.00%
Age 60									
Life Only	\$567.15	6.81%	0.00%	\$548.67	6.58%	0.00%	\$499.64	6.00%	0.00%
Life with 10 Years Certain	\$552.71	6.63%	0.00%	\$534.83	6.42%	0.00%	\$495.28	5.94%	0.00%
Life with 20 Years Certain	\$525.23	6.30%	0.00%	\$517.53	6.21%	0.00%	\$492.98	5.92%	0.00%
Life with 30 Years Certain Life with Cash Refund	\$485.74 \$536.66	5.83% 6.44%	0.00%	\$488.87 \$522.34	5.87%	0.00%	\$483.02	5.80%	0.00%
Life with Installment Refund	\$539.02	6.44%	0.00%	\$525.76	6.27% 6.31%	0.00%	\$491.43 \$494.11	5.90% 5.93%	0.00%
Age 65	\$55510E	0.1776	010070	<i>\$525176</i>	010170	010070	φ IS HILL	515676	0.0070
Life Only	\$626.58	7.52%	0.00%	\$599.53	7.19%	0.00%	\$538.88	6.47%	0.00%
Life with 10 Years Certain	\$608.00	7.30%	0.00%	\$583.84	7.01%	0.00%	\$534.59	6.42%	0.00%
Life with 20 Years Certain	\$559.35	6.71%	0.00%	\$552.30	6.63%	0.00%	\$528.36	6.34%	0.00%
Life with 30 Years Certain	\$495.50	5.95%	0.00%	\$502.01	6.02%	0.00%	\$502.06	6.02%	0.00%
Life with Cash Refund	\$584.63	7.02%	0.00%	\$565.85	6.79%	0.00%	\$529.14	6.35%	0.00%
Life with Installment Refund	\$589.91	7.08%	0.00%	\$571.31	6.86%	0.00%	\$532.29	6.39%	0.00%
Age 70 Life Only	\$706.88	8.48%	0.00%	\$668.71	8.02%	0.00%	\$592.37	7.11%	0.00%
Life with 10 Years Certain	\$678.65	8.14%	0.00%	\$648.21	7.78%	0.00%	\$588.01	7.06%	0.00%
Life with 20 Years Certain	\$590.92	7.09%	0.00%	\$587.87	7.05%	0.00%	\$569.70	6.84%	0.00%
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$648.37	7.78%	0.00%	\$623.70	7.48%	0.00%	\$579.70	6.96%	0.00%
Life with Installment Refund	\$657.54	7.89%	0.00%	\$632.12	7.59%	0.00%	\$583.64	7.00%	0.00%
Age 75									
Life Only Life with 10 Years Certain	\$820.56	9.85%	0.00%	\$766.24 \$731.94	9.19%	0.00%	\$667.51	8.01% 7.94%	0.00%
Life with 20 Years Certain	\$766.84 \$611.92	9.20% 7.34%	0.00%	\$615.76	8.78% 7.39%	0.00%	\$661.93 \$608.38	7.30%	0.00%
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$733.73	8.80%	0.00%	\$701.50	8.42%	0.00%	\$648.62	7.78%	0.00%
Life with Installment Refund	\$749.94	9.00%	0.00%	\$715.23	8.58%	0.00%	\$654.11	7.85%	0.00%
Age 80									
Life Only	\$984.64	11.82%	0.00%	\$906.07	10.87%	0.00%	\$774.03	9.29%	0.00%
Life with 10 Years Certain	\$862.05	10.34%	0.00%	\$830.55	9.97%	0.00%	\$759.52	9.11%	0.00%
Life with 20 Years Certain	\$620.64	7.45%	0.00%	\$630.36	7.56%	0.00%	\$632.50	7.59%	0.00%
Life with 30 Years Certain Life with Cash Refund	N/A \$846.09	N/A 10.15%	N/A 0.00%	N/A \$805.17	N/A 9.66%	N/A 0.00%	N/A \$741.34	N/A 8.90%	N/A 0.00%
Life with Installment Refund	\$876.45	10.13%	0.00%	\$829.60	9.96%	0.00%	\$750.19	9.00%	0.00%
Age 85	<i>ç</i> o, or ro	1015270	010070	<i><b>Q</b></i> <b>CCS100</b>	515070	010070	<i>\$</i> ,56125	510070	0.0070
Life Only	\$1,216.73	14.60%	0.00%	\$1,102.52	13.23%	0.00%	\$921.10	11.05%	0.00%
Life with 10 Years Certain	\$935.96	11.23%	0.00%	\$920.32	11.04%	0.00%	\$865.73	10.39%	0.00%
Life with 20 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$982.18	11.79%	0.00%	\$935.70	11.23%	0.00%	\$859.53	10.31%	0.00%
Life with Installment Refund Age 90	\$1,035.66	12.43%	0.00%	\$977.16	11.73%	0.00%	\$876.15	10.51%	0.00%
Life with 10 Years Certain	\$972.61	11.67%	0.00%	\$975.68	11.71%	0.00%	\$946.04	11.35%	0.00%
Life with 20 Years Certain	,3972.01 N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$1,113.49	13.36%	0.00%	\$1,079.22	12.95%	0.00%	\$992.74	0.00%	0.00%
Life with Installment Refund	\$1,199.31	14.39%	0.00%	\$1,149.23	13.79%	0.00%	\$1,019.42	12.23%	0.00%
Age 95									
Life with 10 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with 20 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with 30 Years Certain Life with Cash Refund	N/A \$1,214.90	N/A 14.58%	N/A 0.00%	N/A \$1,220.01	N/A 14.64%	N/A 0.00%	N/A \$1,130.48	N/A 13.57%	N/A 0.00%
Life with Installment Refund	\$1,365.78	16.39%	0.00%	\$1,321.22	15.85%	0.00%	\$1,165.94	13.99%	0.00%
	Ŷ1,505.70	10.3370	0.0070	Y1,521.22	10.0070	0.0070		13.3370	0.0075

Payouts are based on a non-qualified New York Life Guaranteed Lifetime Income Annuity, \$100,000 premium and based on rates in effect as of 3/11/2024. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MT, payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

 Issued by New York Life Insurance and Annuity Corporation (NYLIAC) (a Delaware Corporation), a wholly owned subsidiary of New York Life Insurance Company, 51 Madison Avenue, New York NY 10010. Guarantees are subject to the claims paying ability of NYLIAC.

2. Monthly income calculated using \$100,000 premium.

3. Annual payout rates include interest and return of principal. They represent the annualized payouts as a percent of total premium.

4. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.

5. Joint Life reflects the same issue age for male and female.

# New York Life Single Premium Immediate Annuities<sup>1</sup>

Based on Rates and Dividend Scale in effect as of 3/11/2024

For Internal Use only

Life with Cash Refund - at age 85

For Internal Use only						
Male	Guaranteed Lifetime Income Annuity	Lifetime Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*				
Premium: \$100,000				Payout Rate		
			Annual	Change from		
Contract Type: Non Qualified <sup>3</sup>	Annualized Income	Annualized Income <sup>2</sup>	Payout Rate	3/4/2024		
Age 60				0, , _0_ 1		
Life with Cash Refund - at income start date (ISD)	\$6,439.92	\$6.485.12	6.49%	0.00%		
Life with Cash Refund - five years after ISD	\$6,439.92	\$6,564.35	6.56%	0.00%		
Life with Cash Refund - ten years after ISD	\$6,439.92	\$6,647.61	6.65%	0.00%		
Life with Cash Refund - at age 85	\$6,439.92	\$6,923.77	6.92%	0.00%		
Age 65						
Life with Cash Refund - at income start date (ISD)	\$7,015.56	\$7,092.90	7.09%	0.00%		
Life with Cash Refund - five years after ISD	\$7,015.56	\$7,180.15	7.18%	0.00%		
Life with Cash Refund - ten years after ISD	\$7,015.56	\$7,271.85	7.27%	0.00%		
Life with Cash Refund - at age 85	\$7,015.56	\$7,469.52	7.47%	0.00%		
	·	-	-			
Age 70						
Life with Cash Refund - at income start date (ISD)	\$7,780.44	\$7,890.24	7.89%	0.00%		
Life with Cash Refund - five years after ISD	\$7,780.44	\$7,990.17	7.99%	0.00%		
Life with Cash Refund - ten years after ISD	\$7,780.44	\$8,095.20	8.10%	0.00%		
Life with Cash Refund - at age 85	\$7,780.44	\$8,205.58	8.21%	0.00%		
Age 75						
Life with Cash Refund - at income start date (ISD)	\$8,804.76	\$8,942.35	8.94%	0.00%		
Life with Cash Refund - five years after ISD	\$8,804.76	\$9,060.83	9.06%	0.00%		
Life with Cash Refund - ten years after ISD	\$8,804.76	\$9,185.36	9.19%	0.00%		
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Payouts are based on a non-qualified funds, \$100,000 premium and based on rates in effect as of 3/11/2024. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

\$8,804.76

\$9,185.36

9.19%

0.00%

Payout amounts reflected are before taxes. In the state of MA (Lifetime Mutual Income Annuity only), payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

New York Life offers guaranteed income annuities that have higher guaranteed income than Future Mutual Income and Lifetime Mutual Income Annuities, but do not offer the opportunity for dividends. Please refer to preceding pages for the guaranteed payments for Future Mutual Income and Lifetime Mutual Income.

\* The Non-Guaranteed values only refer to Lifetime Mutual Income and include guaranteed values plus projected dividends and assume the annuity's current dividend scale will not change. However, it is likely that the dividend scale will change and therefore actual values will be higher or lower than those shown, but will not be less than the Guaranteed amounts. The values that do include dividends are not guarantees of the total amounts expected to be paid from the annuity. The dividends payable are based on a different set of investments, use a different dividend formula, and have a different dividend scale than those of New York Life's life insurance products. Dividends are declared and payable only at the discretion of New York Life Insurance Company (NYLIC) and are not guaranteed. No dividends are payable in the first policy year.

- 1. Guaranteed Lifetime Income Annuity Issued by New York Life and Annuity Corporation (NYLIAC). Lifetime Mutual Income Issued by New York Life Insurance Company (NYLIC), 51 Madison Avenue, New York NY 10010. Guarantees are subject to the claims paying ability of NYLIC or NYLIAC, as applicable.
- 2. Annualized income calculated using \$100,000 premium and assumes dividends are taken as cash.
- 3. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.

1660583 (Exp. 10/27/2017)

# **New York Life Single Premium Immediate Annuities**<sup>1</sup>

Based on Rates and Dividend Scale in effect as of 3/11/2024

For Internal Use only

For Internal Use only						
Female	Guaranteed Lifetime Income Annuity	Lifetime Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*				
Premium: \$100,000				Payout Rate		
ontract Type: Non Qualified <sup>3</sup>			Annual	Change from		
contract Type: Non Qualified	Annualized Income	Annualized Income <sup>2</sup>	Payout Rate	3/4/2024		
Age 60						
Life with Cash Refund - at income start date (ISD)	\$6,268.08	\$6,333.22	6.33%	0.00%		
Life with Cash Refund - five years after ISD	\$6,268.08	\$6,411.00	6.41%	0.00%		
Life with Cash Refund - ten years after ISD	\$6,268.08	\$6,492.74	6.49%	0.00%		
Life with Cash Refund - at age 85	\$6,268.08	\$6,763.85	6.76%	0.00%		
	· · · · · ·	-	-			
Age 65						
Life with Cash Refund - at income start date (ISD)	\$6,790.20	\$6,949.83	6.95%	0.00%		
Life with Cash Refund - five years after ISD	\$6,790.20	\$7,038.03	7.04%	0.00%		
Life with Cash Refund - ten years after ISD	\$6,790.20	\$7,130.72	7.13%	0.00%		
Life with Cash Refund - at age 85	\$6,790.20	\$7,330.54	7.33%	0.00%		
Age 70						
Life with Cash Refund - at income start date (ISD)	\$7,484.40	\$7,661.51	7.66%	0.00%		
Life with Cash Refund - five years after ISD	\$7,484.40	\$7,760.70	7.76%	0.00%		
Life with Cash Refund - ten years after ISD	\$7,484.40	\$7,864.94	7.86%	0.00%		
Life with Cash Refund - at age 85	\$7,484.40	\$7,974.51	7.97%	0.00%		
Age 75						
Life with Cash Refund - at income start date (ISD)	\$8,418.00	\$8,650.93	8.65%	0.00%		
Life with Cash Refund - five years after ISD	\$8,418.00	\$8,769.25	8.77%	0.00%		
Life with Cash Refund - ten years after ISD	\$8,418.00	\$8,893.61	8.89%	0.00%		

Payouts are based on a non-qualified funds, \$100,000 premium and based on rates in effect as of 3/11/2024. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

\$8,418.00

\$8,893.61

8.89%

0.00%

Payout amounts reflected are before taxes. In the state of MA (Lifetime Mutual Income Annuity only), payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

New York Life offers guaranteed income annuities that have higher guaranteed income than Future Mutual Income and Lifetime Mutual Income Annuities, but do not offer the opportunity for dividends. Please refer to preceding pages for the guaranteed payments for Future Mutual Income and Lifetime Mutual Income.

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- 1. Guaranteed Lifetime Income Annuity Issued by New York Life and Annuity Corporation (NYLIAC). Lifetime Mutual Income Issued by New York Life Insurance Company (NYLIC), 51 Madison Avenue, New York NY 10010. Guarantees are subject to the claims paying ability of NYLIC or NYLIAC, as applicable.
- 2. Annualized income calculated using \$100,000 premium and assumes dividends are taken as cash.
- 3. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.

1660583 (Exp. 10/27/2017)

Life with Cash Refund - at age 85

# **New York Life Single Premium Immediate Annuities**<sup>1</sup>

Based on Rates and Dividend Scale in effect as of 3/11/2024

For Internal Use only				
Joint: Male/Female <sup>4</sup>	Guaranteed Lifetime Income Annuity	Lifetime Mutual Income (Using Current	Annuity - Non ( Dividend Scale	
Premium: \$100,000 Contract Type: Non Qualified <sup>3</sup>	Annualized Income	Annualized Income <sup>2</sup>	Annual Payout Rate	Payout Rate Change from 3/4/2024
Age 60				
Life with Cash Refund - at income start date (ISD)	\$5,897.16	\$6,059.26	6.06%	0.00%
Life with Cash Refund - five years after ISD	\$5,897.16	\$6,135.89	6.14%	0.00%
Life with Cash Refund - ten years after ISD	\$5,897.16	\$6,216.43	6.22%	0.00%
Life with Cash Refund - at age 85	\$5,897.16	\$6,483.54	6.48%	0.00%
Age 65				
Life with Cash Refund - at income start date (ISD)	\$6,349.68	\$6,648.50	6.65%	0.00%
Life with Cash Refund - five years after ISD	\$6,349.68	\$6,734.70	6.73%	0.00%
Life with Cash Refund - ten years after ISD	\$6,349.68	\$6,825.30	6.83%	0.00%
Life with Cash Refund - at age 85	\$6,349.68	\$7,020.59	7.02%	0.00%
A = 20				
Age 70 Life with Cash Refund - at income start date (ISD)	\$6,956.40	\$7,268.12	7.27%	0.00%
Life with Cash Refund - five years after ISD	\$6,956.40	\$7,358.95	7.36%	0.00%
Life with Cash Refund - ten years after ISD	\$6,956.40	\$7,454.41	7.45%	0.00%
Life with Cash Refund - at age 85	\$6,956.40	\$7,554.75	7.55%	0.00%
Aco 75				
Age 75 Life with Cash Refund - at income start date (ISD)	\$7,783.44	\$8,192.23	8.19%	0.00%
Life with Cash Refund - five years after ISD		\$8,192.23	8.19%	0.00%
	\$7,783.44			
Life with Cash Refund - ten years after ISD	\$7,783.44	\$8,408.55	8.41%	0.00%

Payouts are based on a non-qualified funds, \$100,000 premium and based on rates in effect as of 3/11/2024. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

\$7,783.44

\$8,408.55

0.00%

8.41%

Payout amounts reflected are before taxes. In the state of MA (Lifetime Mutual Income Annuity only), payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

New York Life offers guaranteed income annuities that have higher guaranteed income than Future Mutual Income and Lifetime Mutual Income Annuities, but do not offer the opportunity for dividends. Please refer to preceding pages for the guaranteed payments for Future Mutual Income and Lifetime Mutual Income.

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- 1. Guaranteed Lifetime Income Annuity Issued by New York Life and Annuity Corporation (NYLIAC). Lifetime Mutual Income Issued by New York Life Insurance Company (NYLIC), 51 Madison Avenue, New York NY 10010. Guarantees are subject to the claims paying ability of NYLIC or NYLIAC, as applicable.
- 2. Annualized income calculated using \$100,000 premium and assumes dividends are taken as cash.
- 3. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.
- 4. Joint Life reflects the same issue age for male and female.

1660583 (Exp. 10/27/2017)

Life with Cash Refund - at age 85

### New York Life Future Mutual Income Annuity

**Participating Flexible Premium Deferred Income Annuity** 

Based on Rates in Effect as of 3/11/2024

New York Life Future Mutual Income Annuity <sup>1</sup>						SINGLE LI						
Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup>	Guaranteed Monthly	Annual Payout	Payout Rate Change from	Guaranteed Monthly	Annual Payout	Payout Rate Change from	Guaranteed Monthly	Annual Payout	Payout Rate Change from	Guaranteed Monthly	Annual Payout	Payout Rate Change from
Age 50	Benefit <sup>2</sup>	Rate <sup>3</sup> 3 Year Deferra	3/4/2024	Benefit <sup>2</sup>	Rate <sup>3</sup> 5 Year Deferra	3/4/2024	Benefit <sup>2</sup>	Rate <sup>3</sup> 10 Year Deferra	3/4/2024	Benefit <sup>2</sup>	Rate <sup>3</sup> 20 Year Deferra	3/4/2024
Life Only	N/A	N/A	N/A	N/A	N/A	N/A	\$566.65	6.80%	0.00%	\$942.30	11.31%	0.00%
Life with 10 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	\$538.87	6.47%	0.00%	\$850.63	10.21%	0.00%
Life with 20 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	\$524.22	6.29%	0.00%	\$787.53	9.45%	0.00%
Life with Cash Refund	N/A	N/A	N/A	N/A	N/A	N/A	\$547.01	6.56%	0.00%	\$879.88	10.56%	0.00%
Life with Installment Refund	N/A	N/A	N/A	N/A	N/A	N/A	\$548.90	6.59%	0.00%	\$881.97	10.58%	0.00%
Age 55	N/(A	3 Year Deferra		£ 400 00	5 Year Deferra			10 Year Deferra		64 462 22	20 Year Deferra	
Life Only Life with 10 Years Certain	N/A N/A	N/A N/A	N/A N/A	\$486.98 \$467.85	5.84% 5.61%	0.00%	\$642.68 \$606.90	7.71%	0.00%	\$1,162.23 \$1,008.59	13.95% 12.10%	0.00%
Life with 20 Years Certain	N/A	N/A	N/A	\$454.90	5.46%	0.00%	\$579.09	6.95%	0.00%	\$867.87	10.41%	0.00%
Life with Cash Refund	N/A	N/A	N/A	\$470.33	5.64%	0.00%	\$615.28	7.38%	0.00%	\$1,058.63	12.70%	0.00%
Life with Installment Refund	N/A	N/A	N/A	\$472.72	5.67%	0.00%	\$617.66	7.41%	0.00%	\$1,061.62	12.74%	0.00%
Age 60		3 Year Deferra			5 Year Deferra			10 Year Deferra			20 Year Deferra	
Life Only	\$489.44	5.87%	0.00%	\$545.24	6.54%	0.00%	\$740.68	8.89%	0.00%	\$1,514.87	18.18%	0.00%
Life with 10 Years Certain	\$472.41	5.67%	0.00%	\$522.49	6.27%	0.00%	\$692.52	8.31%	0.00%	\$1,209.77	14.52%	0.00%
Life with 20 Years Certain Life with Cash Refund	\$454.26 \$470.36	5.45% 5.64%	0.00%	\$498.00 \$522.75	5.98% 6.27%	0.00%	\$634.82 \$702.57	7.62%	0.00%	\$930.43 \$1,325.78	11.17% 15.91%	N/A 0.00%
Life with Installment Refund	\$473.63	5.68%	0.00%	\$525.83	6.31%	0.00%	\$705.76	8.47%	0.00%	\$1,330.40	15.96%	0.00%
Age 65	<b>T</b>	3 Year Deferra		ţ.	5 Year Deferra			10 Year Deferra		12,000110	20 Year Deferra	
Life Only	\$552.00	6.62%	0.00%	\$622.94	7.48%	0.00%	\$884.77	10.62%	0.00%	\$2,182.45	26.19%	0.00%
Life with 10 Years Certain	\$527.68	6.33%	0.00%	\$588.55	7.06%	0.00%	\$798.36	9.58%	0.00%	\$1,430.58	17.17%	0.00%
Life with 20 Years Certain	\$491.90	5.90%	0.00%	\$538.50	6.46%	0.00%	\$677.47	8.13%	0.00%	N/A	N/A	N/A
Life with Cash Refund	\$521.10	6.25%	0.00%	\$585.70	7.03%	0.00%	\$816.50	9.80%	0.00%	\$1,745.84	20.95%	0.00%
Life with Installment Refund Age 70	\$525.64	6.31% 3 Year Deferra	0.00%	\$590.04	7.08% 5 Year Deferra	0.00%	\$821.26	9.86% 10 Year Deferra	0.00%	\$1,754.16	21.05% 20 Year Deferra	N/A
Life Only	\$633.94	7.61%	0.00%	\$728.15	8.74%	0.00%	\$1,101.78	13.22%	0.00%	N/A	N/A	N/A
Life with 10 Years Certain	\$593.95	7.13%	0.00%	\$667.38	8.01%	0.00%	\$918.07	11.02%	0.00%	N/A	N/A	N/A N/A
Life with 20 Years Certain	\$520.53	6.25%	0.00%	\$565.33	6.78%	0.00%	\$696.09	8.35%	N/A	N/A	N/A	N/A
Life with Cash Refund	\$579.79	6.96%	0.00%	\$661.22	7.93%	0.00%	\$967.50	11.61%	0.00%	N/A	N/A	N/A
Life with Installment Refund	\$586.96	7.04%	0.00%	\$668.10	8.02%	0.00%	\$975.25	11.70%	0.00%	N/A	N/A	N/A
Age 75		3 Year Deferra			5 Year Deferra			10 Year Deferra			20 Year Deferra	
Life Only Life with 10 Years Certain	\$751.84 \$673.41	9.02% 8.08%	0.00%	\$884.24	10.61% 9.09%	0.00%	\$1,462.67	17.55% 12.37%	0.00%	N/A	N/A	N/A
Life with 20 Years Certain	\$534.61	6.42%	0.00%	\$757.54 \$574.99	6.90%	0.00% N/A	\$1,030.44 N/A	12.37% N/A	0.00% N/A	N/A N/A	N/A N/A	N/A N/A
Life with Cash Refund	\$650.51	7.81%	0.00%	\$755.39	9.06%	0.00%	\$1,174.84	14.10%	0.00%	N/A	N/A	N/A
Life with Installment Refund	\$663.00	7.96%	0.00%	\$767.27	9.21%	0.00%	\$1,188.52	14.26%	0.00%	N/A	N/A	N/A
New York Life Future Mutual Income Annuity						SINGLE LIF						
Premium: \$100,000	Guaranteed	Annual	Payout Rate	Guaranteed	Annual	Payout Rate	Guaranteed	Annual	Payout Rate	Guaranteed	Annual	Payout Rate
Contract Type: Non Qualified <sup>4</sup>	Monthly	Payout	Change from	Monthly	Payout	Change from	Monthly	Payout	Change from	Monthly	Payout	Change from
consister type, non quannea												
	Benefit <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Benefit <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Benefit <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Benefit <sup>2</sup>	Rate <sup>3</sup>	3/4/2024
Age 50		Rate <sup>3</sup> 3 Year Deferra	3/4/2024		Rate <sup>3</sup> 5 Year Deferra	3/4/2024		10 Year Deferra	3/4/2024	Benefit <sup>2</sup>	Rate <sup>3</sup> 20 Year Deferra	3/4/2024 al
Age 50 Life Only	N/A	Rate <sup>3</sup> 3 Year Deferra N/A	3/4/2024 N/A	N/A	Rate <sup>3</sup> 5 Year Deferra N/A	3/4/2024 N/A	\$536.55	10 Year Deferra 6.44%	3/4/2024 al 0.00%	<b>Benefit<sup>2</sup></b> \$873.48	Rate <sup>3</sup> 20 Year Deferra 10.48%	3/4/2024 al 0.00%
Age 50 Life Only Life with 10 Years Certain	N/A N/A	Rate <sup>3</sup> 3 Year Deferra N/A N/A	3/4/2024 N/A N/A	N/A N/A	Rate <sup>3</sup> 5 Year Deferra N/A N/A	3/4/2024 N/A N/A	\$536.55 \$519.12	10 Year Deferra 6.44% 6.23%	3/4/2024 al 0.00% 0.00%	<b>Benefit<sup>2</sup></b> \$873.48 \$810.55	Rate <sup>3</sup> 20 Year Deferra 10.48% 9.73%	3/4/2024 al 0.00% 0.00%
Age 50 Life Only	N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferra N/A	3/4/2024 N/A N/A N/A	N/A N/A N/A	Rate <sup>3</sup> 5 Year Deferra N/A	3/4/2024 N/A	\$536.55 \$519.12 \$507.77	10 Year Deferra 6.44% 6.23% 6.09%	3/4/2024 al 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39	Rate <sup>3</sup> 20 Year Deferra 10.48%	3/4/2024 al 0.00%
Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain	N/A N/A	Rate <sup>3</sup> 3 Year Deferra N/A N/A N/A	3/4/2024 N/A N/A	N/A N/A	Rate <sup>3</sup> 5 Year Deferra N/A N/A N/A	3/4/2024 N/A N/A N/A	\$536.55 \$519.12	10 Year Deferra 6.44% 6.23%	3/4/2024 0.00% 0.00% 0.00%	<b>Benefit<sup>2</sup></b> \$873.48 \$810.55	Rate <sup>3</sup> 20 Year Deferra 10.48% 9.73% 9.12%	3/4/2024 al 0.00% 0.00% 0.00%
Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Installment Refund Age 55	N/A N/A N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferra N/A N/A N/A N/A N/A 3 Year Deferra	3/4/2024 N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	Rate <sup>3</sup> 5 Year Deferra N/A N/A N/A N/A S Year Deferra	3/4/2024 N/A N/A N/A N/A N/A	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr	3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03	Rate <sup>3</sup> 20 Year Deferra 10.48% 9.73% 9.12% 9.93% 9.95% 20 Year Deferra	3/4/2024           al           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%
Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Installment Refund Age 55 Life Only	N/A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferra N/A N/A N/A N/A 3 Year Deferra N/A	3/4/2024 N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A \$462.60	Rate <sup>3</sup> 5 Year Deferra N/A N/A N/A N/A 5 Year Deferra 5.55%	3/4/2024 N/A N/A N/A N/A N/A 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59	10 Year Deferra 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferra 7.27%	3/4/2024 a) 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 \$1,062.72	Rate <sup>3</sup> 20 Year Deferr 10.48% 9.73% 9.12% 9.93% 9.95% 20 Year Deferr 12.75%	3/4/2024 al 0.00% 0.00% 0.00% 0.00% al 0.00%
Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Installment Refund Age 55 Life Only Life With 10 Years Certain	N/A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferra N/A N/A N/A N/A 3 Year Deferra N/A N/A	3/4/2024 N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A \$462.60 \$450.38	Rate <sup>3</sup> 5 Year Deferra N/A N/A N/A N/A 5 Year Deferra 5.55% 5.40%	3/4/2024 N/A N/A N/A N/A N/A 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57	10 Year Deferra 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferra 7.27% 6.98%	3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% al 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 \$27.66 \$29.03 \$27.66 \$29.03	Rate <sup>3</sup> 20 Year Deferration 9.73% 9.12% 9.93% 9.95% 20 Year Deferration 12.75% 11.44%	3/4/2024           al           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%
Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Installment Refund Age 55 Life Only Life with 10 Years Certain Life with 20 Years Certain	N/A N/A N/A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferra N/A N/A N/A N/A 3 Year Deferra N/A N/A N/A	3/4/2024 N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A \$462.60 \$450.38 \$440.45	Rate <sup>3</sup> 5 Year Deferra           N/A           N/A           N/A           N/A           S.55%           5.40%           5.29%	3/4/2024 N/A N/A N/A N/A 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57 \$560.02	10 Year Deferra 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferra 7.27% 6.98% 6.72%	3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 \$1,062.72 \$953.53 \$839.90	Rate <sup>3</sup> 20 Year Deferra 10.48% 9.73% 9.12% 9.93% 9.95% 20 Year Deferra 12.75% 11.44% 10.08%	3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% al 0.00% 0.00% 0.00%
Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Installment Refund Age 55 Life Only Life With 10 Years Certain	N/A N/A N/A N/A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferra N/A N/A N/A N/A 3 Year Deferra N/A N/A	3/4/2024 N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A \$462.60 \$450.38	Rate <sup>3</sup> 5 Year Deferra N/A N/A N/A N/A 5 Year Deferra 5.55% 5.40%	3/4/2024 N/A N/A N/A N/A N/A 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57	<b>10 Year Deferr</b> 6.44% 6.23% 6.09% 6.27% 6.29% <b>10 Year Deferr</b> 7.27% 6.98%	3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% al 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 \$27.66 \$29.03 \$27.66 \$29.03	Rate <sup>3</sup> 20 Year Deferration 9.73% 9.12% 9.93% 9.95% 20 Year Deferration 12.75% 11.44%	3/4/2024           al           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%
Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Installment Refund Age 55 Life Only Life With 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Hears Certain	N/A N/A N/A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferra N/A N/A N/A N/A N/A N/A N/A N/A N/A	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A \$462.60 \$450.38 \$440.45 \$449.80	Rate <sup>3</sup> S Year Deferra           N/A           N/A           N/A           N/A           S Year Deferra           5.55%           5.40%           5.29%           5.40%	3/4/2024 N/A N/A N/A N/A N/A 0.00% 0.00% 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57 \$560.02 \$584.48 \$586.25	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr 7.27% 6.98% 6.72% 7.01%	3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 * \$1,062.72 \$953.53 \$839.90 \$983.65	Rate <sup>3</sup> 20 Year Deferro 10.48% 9.73% 9.12% 9.93% 9.95% 20 Year Deferro 12.75% 11.44% 10.08% 11.80%	3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% al 0.00% 0.00% 0.00% 0.00%
Age 50 Life only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Cash Refund Age 55 Life only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Installment Refund Age 60 Life Only	N/A N/A N/A N/A N/A N/A N/A N/A N/A S464.26	Rate <sup>3</sup> 3 Year Deferra           N/A           N/A           N/A           N/A           3 Year Deferra           N/A           S.57%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A \$462.60 \$450.38 \$440.45 \$449.80 \$451.54	Rate <sup>3</sup> 5 Year Deferra N/A N/A N/A N/A 5 Year Deferra 5.55% 5.40% 5.29% 5.40% 5.22% 5.40% 5.42% 5 Year Deferra 6.19%	3/4/2024 N/A N/A N/A N/A N/A N/A 0.00% 0.00% 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57 \$560.02 \$584.48 \$586.25 \$584.48	10 Year Deferra 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferra 7.27% 6.98% 6.72% 7.01% 7.01% 10 Year Deferra 8.32%	3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 \$1,062.72 \$953.53 \$839.90 \$983.65 \$885.62 \$983.65 \$983.65 \$983.65	Rate <sup>3</sup> 20 Year Deferr 10.48% 9.73% 9.12% 9.93% 20 Year Deferr 12.75% 11.44% 10.08% 11.80% 11.80% 11.83% 20 Year Deferr 16.26%	3/4/2024 at 0.00% 0.00% 0.00% 0.00% 0.00% at 0.00% 0.0
Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Installment Refund Age 55 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Installment Refund Age 60 Life Only Life Only Life With 10 Years Certain	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferra           N/A           S.5.7%           5.44%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A \$462.60 \$450.38 \$440.45 \$449.80 \$451.54 \$515.55 \$500.12	Rate <sup>3</sup> 5 Year Deferra N/A N/A N/A N/A 5 Year Deferra 5.55% 5.40% 5.29% 5.40% 5.42% 5 Year Deferra 6.19% 6.00%	3/4/2024 N/A N/A N/A N/A N/A 0.00% 0.00% 0.00% 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57 \$560.02 \$584.48 \$586.25 \$584.48 \$586.25 \$692.92 \$658.97	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 7.04% 10 Year Deferr 8.32% 7.91%	3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 <b>V</b> \$1,062.72 \$953.53 \$839.90 \$983.65 \$985.62 <b>V</b> \$1,355.29 \$1,134.22	Rate <sup>3</sup> 20 Year Deferri 10.48% 9.73% 9.93% 9.95% 20 Year Deferri 12.75% 11.44% 10.08% 11.80% 11.80% 11.83% 20 Year Deferri 16.26%	3/4/2024 a 0.00% 0
Age 50 Life only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Cash Refund Age 55 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Installment Refund Age 60 Life Only Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain	N/A N/A N/A N/A N/A N/A N/A N/A S464.26 \$452.99 \$33.14	Rate <sup>3</sup> Year Deferration           N/A         N/A           N/A         N/A           N/A         N/A           N/A         N/A           N/A         N/A           Stear Deferration         N/A           N/A         N/A           N/A         N/A           N/A         N/A           Star Deferration         S.57%           S.44%         S.27%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A \$462.60 \$450.38 \$440.45 \$449.80 \$451.54 \$515.55 \$500.12 \$481.37	Rate <sup>3</sup> 5 Year Deferra           N/A           N/A           N/A           N/A           Stear Deferra           5.55%           5.40%           5.29%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.42%           5 Year Deferra           6.19%           6.00%           5.78%	3/4/2024 N/A N/A N/A N/A N/A 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$581.57 \$581.57 \$560.02 \$584.48 \$586.25 \$5892.92 \$658.97 \$613.90	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 7.01% 7.04% 10 Year Deferr 8.32% 7.91% 7.37%	3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$227.66 \$829.03 \$1,062.72 \$953.53 \$839.90 \$983.65 \$985.62 \$985.62 \$1,135.29 \$1,135.29 \$1,134.22 \$30.3,00	Rate <sup>3</sup> 20 Year Deferr 10.48% 9.73% 9.93% 9.93% 9.95% 20 Year Deferr 12.75% 11.44% 10.08% 11.83% 20 Year Deferr 16.26% 13.61% 10.85%	3/4/2024 a  0.00% 0.00% 0.00% 0.00% 0.00% a  0.00% 0.00% 0.00% 0.00% a  0.00% 0.00% 0.00% 0.00% a  0.00% 0.00% a  0.00% 0.00% a  0.00% 0.00% 0.00% a  0.00%
Age 50 Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Installment Refund Age 55 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferra           N/A           S.57%           5.44%           5.27%           5.38%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A \$462.60 \$450.38 \$440.45 \$449.80 \$451.54 \$515.55 \$500.12 \$481.37 \$496.89	Rate <sup>3</sup> 5 Year Deferrat           N/A           N/A           N/A           N/A           S.55%           5.40%           5.42%           5.42%           5.42%           5.78%           5.78%           5.96%	3/4/2024 N/A N/A N/A N/A N/A 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57 \$560.02 \$584.48 \$586.25 \$586.25 \$692.92 \$658.97 \$613.90 \$661.84	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr 7.27% 7.01% 7.04% 7.04% 7.04% 7.91% 7.37% 7.37%	3/4/2024 3 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 \$1,062.72 \$953.53 \$339.90 \$983.65 \$985.62 \$1,134.22 \$903.90 \$1,134.22 \$903.90 \$1,208.87	Rate <sup>3</sup> 20 Year Deferri 10.48% 9.73% 9.12% 9.93% 9.95% 20 Year Deferri 12.75% 11.44% 10.08% 11.80% 11.80% 11.83% 20 Year Deferri 16.26% 13.61%	3/4/2024 a 0.00% 0
Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Installment Refund Age 55 Life only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Installment Refund Age 60 Life only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Installment Refund	N/A N/A N/A N/A N/A N/A N/A N/A S464.26 \$452.99 \$33.14	Rate <sup>3</sup> 3 Year Deferration           N/A           N/A           N/A           N/A           N/A           N/A           N/A           N/A           Stars           N/A           N/A           N/A           N/A           N/A           N/A           Stars           5.57%           5.38%           5.41%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A \$462.60 \$450.38 \$440.45 \$449.80 \$451.54 \$515.55 \$500.12 \$481.37	Rate <sup>3</sup> 5 Year Deferra N/A N/A N/A N/A 5 Year Deferra 5.55% 5.40% 5.29% 5.40% 5.40% 5.42% 5.40% 5.42% 5.40% 5.96% 5.96% 5.99%	3/4/2024 N/A N/A N/A N/A N/A 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57 \$560.02 \$584.48 \$586.25 \$692.92 \$692.92 \$658.97 \$61.390 \$661.84 \$664.28	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr 7.27% 7.01% 7.01% 7.01% 10 Year Deferr 8.32% 7.31% 7.33%	3/4/2024 3 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$227.66 \$829.03 \$1,062.72 \$953.53 \$839.90 \$983.65 \$985.62 \$985.62 \$1,135.29 \$1,135.29 \$1,134.22 \$30.3,00	Rate <sup>3</sup> 20 Year Deferr 10.48% 9.73% 9.93% 9.95% 20 Year Deferr 12.75% 11.44% 10.08% 11.80% 11.80% 11.83% 20 Year Deferr 16.26% 13.61% 10.85%	3/4/2024 a  0.00%
Age 50 Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Installment Refund Age 55 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferra           N/A           S.57%           5.44%           5.27%           5.38%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A \$462.60 \$450.38 \$440.45 \$449.80 \$451.54 \$515.55 \$500.12 \$481.37 \$496.89	Rate <sup>3</sup> 5 Year Deferrat           N/A           N/A           N/A           N/A           S.55%           5.40%           5.42%           5.42%           5.42%           5.78%           5.78%           5.96%	3/4/2024 N/A N/A N/A N/A N/A 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57 \$560.02 \$584.48 \$586.25 \$692.92 \$692.92 \$658.97 \$61.390 \$661.84 \$664.28	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr 7.27% 7.01% 7.04% 7.04% 7.04% 7.91% 7.37% 7.37%	3/4/2024 3 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$27.66 \$29.03 \$1,062.72 \$953.53 \$839.90 \$983.65 \$985.62 \$1,135.29 \$1,135.29 \$1,134.22 \$903.90 \$1,208.87 \$1,212.17	Rate <sup>3</sup> 20 Year Deferri 10.48% 9.73% 9.12% 9.93% 9.95% 20 Year Deferri 12.75% 11.44% 10.08% 11.80% 11.80% 11.83% 20 Year Deferri 16.26% 13.61%	3/4/2024 a  0.00%
Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with lostallment Refund Age 55 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with lostallment Refund Age 60 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life With 20 Years Certain Life with Lost Refund Life Only Life Only Life Only Life With 10 Years Certain	N/A N/A N/A N/A N/A N/A N/A N/A N/A S464.26 \$452.99 \$433.14 \$448.36 \$450.92	Rate <sup>3</sup> Year Deferration           N/A         N/A           N/A         N/A           N/A         N/A           N/A         N/A           3 Year Deferration         N/A           N/A         N/A           N/A         N/A           N/A         N/A           N/A         N/A           S.57%         5.44%           5.27%         5.38%           5.41%         3 Year Deferration	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A \$462.60 \$450.38 \$440.45 \$440.45 \$440.45 \$440.45 \$440.45 \$451.54 \$500.12 \$481.37 \$496.89 \$499.31	Rate <sup>3</sup> 5 Year Deferra           N/A           N/A           N/A           N/A           Stear Deferra           5.55%           5.40%           5.29%           5.40%           5.29%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.99%           5.99%           5 Year Deferra           6.19%           5.99%           5 Year Deferra	3/4/2024 N/A N/A N/A N/A N/A 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$560.02 \$584.48 \$586.25 \$5892.92 \$658.97 \$613.90 \$661.84 \$664.28	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 10 Year Deferr 7.37% 7.91% 7.97% 10 Year Deferr 10 Year Defer 10 Year Deferr 10 Year Deferr 10 Year Deferr 10 Year Def	3/4/2024 3/4/2024 0.00% 0.0	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 \$1,062.72 \$953.53 \$339.90 \$983.65 \$985.62 \$1,134.22 \$903.90 \$1,134.22 \$903.90 \$1,208.87	Rate <sup>3</sup> 20 Year Deferr 10.48% 9.73% 9.93% 9.93% 20 Year Deferr 12.75% 11.44% 10.08% 11.83% 11.83% 20 Year Deferr 16.26% 13.61% 13.61% 13.61% 13.65% 20 Year Deferr	3/4/2024 a  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% a  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% a  0.00% a 0.00% a 0.00% a 0.00% a 0.00% a 0.00% a 0.00% a 0.00% a 0.
Age 50 Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Cash Refund Life with Installment Refund Age 55 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Cash Refund Life Only Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Cash Refund Life with Installment Refund Age 65 Life Only Life With Installment Refund Life with Installment Refund Life with Installment Refund Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain	N/A N/A N/A N/A N/A N/A N/A N/A N/A S464.26 \$452.99 \$433.14 \$464.26 \$452.99 \$433.14 \$448.36 \$452.99 \$433.14 \$448.36 \$450.92	Rate <sup>3</sup> 3 Year Deferration           N/A           N/A           N/A           N/A           N/A           N/A           N/A           3 Year Deferration           N/A           N/A           N/A           N/A           N/A           N/A           N/A           N/A           N/A           S.57%           5.57%           5.44%           5.27%           5.38%           5.41%           3 Year Deferration           6.23%           6.03%           5.70%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A S462.60 S450.38 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S49.80 S49.81 S499.31 S559.40 S520.65	Rate <sup>3</sup> 5 Year Deferra           N/A           N/A           N/A           N/A           Stear Deferra           5.55%           5.40%           5.29%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.96%           5.99%           5 Year Deferra           7.00%           6.71%           6.25%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$560.02 \$581.57 \$560.02 \$584.48 \$586.25 \$586.25 \$589.79 \$613.90 \$661.84 \$664.28 \$15.58 \$754.50 \$657.76	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 10 Year Deferr 8.32% 7.91% 7.91% 10 Year Deferr 9.79% 9.05% 7.85%	3/4/2024 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$227.66 \$829.03 \$1,062.72 \$953.53 \$839.90 \$983.65 \$839.90 \$985.62 \$1,135.29 \$1,135.29 \$1,208.87 \$1,212.17 \$1,287.81 \$1,336.17 N/A	Rate <sup>3</sup> 20 Year Deferr           10.48%           9.73%           9.12%           9.93%           9.95%           20 Year Deferr           12.75%           11.44%           10.08%           11.80%           11.83%           20 Year Deferr           16.26%           13.61%           10.85%           14.55%           20 Year Deferr           22.55%           20 Year Deferr           22.55%           20 Year Deferr           22.55%           N/A	3/4/2024 a  0.00%
Age 50 Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Cash Refund Age 55 Life only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferra           N/A           Stear Deferra           5.57%           5.44%           5.27%           5.44%           5.41%           3 Year Deferra           6.03%           5.70%           5.23%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A S462.60 S450.38 S440.45 S449.80 S451.54 S515.55 S500.12 S496.89 S499.31 S583.36 S559.40 S559.40 S552.65	Rate <sup>3</sup> SYear Deferra           N/A           N/A           N/A           N/A           N/A           N/A           N/A           Stear Deferra           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.42%           5 Year Deferra           6.00%           5.99%           5 Year Deferra           7.00%           6.71%           6.25%           6.63%	3/4/2024 N/A N/A N/A N/A N/A 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57 \$560.02 \$584.48 \$586.25 \$692.92 \$658.97 \$613.90 \$661.84 \$664.28 \$815.58 \$754.50 \$657.76 \$576.020	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.28% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 7.01% 7.01% 7.01% 7.01% 7.01% 7.91% 7.91% 7.91% 7.97% 10 Year Deferr 9.79% 9.05% 7.89% 9.12%	3/4/2024 3 0.00% 0	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 <b>5</b> \$1,062.72 \$953.53 \$839.90 \$988.65 \$985.62 <b>5</b> \$1,134.22 \$003.90 \$1,212.17 <b>5</b> \$1,212.17 <b>5</b> \$1,336.17 N/A \$1,544.45	Rate <sup>3</sup> 20 Year Deferri 10.48% 9.73% 9.93% 9.93% 20 Year Deferri 12.75% 11.44% 10.08% 11.80% 11.83% 20 Year Deferri 16.26% 13.61% 10.85% 14.51% 14.51% 14.55% 20 Year Deferri 22.55% 16.03% N/A 18.53%	3/4/2024 a  0.00%
Age 50         Life only         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with Installment Refund         Age 55         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain	N/A N/A N/A N/A N/A N/A N/A N/A N/A S464.26 \$452.99 \$433.14 \$464.26 \$452.99 \$433.14 \$448.36 \$452.99 \$433.14 \$448.36 \$450.92	Rate <sup>3</sup> 3 Year Deferration           N/A           N/A           N/A           N/A           N/A           N/A           3 Year Deferration           N/A           N/A           N/A           N/A           N/A           N/A           N/A           Stars           5.57%           5.44%           5.27%           5.38%           5.41%           3 Year Deferration           6.03%           5.70%           5.92%           5.96%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A S462.60 S450.38 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S49.80 S49.81 S499.31 S559.40 S520.65	Rate <sup>3</sup> 5 Year Deferra           N/A           N/A           N/A           N/A           Stear Deferra           5.55%           5.40%           5.29%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.96%           5.99%           5 Year Deferra           7.00%           6.71%           6.63%           6.63%	3/4/2024 N/A N/A N/A N/A N/A N/A 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57 \$560.02 \$584.48 \$662.28 \$692.92 \$658.97 \$613.90 \$661.84 \$664.28 \$615.58 \$754.50 \$567.76 \$760.20 \$760.20 \$760.20	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 7.01% 7.04% 10 Year Deferr 9.75% 10 Year Deferr 9.75% 10 Year Deferr 9.05% 7.89% 9.12% 9.12%	3/4/2024 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$227.66 \$829.03 \$1,062.72 \$953.53 \$839.90 \$983.65 \$839.90 \$985.62 \$1,135.29 \$1,135.29 \$1,208.87 \$1,212.17 \$1,287.81 \$1,336.17 N/A	Rate <sup>3</sup> 20 Year Deferri           10.48%           9.73%           9.12%           9.93%           9.93%           9.55%           20 Year Deferri           11.44%           10.08%           11.80%           11.80%           11.83%           20 Year Deferri           16.26%           14.51%           14.55%           20 Year Deferri           2.55%           16.03%           N/A           18.53%	3/4/2024 a  0.00%
Age 50 Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Cash Refund Life with Installment Refund Age 55 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Yea	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferration           N/A           N/A           N/A           N/A           N/A           N/A           3 Year Deferration           N/A           N/A           N/A           N/A           N/A           N/A           N/A           N/A           Statistic           5.57%           5.57%           5.44%           5.27%           5.38%           5.41%           3 Year Deferration           6.03%           5.70%           5.92%           3 Year Deferration           3 Year Deferration           3 Year Deferration	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A S462.60 S450.38 S440.45 S450.12 S450.12 S450.12 S450.12 S450.12 S450.12 S450.12 S450.12 S450.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S455.55 S40.12 S40	Rate <sup>3</sup> 5 Year Deferrat           N/A           N/A           N/A           N/A           N/A           N/A           N/A           N/A           N/A           Star           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.40%           5.99%           5.99%           5.99%           5.99%           5.99%           5.99%           5.99%           5.99%           5.99%           5.00%           6.71%           6.63%           6.67%           5.92	3/4/2024 N/A N/A N/A N/A N/A N/A 0.00% 0.0%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$560.02 \$584.48 \$586.25 \$586.25 \$589.97 \$613.90 \$661.84 \$664.28 \$15.58 \$754.50 \$657.76 \$760.20 \$763.87	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 10 Year Deferr 9.79% 10 Year Deferr 9.79% 9.05% 7.89% 9.12% 10 Year Deferr	3/4/2024 3/4/2024 0.00% 0.0	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 \$1,062.72 \$953.53 \$839.90 \$983.65 \$885.62 \$1,135.29 \$1,134.22 \$903.90 \$1,208.87 \$1,212.17 \$1,878.81 \$1,33.617 N/A \$1,544.45 \$1,550.91	Rate <sup>3</sup> 20 Year Deferr           10.48%           9.73%           9.12%           9.93%           9.95%           20 Year Deferr           12.75%           11.44%           10.08%           11.80%           11.83%           20 Year Deferr           16.26%           13.61%           10.85%           14.55%           20 Year Deferr           2.55%           16.03%           N/A           18.53%           18.61%           20 Year Deferr	3/4/2024 a  0.00%
Age 50         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Age 55         Life with 10 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain      <	N/A           S464.26           \$452.99           \$439.14           \$448.36           \$450.92           \$519.27           \$\$02.62           \$475.24           \$493.13           \$496.82           \$589.31	Rate <sup>3</sup> 3 Year Deferra           N/A           Stear Deferra           5.57%           5.44%           5.27%           5.44%           5.41%           6.03%           6.03%           5.70%           5.92%           5.96%           3 Year Deferra           7.07%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A S462.60 S450.38 S440.45 S440.45 S440.45 S515.55 S500.12 S496.89 S499.31 S583.36 S559.40 S559.40 S555.66	Rate <sup>3</sup> SYear Deferra           N/A           Stear Deferra           6.00%           5.78%           5.99%           5 Year Deferra           6.71%           6.25%           6.63%           6.67%           5 Year Deferra           8.07%	3/4/2024 N/A N/A N/A N/A N/A N/A 0.00% 0.0%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57 \$560.02 \$584.48 \$586.25 \$692.92 \$658.97 \$613.90 \$661.84 \$664.28 \$815.58 \$754.50 \$657.76 \$815.58 \$754.50 \$657.76 \$6760.20 \$763.87 \$995.37	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.28% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 7.01% 7.04% 7.01% 7.04% 7.01% 7.04% 7.91% 7.93% 9.05% 9.12% 9.17% 10 Year Deferr 11.94%	3/4/2024 3 0.00% 0	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 <b>5</b> \$1,062.72 \$953.53 \$839.90 \$988.65 \$985.62 <b>5</b> \$1,134.22 \$003.90 \$1,212.17 \$1,212.17 \$1,878.81 \$1,336.17 N/A N/A	Rate <sup>3</sup> 20 Year Deferr 10.48% 9.73% 9.93% 9.95% 20 Year Deferr 12.75% 11.44% 10.08% 11.80% 11.83% 20 Year Deferr 22.55% 16.03% 14.51% 14.55% 16.03% 16.35% 16.03% 14.55% 16.03% N/A 18.53% 18.61% 20 Year Deferr N/A	3/4/2024 a  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% a  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% a  0.00% 0.00% 0.00% 0.00% a  0.00%
Age 50         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain	N/A           Station	Rate <sup>3</sup> 3 Year Deferration           N/A           Stars           5.57%           5.44%           5.27%           5.38%           5.41%           3 Year Deferration           6.03%           5.70%           5.92%           5.96%           3 Year Deferration           7.07%           6.74%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A S462.60 S450.38 S440.45 S449.80 S449.80 S449.80 S449.80 S449.80 S449.80 S551.55 S500.12 S481.37 S496.89 S499.31 S583.36 S559.40 S552.17 S555.66 S672.68 S672.68 S630.48	Rate <sup>3</sup> 5 Year Deferra           N/A           N/A           N/A           N/A           N/A           N/A           N/A           Stear Deferra           5.55%           5.40%           5.29%           5.40%           5.29%           5.40%           5.78%           5.96%           5.96%           5.99%           5 Year Deferra           7.00%           6.63%           6.63%           6.67%           5 Year Deferra           8.07%           7.57%	3/4/2024 N/A N/A N/A N/A N/A N/A 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57 \$560.02 \$584.48 \$662.28 \$692.92 \$658.97 \$613.90 \$661.84 \$664.28 \$815.58 \$754.50 \$\$657.76 \$760.20 \$760.20 \$760.20 \$760.87 \$895.37 \$864.02	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 7.01% 7.04% 10 Year Deferr 9.05% 7.89% 9.12% 9.12% 9.12% 10.4%	3/4/2024 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 <b>5</b> \$1,062.72 \$953.53 \$839.90 \$983.65 \$985.62 <b>7</b> \$1,134.22 \$903.90 \$1,208.87 \$1,212.17 <b>7</b> <b>1</b> \$1,355.29 \$1,208.87 \$1,212.17 <b>7</b> <b>1</b> \$1,355.29 \$1,208.87 \$1,212.17 <b>7</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b>	Rate <sup>3</sup> 20 Year Deferring           10.48%           9.73%           9.12%           9.33%           9.55%           20 Year Deferring           12.75%           11.44%           10.08%           11.80%           11.83%           20 Year Deferring           2.55%           14.51%           14.55%           20.75%           16.03%           N/A           18.53%           18.61%           20 Year Deferring           N/A	3/4/2024 3/4/2024 3 0.00% 0.00
Age 50         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Age 55         Life with 10 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain      <	N/A           S464.26           \$452.99           \$439.14           \$448.36           \$450.92           \$519.27           \$\$02.62           \$475.24           \$493.13           \$496.82           \$589.31	Rate <sup>3</sup> 3 Year Deferration           N/A           Stear Deferration           5.57%           5.44%           5.27%           5.44%           5.41%           3 Year Deferration           6.03%           5.70%           5.92%           5.96%           3 Year Deferration           7.07%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A S462.60 S450.38 S440.45 S440.45 S440.45 S515.55 S500.12 S496.89 S499.31 S583.36 S559.40 S559.40 S555.66	Rate <sup>3</sup> SYear Deferra           N/A           Stear Deferra           6.00%           5.78%           5.99%           5 Year Deferra           6.71%           6.25%           6.63%           6.67%           5 Year Deferra           8.07%	3/4/2024 N/A N/A N/A N/A N/A N/A 0.00% 0.0%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$605.59 \$581.57 \$560.02 \$584.48 \$586.25 \$692.92 \$658.97 \$613.90 \$661.84 \$664.28 \$815.58 \$754.50 \$657.76 \$815.58 \$754.50 \$657.76 \$6760.20 \$763.87 \$995.37	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.28% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 7.01% 7.04% 7.01% 7.04% 7.01% 7.04% 7.91% 7.93% 9.05% 9.12% 9.17% 10 Year Deferr 11.94%	3/4/2024 3 0.00% 0	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 <b>5</b> \$1,062.72 \$953.53 \$839.90 \$988.65 \$985.62 <b>5</b> \$1,134.22 \$003.90 \$1,212.17 \$1,212.17 \$1,878.81 \$1,336.17 N/A N/A	Rate <sup>3</sup> 20 Year Deferr 10.48% 9.73% 9.93% 9.95% 20 Year Deferr 12.75% 11.44% 10.08% 11.80% 11.83% 20 Year Deferr 22.55% 16.03% 14.51% 14.55% 16.03% 16.35% 16.03% 14.55% 16.03% N/A 18.53% 18.61% 20 Year Deferr N/A	3/4/2024 a  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% a  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% a  0.00% 0.00% 0.00% 0.00% a  0.00%
Age 50 Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Cash Refund Life with Installment Refund Age 55 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 20 Yea	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferration           N/A           Stars           5.57%           5.44%           5.27%           5.38%           5.41%           3 Year Deferration           6.03%           5.70%           5.92%           5.96%           3 Year Deferration           7.07%           6.74%           6.05%           6.52%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A S462.60 S450.38 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S440.45 S490.12 S481.37 S496.89 S499.31 S555.66 S555.17 S555.66 S630.48 S554.917	Rate <sup>3</sup> 5 Year Deferra           N/A           Stear Deferra           6.00%           5.78%           5.96%           5.99%           5 Year Deferra           6.63%           6.63%           6.63%           6.59%           7.40%           7.40%	3/4/2024 N/A N/A N/A N/A N/A N/A 0.00% 0.0%	\$536.55 \$519.12 \$507.77 \$522.79 \$605.59 \$581.57 \$560.02 \$584.48 \$584.28 \$692.92 \$658.97 \$613.90 \$661.84 \$664.28 \$692.92 \$658.97 \$613.90 \$661.84 \$664.28 \$657.76 \$760.20 \$763.87 \$995.37 \$864.02 \$680.84 \$886.08 \$892.52	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.28% 10 Year Deferr 7.27% 7.01% 7.01% 7.01% 10 Year Deferr 9.05% 7.89% 9.12% 9.12% 9.12% 9.12% 10.37% 10.37%	3/4/2024 3/4/2024 0.00% 0.0	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 \$1,062.72 \$953.53 \$39.90 \$983.65 \$985.62 \$1,134.22 \$903.90 \$1,202.87 \$1,212.17 \$1,212.17 \$1,212.17 \$1,212.17 \$1,214.45 \$1,550.91 N/A N/A N/A N/A	Rate <sup>3</sup> 20 Year Deferri           10.48%           9.73%           9.12%           9.33%           9.55%           20 Year Deferri           12.75%           11.44%           10.08%           11.80%           11.83%           20 Year Deferri           16.26%           14.51%           14.55%           20 Year Deferri           2.55%           16.03%           N/A           N/A           N/A           N/A           N/A           N/A	3/4/2024 3/4/2024 3 0.00% 0.00
Age 50 Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Cash Refund Age 55 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life With 10	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 3 Year Deferra           N/A           Stear Deferra           5.57%           5.44%           5.27%           5.44%           5.27%           5.44%           5.27%           5.44%           5.27%           5.44%           5.27%           5.44%           5.27%           5.44%           5.70%           5.92%           5.96%           3 Year Deferra           7.07%           6.74%           6.05%           6.59%           3 Year Deferra	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A S462.60 S450.38 S440.45 S449.80 S451.54 S550.12 S481.37 S496.89 S499.31 S559.40 S520.65 S552.17 S555.66 S552.17 S555.66 S630.48 S554.917 S616.56 S622.21	Rate <sup>3</sup> SYear Deferra           N/A           Stear Deferra           8.07%           7.59%           7.40%           7.47%           7.47%	3/4/2024 N/A N/A N/A N/A N/A N/A 0.00% 0.0%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$524.07 \$560.02 \$584.48 \$586.25 \$586.25 \$589.72 \$658.97 \$661.84 \$664.28 \$15.58 \$754.50 \$667.76 \$760.20 \$657.76 \$657.76	10 Year Deferr 6.44% 6.23% 6.23% 6.27% 6.29% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 7.01% 10 Year Deferr 9.79% 10 Year Deferr 11.94% 10.37% 8.17% 10.63% 10.71% 10 Year Deferr 11.94%	3/4/2024 3/4/2024 0.00% 0.0	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 \$1,062.72 \$953.53 \$339.90 \$983.65 \$985.62 \$1,134.22 \$903.90 \$1,208.87 \$1,212.17 \$1,236.17 \$1,236.17 N/A \$1,550.91 N/A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 20 Year Deferri           10.48%           9.73%           9.12%           9.93%           9.95%           20 Year Deferri           11.83%           10.08%           11.80%           11.83%           20 Year Deferri           16.26%           13.61%           20 Year Deferri           22.55%           16.03%           18.53%           18.61%           20 Year Deferri           N/A           N/A      N/A	3/4/2024 a  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% a  0.00% 0.0
Age 50 Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Cash Refund Age 55 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with Installment Refund Age 70 Life with 10 Years Certain Life With 10 Years Certain	N/A           Stall           <	Rate <sup>3</sup> 3 Year Deferration           N/A           Stear Deferration           5.57%           5.44%           5.27%           5.44%           5.70%           5.44%           5.70%           5.92%           5.96%           6.05%           6.52%           6.52%           6.59%           3 Year Deferration	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A S462.60 S450.38 S440.45 S450.38 S440.45 S515.55 S500.12 S481.37 S496.89 S499.31 S583.36 S559.40 S552.65 S552.17 S555.66 S552.17 S555.66 S672.68 S630.48 S549.17 S561.656 S622.21 S802.91	Rate <sup>3</sup> SYear Deferration           N/A           Stear Deferration           6.00%           5.78%           5.99%           5 Year Deferration           7.00%           6.67%           5 Year Deferration           8.07%           7.43%           5 Year Deferration           9.63%	3/4/2024 N/A N/A N/A N/A N/A N/A 0.00% 0.0%	\$536.55 \$519.12 \$507.77 \$522.79 \$524.07 \$500.02 \$584.48 \$586.25 \$692.92 \$692.92 \$658.97 \$613.90 \$661.84 \$664.28 \$661.84 \$664.28 \$754.50 \$657.76 \$577.60.20 \$763.87 \$995.37 \$864.02 \$895.52 \$1,285.03	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 7.01% 7.04% 10 Year Deferr 9.79% 9.12% 9.12% 9.12% 10.37% 8.17% 10.63% 10.71% 10.74% 10.73% 8.17% 10.74% 10.74% 10.73% 8.17% 10.74% 10.75%	3/4/2024 3 0.00% 0	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 <b>5</b> 1,062.72 \$953.53 \$839.90 \$983.65 \$985.62 <b>5</b> 1,134.22 \$903.90 \$1,1355.29 \$1,134.22 \$003.90 \$1,212.17 <b>5</b> 1,212.17 <b>5</b> 1,878.81 \$1,336.17 N/A \$1,550.91 <b>N</b> /A N/A N/A N/A N/A N/A	Rate <sup>3</sup> 20 Year Deferri           10.48%           9.73%           9.12%           9.93%           9.93%           9.95%           20 Year Deferri           11.80%           11.80%           11.80%           11.80%           11.80%           16.26%           13.61%           10.85%           20 Year Deferri           N/A           N/A           N/A           N/A           N/A           N/A           N/A	3/4/2024 a
Age 50         Life with 10 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Life with Installment Refund         Age 55         Life with 10 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain	N/A           Stationary           \$446.26           \$493.13           \$564.30           \$568.63           \$568.63           \$668.63           \$668.63           \$668.63	Rate <sup>3</sup> 3 Year Deferration           N/A           Start           S.57%           5.44%           5.27%           5.38%           5.44%           5.27%           5.38%           5.41%           3 Year Deferration           6.03%           5.90%           3 Year Deferration           6.52%           6.52%           6.52%           3 Year Deferration           8 Ze6%           7.61%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A S462.60 S450.38 S440.45 S449.80 S451.54 S550.12 S481.37 S496.89 S499.31 S559.40 S559.40 S559.40 S559.40 S552.17 S555.66 S552.17 S555.66 S672.68 S630.48 S559.17 S616.56 S62.2.21 S602.91 S713.43	Rate <sup>3</sup> 5 Year Deferration           N/A           Stear Deferration           6.19%           5.96%           5.96%           5.96%           5.96%           5.99%           5 Year Deferration           8.07%           7.57%           6.59%           7.40%           7.40%           7.40%           7.63%           8.56%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	\$536.55 \$519.12 \$507.77 \$522.79 \$502.79 \$605.59 \$581.57 \$560.02 \$584.48 \$584.28 \$692.92 \$658.97 \$613.90 \$661.84 \$664.28 \$692.92 \$658.97 \$613.90 \$661.84 \$664.28 \$657.76 \$760.20 \$763.87 \$995.37 \$864.02 \$680.84 \$886.08 \$892.52 \$972.71	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr 7.27% 7.01% 7.01% 7.01% 10 Year Deferr 9.05% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 10 Year Deferr 11.94% 10.63% 10.73% 10 Year Deferr 11.94% 10.63% 10.73% 10.63% 10.73% 10.63% 10.73% 11.67% 11.67%	3/4/2024 3/4/2024 3 0.00% 0.00	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 <b>5</b> \$1,062.72 \$953.53 \$839.90 \$983.65 \$985.62 <b>7</b> \$1,134.22 \$903.90 \$1,208.87 \$1,212.17 <b>N</b> /A \$1,544.45 \$1,550.91 <b>7</b> <b>N</b> /A <b>N</b> /A	Rate <sup>3</sup> 20 Year Deferri           10.48%           9.73%           9.12%           9.93%           9.93%           9.95%           20 Year Deferri           12.75%           11.44%           10.08%           11.80%           11.83%           20 Year Deferri           16.26%           14.51%           14.55%           20 Year Deferri           2.55%           16.03%           N/A           N/A           N/A           N/A           N/A           N/A           N/A	3/4/2024 a  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% a  0.00% 0.00% a  N/A 0.00% a  N/A N/A N/A N/A N/A N/A N/A N/A N/A N/
Age 50 Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Cash Refund Age 55 Life Only Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 10	N/A           Status           Status <td>Rate<sup>3</sup>           3 Year Deferra           N/A           Sterrotefer           5.57%           5.44%           5.52%           5.96%           5.96%           3 Year Deferration           8.26%           7.61%           6.25%</td> <td>3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A</td> <td>N/A N/A N/A N/A N/A S462.60 \$450.38 \$449.80 \$451.54 S515.55 \$500.12 \$499.80 \$451.54 S515.55 \$500.12 \$496.89 \$499.31 \$583.36 \$559.40 \$5</td> <td>Rate<sup>3</sup>           SYear Deferra           N/A           Stear Deferra           6.63%           6.63%           6.63%           6.63%           6.63%           5.Year Deferra           8.07%           7.57%           5.Year Deferra           9.63%           8.56%           6.76%</td> <td>3/4/2024 N/A N/A N/A N/A N/A N/A 0.00% 0.0%</td> <td>\$536.55 \$519.12 \$507.77 \$522.79 \$522.79 \$524.07 \$505.59 \$581.57 \$560.02 \$584.48 \$586.25 \$692.92 \$658.97 \$613.90 \$661.84 \$664.28 \$5754.50 \$657.76 \$657.76 \$657.76 \$67.76.02 \$763.87 \$995.37 \$664.02 \$763.87 \$995.37 \$664.02 \$763.87 \$995.37 \$664.02 \$763.87 \$995.37 \$664.02 \$763.87 \$995.37 \$664.02 \$7895.37 \$664.02 \$763.87 \$995.37 \$664.02 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7271 \$727.71 \$727.71</td> <td>10 Year Deferr 6.44% 6.23% 6.23% 6.29% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 10 Year Deferr 9.79% 10 Year Deferr 9.79% 10 Year Deferr 11.94% 10.37% 8.17% 10.63% 10.71% 10 Year Deferr 11.94% 10.73% 8.17% 10.63% 10.71% 10 Year Deferr 11.67% N/A</td> <td>3/4/2024 3/4/2024 3 0.00% 0.00</td> <td>Benefit<sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 \$1,062.72 \$953.53 \$339.90 \$983.65 \$985.62 \$1,134.22 \$903.90 \$1,202.87 \$1,212.17 \$1,236.17 \$1,212.17 \$1,236.17 \$1,212.17 \$1,212.17 \$1,212.17 \$1,212.17 \$1,250.91 \$1,550.91 \$1,550.91 \$1,550.91 \$1,550.91 \$1,550.91 \$1,544.45 \$1,550.91 \$1,544.45 \$1,550.91 \$1,544.45 \$1,550.91 \$1,544.45 \$1,550.91 \$1,74 \$1,</td> <td>Rate<sup>3</sup>           20 Year Deferri           10.48%           9.73%           9.12%           9.93%           9.95%           20 Year Deferri           11.83%           11.83%           10.85%           14.51%           14.55%           20 Year Deferri           22.55%           16.03%           20 Year Deferri           20 Year Deferri           20 Year Deferri           N/A           18.53%           18.61%           20 Year Deferri           N/A           N/A     <td>3/4/2024 3/4/2024 3 0.00% 0.00</td></td>	Rate <sup>3</sup> 3 Year Deferra           N/A           Sterrotefer           5.57%           5.44%           5.52%           5.96%           5.96%           3 Year Deferration           8.26%           7.61%           6.25%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A S462.60 \$450.38 \$449.80 \$451.54 S515.55 \$500.12 \$499.80 \$451.54 S515.55 \$500.12 \$496.89 \$499.31 \$583.36 \$559.40 \$5	Rate <sup>3</sup> SYear Deferra           N/A           Stear Deferra           6.63%           6.63%           6.63%           6.63%           6.63%           5.Year Deferra           8.07%           7.57%           5.Year Deferra           9.63%           8.56%           6.76%	3/4/2024 N/A N/A N/A N/A N/A N/A 0.00% 0.0%	\$536.55 \$519.12 \$507.77 \$522.79 \$522.79 \$524.07 \$505.59 \$581.57 \$560.02 \$584.48 \$586.25 \$692.92 \$658.97 \$613.90 \$661.84 \$664.28 \$5754.50 \$657.76 \$657.76 \$657.76 \$67.76.02 \$763.87 \$995.37 \$664.02 \$763.87 \$995.37 \$664.02 \$763.87 \$995.37 \$664.02 \$763.87 \$995.37 \$664.02 \$763.87 \$995.37 \$664.02 \$7895.37 \$664.02 \$763.87 \$995.37 \$664.02 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7295.37 \$7271 \$727.71 \$727.71	10 Year Deferr 6.44% 6.23% 6.23% 6.29% 10 Year Deferr 7.27% 6.98% 6.72% 7.01% 10 Year Deferr 9.79% 10 Year Deferr 9.79% 10 Year Deferr 11.94% 10.37% 8.17% 10.63% 10.71% 10 Year Deferr 11.94% 10.73% 8.17% 10.63% 10.71% 10 Year Deferr 11.67% N/A	3/4/2024 3/4/2024 3 0.00% 0.00	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 \$1,062.72 \$953.53 \$339.90 \$983.65 \$985.62 \$1,134.22 \$903.90 \$1,202.87 \$1,212.17 \$1,236.17 \$1,212.17 \$1,236.17 \$1,212.17 \$1,212.17 \$1,212.17 \$1,212.17 \$1,250.91 \$1,550.91 \$1,550.91 \$1,550.91 \$1,550.91 \$1,550.91 \$1,544.45 \$1,550.91 \$1,544.45 \$1,550.91 \$1,544.45 \$1,550.91 \$1,544.45 \$1,550.91 \$1,74 \$1,	Rate <sup>3</sup> 20 Year Deferri           10.48%           9.73%           9.12%           9.93%           9.95%           20 Year Deferri           11.83%           11.83%           10.85%           14.51%           14.55%           20 Year Deferri           22.55%           16.03%           20 Year Deferri           20 Year Deferri           20 Year Deferri           N/A           18.53%           18.61%           20 Year Deferri           N/A           N/A <td>3/4/2024 3/4/2024 3 0.00% 0.00</td>	3/4/2024 3/4/2024 3 0.00% 0.00
Age 50         Life with 10 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Life with Installment Refund         Age 55         Life with 10 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain	N/A           Stationary           \$446.26           \$493.13           \$564.30           \$568.63           \$568.63           \$668.63           \$668.63           \$668.63	Rate <sup>3</sup> 3 Year Deferration           N/A           Start           S.57%           5.44%           5.27%           5.38%           5.44%           5.27%           5.38%           5.41%           3 Year Deferration           6.03%           5.90%           3 Year Deferration           6.52%           6.52%           6.52%           3 Year Deferration           8 Ze6%           7.61%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A S462.60 S450.38 S440.45 S449.80 S451.54 S550.12 S481.37 S496.89 S499.31 S559.40 S559.40 S559.40 S559.40 S552.17 S555.66 S552.17 S555.66 S672.68 S630.48 S559.17 S616.56 S62.2.21 S602.91 S713.43	Rate <sup>3</sup> 5 Year Deferration           N/A           Stear Deferration           6.19%           5.96%           5.96%           5.96%           5.96%           5.99%           5 Year Deferration           8.07%           7.57%           6.59%           7.40%           7.40%           7.40%           7.63%           8.56%	3/4/2024 N/A N/A N/A N/A N/A N/A N/A N/A	\$536.55 \$519.12 \$507.77 \$522.79 \$605.59 \$605.59 \$581.57 \$560.02 \$584.48 \$662.28 \$692.92 \$658.97 \$613.90 \$661.84 \$664.28 \$652.76 \$766.20 \$753.87 \$565.76 \$766.20 \$766.20 \$763.87 \$995.37 \$866.02 \$680.84 \$886.08 \$892.52 \$972.71	10 Year Deferr 6.44% 6.23% 6.09% 6.27% 6.29% 10 Year Deferr 7.27% 7.01% 7.01% 7.01% 10 Year Deferr 9.05% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 7.94% 10 Year Deferr 11.94% 10.63% 10.73% 10 Year Deferr 11.94% 10.63% 10.73% 10.63% 10.73% 10.63% 10.73% 11.67%	3/4/2024 3/4/2024 3 0.00% 0.00	Benefit <sup>2</sup> \$873.48 \$810.55 \$760.39 \$827.66 \$829.03 <b>5</b> \$1,062.72 \$953.53 \$839.90 \$983.65 \$985.62 <b>7</b> \$1,134.22 \$903.90 \$1,208.87 \$1,212.17 <b>N</b> /A \$1,544.45 \$1,550.91 <b>7</b> <b>N</b> /A <b>N</b> /A	Rate <sup>3</sup> 20 Year Deferri           10.48%           9.73%           9.12%           9.93%           9.93%           9.95%           20 Year Deferri           12.75%           11.44%           10.08%           11.80%           11.83%           20 Year Deferri           16.26%           14.51%           14.55%           20 Year Deferri           2.55%           16.03%           N/A           N/A           N/A           N/A           N/A           N/A           N/A	3/4/2024 a  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% a  0.00% 0.00% a  N/A 0.00% a  N/A N/A N/A N/A N/A N/A N/A N/A N/A N/

Payouts are based on a non-qualified New York Life Future Mutual Income Annuity, \$100,000 premium and based on rates in effect as of 3/11/2024. The amounts shown are for illustrative purposes only and are not a guarantee of the amount the policyholder will receive. The guaranteed income/payout rates associated with each premium payment is determined by the purchase rates in effect at the time premium payment is received by New Vork Life and applied to the contract. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA, payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

1. Issued by New York Life Insurance Company (NYLIC), 51 Madison Avenue, New York NY 10010. Guarantees are subject to policy terms, exclusions and limitations, and the claims paying ability of NYLIC. Income payments are guaranteed at least as long as the annutant is living, provided the annuitant is alive on the designated income start date. Contracts in which a Life Only payout option is selected do not provide for payments to beneficiaries either prior to or after the designated income start date. Guaranteed monthly income calculated using \$100,000 premium. Does not include dividends.

2.

Annual payout rates include interest and return of principal. They represent the annualized payouts as a percent of total premium. 3.

4. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.

## New York Life Future Mutual Income Annuity

### Participating Flexible Premium Deferred Income Annuity

Based on Rates in Effect as of 3/11/2024

New York Life Future Mutual Income Annuity <sup>1</sup>					J	OINT LIFE: M	ALE/FEMAL	E5				
Premium: \$100,000 Con	tract Guaranteed	Annual	Payout Rate	Guaranteed	Annual	Payout Rate	Guaranteed	Annual	Payout Rate	Guaranteed	Annual	Payout Rate
Type: Non Qualified <sup>4</sup>	Monthly	Payout	Change from	Monthly	Payout	Change from	Monthly	Payout	Change from	Monthly	Payout	Change from
i i periori quanto a	Benefit <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Benefit <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Benefit <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Benefit <sup>2</sup>	Rate <sup>3</sup>	3/4/2024
Age 50		3 Year Deferra	i		5 Year Deferra	i		10 Year Deferr	al		20 Year Deferr	al
Life Only	N/A	N/A	N/A	N/A	N/A	N/A	\$484.11	5.81%	0.00%	\$749.02	8.99%	0.00%
Life with 10 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	\$475.71	5.71%	0.00%	\$731.23	8.77%	0.00%
Life with 20 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	\$474.28	5.69%	0.00%	\$715.58	8.59%	0.00%
Life with Cash Refund	N/A	N/A	N/A	N/A	N/A	N/A	\$482.09	5.79%	0.00%	\$742.30	8.91%	0.00%
Life with Installment Refund	N/A	N/A	N/A	N/A	N/A	N/A	\$482.19	5.79%	0.00%	\$742.58	8.91%	0.00%
Age 55		3 Year Deferra			5 Year Deferra	al de la companya de		10 Year Deferr			20 Year Deferr	
Life Only	N/A	N/A	N/A	\$419.39	5.03%	0.00%	\$537.41	6.45%	0.00%	\$884.41	10.61%	0.00%
Life with 10 Years Certain	N/A	N/A	N/A	\$412.41	4.95%	0.00%	\$528.05	6.34%	0.00%	\$856.82	10.28%	0.00%
Life with 20 Years Certain	N/A	N/A	N/A	\$411.28	4.94%	0.00%	\$524.13	6.29%	0.00%	\$801.79	9.62%	0.00%
Life with Cash Refund	N/A	N/A	N/A	\$417.40	5.01%	0.00%	\$534.40	6.41%	0.00%	\$871.07	10.45%	0.00%
Life with Installment Refund	N/A	N/A	N/A	\$417.54	5.01%	0.00%	\$534.59	6.42%	0.00%	\$871.67	10.46%	0.00%
Age 60		3 Year Deferra	2		5 Year Deferra	1		10 Year Deferr			20 Year Deferr	
Life Only	\$418.59	5.02%	0.00%	\$461.18	5.53%	0.00%	\$604.40	7.25%	0.00%	\$1,088.06	13.06%	0.00%
Life with 10 Years Certain	\$411.73	4.94%	0.00%	\$453.45	5.44%	0.00%	\$593.13	7.12%	0.00%	\$1,025.43	12.31%	0.00%
Life with 20 Years Certain	\$409.90	4.92%	0.00%	\$450.39	5.40%	0.00%	\$580.48	6.97%	0.00%	\$869.12	10.43%	N/A
Life with Cash Refund	\$415.83	4.99%	0.00%	\$458.00	5.50%	0.00%	\$599.25	7.19%	0.00%	\$1,055.79	12.67%	0.00%
Life with Installment Refund	\$416.05	4.99%	0.00%	\$458.24	5.50%	0.00%	\$599.59	7.20%	0.00%	\$1,057.18	12.69%	0.00%
Age 65		3 Year Deferra			5 Year Deferra	1		10 Year Deferr			20 Year Deferr	
Life Only	\$460.93	5.53%	0.00%	\$512.79	6.15%	0.00%	\$694.41	8.33%	0.00%	\$1,440.21	17.28%	0.00%
Life with 10 Years Certain	\$453.27	5.44%	0.00%	\$503.82	6.05%	0.00%	\$678.07	8.14%	0.00%	\$1,230.76	14.77%	0.00%
Life with 20 Years Certain	\$447.30	5.37%	0.00%	\$493.21	5.92%	0.00%	\$634.08	7.61%	0.00%	N/A	N/A	N/A
Life with Cash Refund	\$455.69	5.47%	0.00%	\$506.62	6.08%	0.00%	\$683.24	8.20%	0.00%	\$1,340.87	16.09%	0.00%
Life with Installment Refund	\$456.16	5.47%	0.00%	\$507.13	6.09%	0.00%	\$684.03	8.21%	0.00%	\$1,344.70	16.14%	0.00%
Age 70		3 Year Deferra	2		5 Year Deferra	1		10 Year Deferr			20 Year Deferr	
Life Only	\$513.91	6.17%	0.00%	\$579.35	6.95%	0.00%	\$822.32	9.87%	0.00%	N/A	N/A	N/A
Life with 10 Years Certain	\$504.59	6.06%	0.00%	\$567.26	6.81%	0.00%	\$786.88	9.44%	0.00%	N/A	N/A	N/A
Life with 20 Years Certain	\$483.56	5.80%	0.00%	\$531.08	6.37%	0.00%	\$666.52	8.00%	N/A	N/A	N/A	N/A
Life with Cash Refund	\$502.16	6.03%	0.00%	\$565.17	6.78%	0.00%	\$793.76	9.53%	0.00%	N/A	N/A	N/A
Life with Installment Refund	\$503.26	6.04%	0.00%	\$566.38	6.80%	0.00%	\$795.76	9.55%	0.00%	N/A	N/A	N/A
Age 75	45.07 = 1	3 Year Deferra			5 Year Deferra			10 Year Deferr			20 Year Deferr	
Life Only	\$587.78	7.05%	0.00%	\$674.31	8.09%	0.00%	\$1,023.57	12.28%	0.00%	N/A	N/A	N/A
Life with 10 Years Certain	\$573.25	6.88%	0.00%	\$650.89	7.81%	0.00%	\$913.15	10.96%	0.00%	N/A	N/A	N/A
Life with 20 Years Certain	\$510.83	6.13%	0.00%	\$554.38	6.65%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$559.49	6.71%	0.00%	\$639.48	7.67%	0.00%	\$946.27	11.36%	0.00%	N/A	N/A	N/A
Life with Installment Refund	\$562.32	6.75%	0.00%	\$642.64	7.71%	0.00%	\$951.61	11.42%	0.00%	N/A	N/A	N/A

Payouts are based on a non-qualified New York Life Future Mutual Income Annuity, \$100,000 premium and based on rates in effect as of 3/11/2024. The amounts shown are for illustrative purposes only and are not a guarantee of the amount the policyholder will receive. The guaranteed income/payout rates associated with each premium payment is determined by the purchase rates in effect at the time premium payment is received by New York Life and applied to the contract. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA, payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

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Guaranteed monthly income calculated using \$100,000 premium. Does not include dividends. 2.

Annual payout rates include interest and return of principal. They represent the annualized payouts as a percent of total premium. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS 4 restrictions.

5. Joint Life reflects the same issue age for male and female.

### New York Life Guaranteed Future Income Annuity

Flexible Premium Deferred Income Annuity

Based on Rates in Effect as of 3/11/2024

New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000		Annual	Payout Rate		Annual	SINGLE LI Payout Rate	- 100 (105	Annual	Payout Rate		Annual	Payout Rate
Contract Type: Non Qualified <sup>4</sup>	Monthly	Payout	Change from	Monthly	Payout	Change from	Monthly	Payout	Change from	Monthly	Payout	Change from
Sinact type. Non Quanted	Benefit <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Benefit <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Benefit <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Benefit <sup>2</sup>	Rate <sup>3</sup>	3/4/2024
ge 50		3 Year Deferra			5 Year Deferra			10 Year Deferr			20 Year Deferr	
ife Only	\$570.51	6.85%	0.00%	\$650.95	7.81%	0.00%	\$923.75	11.09%	0.00%	\$1,985.67	23.83%	0.00%
ife with 10 Years Certain ife with 20 Years Certain	\$567.85	6.81%	0.00%	\$644.52	7.73%	0.00%	\$898.31	10.78%	0.00%	\$1,827.55	21.93%	0.00%
ife with Cash Refund	\$555.02 \$558.46	6.66% 6.70%	0.00%	\$627.31 \$635.90	7.53% 7.63%	0.00%	\$862.83 \$895.90	10.35% 10.75%	0.00%	\$1,627.63 \$1,879.57	19.53% 22.55%	0.00%
Life with Installment Refund	\$560.95	6.73%	0.00%	\$638.34	7.66%	0.00%	\$897.94	10.75%	0.00%	\$1,879.57	22.55%	0.00%
Age 55	\$500.55	3 Year Deferra		<i>\$656.51</i>	5 Year Deferra		<i>Q</i> 007101	10 Year Deferr		<i><b>Q</b>1,001.00</i>	20 Year Deferr	
Life Only	\$612.60	7.35%	0.00%	\$704.47	8.45%	0.00%	\$1,026.85	12.32%	0.00%	\$2,473.38	29.68%	0.00%
Life with 10 Years Certain	\$607.10	7.29%	0.00%	\$692.15	8.31%	0.00%	\$983.38	11.80%	0.00%	\$2,151.95	25.82%	0.00%
Life with 20 Years Certain	\$584.77	7.02%	0.00%	\$663.04	7.96%	0.00%	\$920.30	11.04%	0.00%	\$1,751.74	21.02%	0.00%
Life with Cash Refund	\$593.98	7.13%	0.00%	\$681.64	8.18%	0.00%	\$985.70	11.83%	0.00%	\$2,287.21	27.45%	0.00%
Life with Installment Refund	\$597.93	7.18%	0.00%	\$685.07	8.22%	0.00%	\$988.70	11.86%	0.00%	\$2,290.20	27.48%	0.00%
Age 60		3 Year Deferra			5 Year Deferra			10 Year Deferr			20 Year Deferr	
Life Only	\$664.72	7.98%	0.00%	\$771.36	9.26%	0.00%	\$1,163.98	13.97%	0.00%	\$3,304.57	39.65%	0.00%
Life with 10 Years Certain Life with 20 Years Certain	\$655.39 \$617.31	7.86%	0.00%	\$752.28 \$701.31	9.03% 8.42%	0.00%	\$1,091.82 \$975.96	13.10% 11.71%	0.00%	\$2,578.36 \$1,863.50	30.94% 22.36%	0.00%
Life with Cash Refund	\$638.70	7.41%	0.00%	\$701.31 \$740.31	8.88%	0.00%	\$975.96	13.29%	0.00%	\$2,966.90	35.60%	0.00%
Life with Installment Refund	\$644.30	7.73%	0.00%	\$740.51 \$745.38	8.94%	0.00%	\$1,107.78	13.34%	0.00%	\$2,966.90	35.66%	0.00%
Age 65	<del>9044</del> .50	3 Year Deferra		Ş7 <del>4</del> 3.30	5 Year Deferra		Ş1,111.J4	10 Year Deferr		<i>\$2,571.71</i>	20 Year Deferr	
Life Only	\$736.65	8.84%	0.00%	\$866.81	10.40%	0.00%	\$1,377.34	16.53%	0.00%	\$5,029.93	60.36%	0.00%
Life with 10 Years Certain	\$717.46	8.61%	0.00%	\$829.31	9.95%	0.00%	\$1,229.44	14.75%	0.00%	\$3,107.07	37.28%	0.00%
Life with 20 Years Certain	\$650.01	7.80%	0.00%	\$737.22	8.85%	0.00%	\$1,017.17	12.21%	0.00%	N/A	N/A	N/A
Life with Cash Refund	\$697.51	8.37%	0.00%	\$819.21	9.83%	0.00%	\$1,284.15	15.41%	0.00%	\$4,247.24	50.97%	0.00%
Life with Installment Refund	\$705.62	8.47%	0.00%	\$826.42	9.92%	0.00%	\$1,290.11	15.48%	0.00%	\$4,256.82	51.08%	0.00%
Age 70		3 Year Deferra	l .		5 Year Deferra	al		10 Year Deferr	al		20 Year Deferr	al
Life Only	\$838.60	10.06%	0.00%	\$1,006.25	12.08%	0.00%	\$1,723.91	20.69%	0.00%	N/A	N/A	N/A
Life with 10 Years Certain	\$798.22	9.58%	0.00%	\$928.14	11.14%	0.00%	\$1,388.25	16.66%	0.00%	N/A	N/A	N/A
Life with 20 Years Certain	\$675.86	8.11%	0.00%	\$762.14	9.15%	0.00%	\$1,042.13	12.51%	0.00%	N/A	N/A	N/A
Life with Cash Refund	\$778.65	9.34%	0.00%	\$930.80	11.17%	0.00%	\$1,556.99	18.68%	0.00%	N/A	N/A	N/A
Life with Installment Refund	\$790.61	9.49%	0.00%	\$941.47	11.30%	0.00%	\$1,566.06	18.79%	0.00%	N/A	N/A	N/A
Age 75	4004.07	3 Year Deferra		41 000 70	5 Year Deferra			10 Year Deferr			20 Year Deferr	
Life Only Life with 10 Years Certain	\$991.37	11.90%	0.00%	\$1,222.79 \$1.041.70	14.67%	0.00%	\$2,341.11	28.09%	0.00%	N/A	N/A	N/A
Life with 20 Years Certain	\$896.69 \$689.67	10.76% 8.28%	0.00%	\$1,041.70 \$774.29	12.50% 9.29%	0.00%	\$1,536.14 N/A	18.43% N/A	0.00% N/A	N/A N/A	N/A N/A	N/A N/A
Life with Cash Refund	\$892.73	10.71%	0.00%	\$1,092.25	9.29%	0.00%	\$1,998.39	23.98%	0.00%	N/A N/A	N/A N/A	N/A N/A
								23.96%	0.00%	IN/A	IN/A	IN/A
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup>	\$911.19	10.93%	0.00% Payout Rate	\$1,108.92	13.31% Annual	0.00% SINGLE LIF Payout Rate	\$2,013.72 E: FEMALE	24.16% Annual	0.00% Payout Rate	N/A	N/A Annual	
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000		10.93%	0.00%		13.31%	SINGLE LIF	\$2,013.72			N/A Monthly Benefit <sup>2</sup>		Payout Rate
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup>	\$911.19 Monthly	10.93% Annual Payout	0.00% Payout Rate Change from 3/4/2024	\$1,108.92 Monthly	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup>	Annual Payout	Payout Rate Change from 3/4/2024	Monthly	Annual Payout Rate <sup>3</sup> 20 Year Deferr	Payout Rate Change from 3/4/2024
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only	\$911.19 Monthly Benefit <sup>2</sup> \$553.84	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65%	0.00% Payout Rate Change from 3/4/2024 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54%	Payout Rate Change from 3/4/2024 al	Monthly Benefit <sup>2</sup> \$1,794.60	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54%	Payout Rat Change fror 3/4/2024 al
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.60%	0.00% Payout Rate Change from 3/4/2024 0.00% 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.47%	SINGLE LIF Payout Rate Change from 3/4/2024 0 0.00% 0.00%	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.32%	Payout Rate Change from 3/4/2024 al 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42%	Payout Rat Change fror 3/4/2024 al 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.60% 6.50%	0.00% Payout Rate Change from 3/4/2024 0.00% 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.47% 7.34%	SINGLE LIF Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00%	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.32% 10.05%	Payout Rate Change from 3/4/2024 al 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77%	Payout Rate Change from 3/4/2024 al 0.00% 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 2ash Refund	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.50% 6.51%	0.00% Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.47% 7.34% 7.38%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.32% 10.05% 10.27%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73%	Payout Rati Change from 3/4/2024 al 0.00% 0.00% 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Cash Refund	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.51% 6.53%	0.00% Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.47% 7.34% 7.34% 7.38% 7.40%	SINGLE LIF Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00%	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.32% 10.25% 10.27% 10.29%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.75%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Lash Refund Life with Lash Refund Life with Lash Refund Life with Cash Refund Life with Cash Refund	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47 \$544.03	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.50% 6.51% 6.51% 6.53% 3 Year Deferra	0.00% Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$616.79	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.34% 7.34% 7.38% 7.40% 5 Year Deferra	SINGLE LIF Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00%	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.32% 10.05% 10.27% 10.29% 10 Year Deferr	Payout Rate Change from 3/4/2024 a 0.00% 0.00% 0.00% 0.00% 0.00% a	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.75% 20.75% 20 Year Deferr	Payout Rate Change fror 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% al
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Installment Refund Age 55 Life Only Life Only	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.51% 6.53%	0.00% Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.47% 7.34% 7.34% 7.38% 7.40%	SINGLE LIF Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00%	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.32% 10.25% 10.27% 10.29%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.75%	Payout Rat Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with Cash Refund Life with Lot Shar Refund Life with Installment Refund Age 55 Life Only Life only Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47 \$544.03 \$589.65	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.60% 6.53% 3 Year Deferra 7.08%	0.00% Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$622.32 \$611.50 \$615.20 \$615.79 \$674.10	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.34% 7.38% 7.38% 7.38% 7.40% 5 Year Deferra 8.09%	SINGLE LIF Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00%	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$964.05	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.32% 10.05% 10.27% 10.29% 10 Year Deferr 11.57%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% al	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.75% 20 Year Deferr 26.05%	Payout Rat Change froi 3/4/2024 al 0.00% 0.00% 0.00% 0.00% al 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Lash Refund Age 55 Life Only Life Only Life With 10 Years Certain Life with 20 Ye	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47 \$544.03 \$589.65 \$584.01 \$569.95 \$573.91	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.51% 6.53% 3 Year Deferra 7.08% 7.01% 6.84% 6.84%	0.00% Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$616.79 \$674.10 \$664.30 \$645.76 \$655.49	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.34% 7.34% 7.34% 7.38% 5 Year Deferra 8.09% 7.97% 7.75% 7.87%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$857.37 \$964.05 \$935.90 \$894.40 \$933.79	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.05% 10.27% 10.29% 10.29% 10 Year Deferr 11.57% 11.23% 10.73%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.75% 20 Year Deferr 26.05% 23.81% 20.29% 24.72%	Payout Rat Change frou 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 20 Years Certain Life with 20 Kefund Life with Installment Refund Age 55 Life only Life with 20 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Installment Refund Life with Installment Refund	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$559.77 \$541.78 \$549.77 \$541.78 \$542.47 \$544.03 \$589.65 \$584.01 \$569.95	10.93% Annual Payout 3 Year Deferra 6.65% 6.50% 6.51% 6.53% 3 Year Deferra 7.08% 7.01% 6.84% 6.89% 6.92%	0.00% Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$616.79 \$674.10 \$664.30 \$645.76	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.34% 7.34% 7.34% 7.34% 7.34% 7.34% 7.38% 7.97% 7.75% 7.87% 7.87%	SINCLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$964.05 \$935.90 \$894.40 \$933.79 \$933.79 \$933.79	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.27% 10.27% 10.29% 10 Year Deferr 11.57% 11.23% 10.73% 11.21%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% al 0.00% 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> 51,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.73% 20.75% 20 Year Deferr 26.05% 23.81% 20.29% 24.72% 24.72%	Payout Rat Change froi 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Lot Years Certain Life with Installment Refund Age 55 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Lot Years Certain Life with Cash Refund Life With Cash Refu	\$911.19 Monthly Benefit <sup>2</sup> 5553.84 5549.77 5541.78 5549.77 5544.03 5589.65 5584.01 5569.95 5573.91 5576.49	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.50% 6.53% 3 Year Deferra 7.08% 7.01% 6.84% 6.89% 3 Year Deferra 3 Year Deferra	0.00% Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$615.20 \$615.20 \$615.40 \$655.49 \$655.49 \$657.77	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.34% 7.34% 7.38% 7.38% 7.38% 7.37% 7.37% 7.37% 7.37% 7.87% 7.89% 5 Year Deferra 8.09%	SINGLE LIF Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$2,013.72 <b>FEMALE</b> Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$964.05 \$935.90 \$894.40 \$933.79 \$935.82	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.25% 10.25% 10.29% 10 Year Deferr 11.23% 11.23% 11.23% 11.23%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> 51,794.60 51,701.39 51,564.26 51,727.45 51,728.85 52,170.64 51,984.21 51,690.79 52,059.60 52,061.73	Annual Payout Rate <sup>3</sup> 20 Year Deferr 20.154% 20.42% 18.77% 20.73% 20.75% 20 Year Deferr 26.05% 23.81% 20.29% 24.72% 24.72% 20 Year Deferr	Payout Rat Change fro 3/4/2024 al 0.00% 0.00% 0.00% al 0.00% 0.00% al
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life only Life with 10 Years Certain Life with 20 Years Certain Life with Losh Refund Age 55 Life Only Life with 10 Years Certain Life with Installment Refund Age 60 Life Only	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47 \$554.03 \$558.65 \$558.61 \$558.01 \$558.01 \$558.09 \$573.91 \$576.49 \$634.13	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.51% 6.53% 7.08% 7.01% 6.84% 6.84% 6.84% 6.84% 6.82% 3 Year Deferra 7.61%	0.00% Payout Rate Change from 3/4/2024 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$614.79 \$674.10 \$664.30 \$645.76 \$655.49 \$655.77 \$731.11	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.34% 7.34% 7.34% 7.38% 7.40% 5 Year Deferra 8.09% 7.97% 7.87% 7.87% 5 Year Deferra 8.77%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$964.05 \$935.90 \$994.05 \$935.90 \$994.40 \$933.79 \$935.82 \$1,078.58	Annual Payout Rate <sup>3</sup> 10 Year Defa 10.32% 10.05% 10.23% 10.29% 10 Year Defa 11.23% 11.23% 11.21% 11.23% 10 Year Defa	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% al 0.00% al	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,061.73 \$2,789.38	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.273% 20.75% 20 Year Deferr 26.05% 23.81% 20.29% 24.72% 24.72% 24.72% 24.74%	Payout Rat Change fro 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% al 0.00% 0.00% 0.00% 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with I0 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life With 20 Years Certain Life With	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47 \$544.03 \$589.65 \$588.65 \$584.01 \$569.95 \$573.91 \$576.49 \$576.49	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.51% 6.53% 3 Year Deferra 7.08% 7.01% 6.84% 6.92% 3 Year Deferra 7.61% 7.61%	0.00% Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$616.79 \$674.10 \$664.30 \$645.76 \$655.49 \$655.49 \$655.49 \$655.77 \$731.11 \$717.67	13.31% Annual Payout 8 Year Deferra 7.54% 7.34% 7.34% 7.34% 7.34% 7.38% 7.40% 5 Year Deferra 8.09% 7.97% 7.87% 7.89% 5 Year Deferra 8.61%	SINCLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$964.05 \$935.90 \$894.40 \$933.79 \$933.79 \$933.79 \$933.82 \$1,078.58 \$1,078.58	Annual Payout Rate <sup>3</sup> 10 Year Defer 10.54% 10.23% 10.25% 10.29% 10.29% 10.29% 11.23% 11.23% 11.23% 11.23% 11.24%	Payout Rate Change from 3/4/2024           al           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%	Monthly Benefit <sup>2</sup> 51,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,061.73 \$2,789.38 \$2,363.76	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.73% 20.73% 20.75% 20 Year Deferr 26.05% 23.81% 20.29% 24.72% 24.74% 20 Year Deferr 33.47% 28.37%	Payout Rat Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with Cash Refund Life with Installment Refund Age 55 Life Only Life with 10 Years Certain Life with Cash Refund Life with Installment Refund Age 60 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Installment Refund Life With 20 Years Certain Life With 20	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$5549.77 \$541.78 \$544.03 \$589.65 \$584.01 \$569.95 \$573.91 \$576.49 \$576.49 \$576.49 \$562.51 \$662.51	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.53% 3 Year Deferra 7.08% 7.01% 6.83% 6.92% 3 Year Deferra 7.61% 7.52% 7.22%	0.00% Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$615.20 \$615.20 \$615.79 \$657.77 \$655.49 \$655.77 \$731.11 \$717.67 \$684.25	13.31% Annual Payout Payout Stear Deferra 7.54% 7.47% 7.34% 7.38% 7.38% 7.38% 7.97% 7.75% 7.87% 7.75% 7.89% 5 Year Deferra 8.77% 8.61% 8.21%	SINCLE LIF Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$2,013.72 <b>FEMALE</b> Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$855.98 \$857.37 \$964.05 \$935.90 \$9935.90 \$9935.90 \$9935.82 \$1,078.58 \$1,078.58 \$1,078.389	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.25% 10.25% 10.27% 10.29% 10.73% 11.23% 10.73% 11.23% 11.23% 10.73% 11.23% 12.94% 12.94% 12.44%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% al 0.00% 0.00% 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,698.21 \$1,690.79 \$2,059.60 \$2,051.73 \$2,789.38 \$2,263.76 \$1,797.26	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.73% 20.73% 20.73% 20.75% 20 Year Deferr 33.47% 28.37% 21.57%	Payout Rat Change fro 3/4/2024 al 0.00% 0.00% 0.00% al 0.00% 0.00% 0.00% al 0.00% 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life only Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with Installment Refund Age 60 Life Only Life Only Life With 10 Years Certain Life with 20 Years Certain Life Wit	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47 \$554.03 \$558.65 \$558.01 \$558.01 \$558.01 \$558.01 \$556.99 \$576.49 \$576.49 \$5576.49	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.51% 6.53% 7.08% 7.01% 7.08% 7.01% 6.84% 6.84% 6.84% 6.84% 6.84% 6.84% 6.84% 6.84% 7.52% 7.52% 7.22%	0.00% Payout Rate Change from 3/4/2024 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$614.50 \$645.76 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25 \$707.13	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.34% 7.34% 7.34% 7.38% 7.40% 5 Year Deferra 8.09% 7.97% 7.87% 7.87% 5 Year Deferra 8.77% 8.61% 8.21% 8.49%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$857.37 \$964.05 \$935.98 \$964.05 \$935.99 \$935.92 \$935.82 \$1,078.58 \$1,033.89 \$953.54 \$1,038.81	Annual Payout Rate <sup>3</sup> 10 Year Defa 10.55% 10.23% 10.25% 10.29% 10 Year Defar 11.23% 10 Year Defar 12.24%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% al 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,061.73 \$2,789.38 \$2,363.76 \$1,797.26 \$2,555.45	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.75% 20 Year Deferr 23.81% 20.29% 24.72% 24.72% 24.74% 20 Year Deferr 33.47% 28.37% 21.57% 31.15%	Payout Rat Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 20 Ye	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$5549.77 \$541.78 \$544.03 \$589.65 \$584.01 \$569.95 \$573.91 \$576.49 \$576.49 \$576.49 \$562.51 \$662.51	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.55% 6.55% 3 Year Deferra 7.08% 7.01% 6.84% 6.83% 6.83% 6.83% 6.83% 6.83% 6.83% 7.01% 7.61% 7.52% 7.22% 7.36% 7.36%	0.00% Payout Rate Change from 3/4/2024 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$615.20 \$615.20 \$615.79 \$657.77 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.47% 7.34% 7.47% 7.38% 5 Year Deferra 8.09% 5 Year Deferra 8.77% 8.61% 8.21% 8.61% 8.53%	SINCLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 <b>FEMALE</b> Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$855.98 \$857.37 \$964.05 \$935.90 \$9935.90 \$9935.90 \$9935.82 \$1,078.58 \$1,078.58 \$1,078.389	Annual Payout Rate <sup>3</sup> 10 Year Defer 10.54% 10.23% 10.25% 10.29% 10.29% 10.29% 10.23% 11.23% 11.23% 11.23% 11.24% 12.41% 12.44% 12.55%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,698.21 \$1,690.79 \$2,059.60 \$2,051.73 \$2,789.38 \$2,263.76 \$1,797.26	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.73% 20.73% 20.73% 20.75% 24.74% 24.72% 24.74% 24.72% 24.74% 20.47% 24.73% 21.57% 31.15% 31.15%	Payout Rat Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with 10 Years Certain Life with Cash Refund Life with Installment Refund Age 60 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with Cash Refund Life with 10 Years Certain Life with 20 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with Lo Years Certain Life With Seth Refund Life With Seth Refund Life With Seth Refund Life With Cash Refund Life With	\$911.19 Monthly Benefit <sup>2</sup> 5553.84 5549.77 5541.78 5542.47 5544.03 5589.65 5584.01 5569.95 5573.91 \$576.49 \$576.49 \$576.49 \$562.51 \$602.02 \$613.54	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.53% 3 Year Deferra 7.08% 7.01% 6.84% 6.92% 3 Year Deferra 7.61% 7.52% 7.22% 7.36% 7.41% 3 Year Deferra	0.00% Payout Rate Change from 3/4/2024 0.00% 0.0	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$616.79 \$674.10 \$664.30 \$645.76 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.47% 7.47% 7.34% 7.33% 7.33% 5 Year Deferra 8.09% 5 Year Deferra 8.77% 8.87% 8.21% 8.49% 8.53% 5 Year Deferra	SINCLE LIF Payout Rate Change from 3/4/2024 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	\$2,013.72 <b>FEMALE</b> Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$964.05 \$935.90 \$935.90 \$935.82 \$1,078.58 \$1,038.81 \$1,038.81 \$1,041.70	Annual Payout Rate <sup>3</sup> 10 Year Defer 10.54% 10.25% 10.25% 10.25% 10.26% 11.23% 10.73% 11.23% 10.73% 11.23% 10.73% 11.24% 11.24% 11.44% 12.44% 12.44% 12.50%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> 51,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,061.73 \$2,789.38 \$2,363.76 \$1,797.26 \$2,595.45 \$2,598.93	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.73% 20.73% 20.75% 23.81% 20.29% 24.72%24.72% 24.72% 24.72% 24.72%24.72% 24.72% 24.72%24.72% 24.72%24.72% 24.72%24.72% 24.72%24.72% 24.72%24.72% 24.72%24.72% 24.72%24.72% 24.72%24.72% 24.72%24.72% 24.72%24.72% 24.72%24% 24.72%24% 24.72%24% 24.72%24% 24.72%24% 24.72%24% 24.72%24% 24.72%24% 24.72%24% 24.72%24% 24.72%24% 24.72%24% 24.72%24% 24.72%24% 24.72%24% 25% 25%24% 25%24% 25% 25%24% 25%24% 25%24% 25%24% 25% 25%24% 25%24% 25%24% 25%24% 25%24% 25% 25%24% 25%25% 25%25% 25% 25%25% 25%25% 25% 25%25% 25% 25%25% 25% 25%25% 25% 25%25% 25% 25%25% 25% 25%25% 25% 25%25% 25% 25%25% 25% 25%25% 25%25% 25% 25%25% 25% 25%25% 25% 25%	Payout Rat Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% al
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life only Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life With	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47 \$554.03 \$558.61 \$558.01 \$558.01 \$558.01 \$558.01 \$558.01 \$5576.49 \$576.49 \$576.49 \$634.13 \$6620.02 \$663.54 \$662.02 \$613.54	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.51% 6.51% 6.53% 7.01% 7.08% 7.01% 6.84% 6.89% 6.89% 6.92% 9 Year Deferra 7.61% 7.52% 7.26% 7.41% 3 Year Deferra 8.33%	0.00% Payout Rate Change from 3/4/2024 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$615.20 \$674.10 \$664.30 \$645.76 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48 \$810.79	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.34% 7.34% 7.34% 7.34% 7.38% 7.40% 5 Year Deferra 8.09% 7.97% 7.83% 5 Year Deferra 8.77% 8.61% 8.49% 8.53% 5 Year Deferra 9.73%	SINCLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$857.37 \$964.05 \$935.98 \$964.05 \$935.99 \$935.92 \$935.82 \$1,078.58 \$1,033.89 \$953.54 \$1,038.81	Annual Payout Rate <sup>3</sup> 10 Year Defar 10.54% 10.32% 10.23% 10.23% 10.29% 10 Year Defar 11.23% 10 Year Defar 12.24% 12.41% 12.41% 12.41% 12.47% 12.47% 12.47%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,061.73 \$2,789.38 \$2,363.76 \$1,797.26 \$2,598.93 \$2,598.93 \$3,986.49	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.75% 20 Year Deferr 33.47% 20.29% 24.72% 24.72% 24.74% 20 Year Deferr 33.15% 31.15% 31.15% 31.15% 31.15%	Payout Rat Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life With 20 Years Certain Life With	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$559.77 \$541.78 \$542.47 \$544.03 \$559.95 \$5584.01 \$559.95 \$573.91 \$5576.49 \$5576.49 \$654.13 \$662.61 \$662.02 \$663.54 \$661.54 \$661.54	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.55% 6.55% 3 Year Deferra 7.08% 7.01% 6.84% 6.83% 3 Year Deferra 7.61% 7.52% 7.22% 7.36% 7.36% 7.41% 8.33%	0.00% Payout Rate Change from 3/4/2024 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$616.79 \$616.79 \$645.76 \$655.49 \$645.76 \$655.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48 \$710.48	13.31% Annual Payout Payout Stear Deferra 7.54% 7.47% 7.34% 7.47% 7.34% 7.47% 7.38% 7.40% 5 Year Deferra 8.09% 5 Year Deferra 8.77% 8.61% 8.21% 8.49% 8.53% 5 Year Deferra 9.73% 9.45%	SINCLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$964.05 \$935.99 \$935.90 \$994.00 \$933.79 \$935.82 \$1,078.58 \$1,033.89 \$953.54 \$1,038.81 \$1,041.70 \$1,251.05	Annual Payout Rate <sup>3</sup> 10 Year Defer 10.54% 10.23% 10.25% 10.29% 10.29% 10.29% 10.29% 11.23% 11.23% 11.23% 11.24% 12.44% 12.44% 12.45% 10.24% 12.45% 13.93%	Payout Rate Change from 3/4/2024           al         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%	Monthly Benefit <sup>2</sup> 51,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,061.73 \$2,789.38 \$2,363.76 \$2,789.38 \$2,363.76 \$2,595.45 \$2,595.45 \$2,595.45 \$2,595.45 \$2,595.45 \$2,595.45	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.73% 20.73% 20.73% 20.73% 20.42% 24.74% 24.74% 20.29% 24.74% 24.74% 20.29% 24.74% 21.57% 31.15% 31.15% 31.15% 31.15% 34.02%	Payout Rat Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Life with Installment Refund         New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000         Contract Type: Non Qualified <sup>4</sup> Age 50         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Age 55         Life with 10 Years Certain         Life with Cash Refund         Age 55         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Life with 10 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Life with Cash Refund         Life with Cash Refund         Life with 10 Years Certain	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47 \$554.03 \$558.61 \$558.01 \$558.01 \$558.01 \$558.01 \$558.01 \$5576.49 \$576.49 \$576.49 \$634.13 \$6620.02 \$663.54 \$662.02 \$613.54	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.51% 6.51% 6.53% 7.01% 7.08% 7.01% 6.84% 6.89% 6.89% 6.92% 9 Year Deferra 7.61% 7.52% 7.26% 7.41% 3 Year Deferra 8.33%	0.00% Payout Rate Change from 3/4/2024 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$615.20 \$674.10 \$664.30 \$645.76 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48 \$810.79	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.34% 7.34% 7.34% 7.34% 7.38% 7.40% 5 Year Deferra 8.09% 7.97% 7.83% 5 Year Deferra 8.77% 8.61% 8.49% 8.53% 5 Year Deferra 9.73%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 EFEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$964.05 \$933.79 \$933.79 \$933.82 \$1,078.58 \$1,038.81 \$1,041.70 \$1,251.05 \$1,161.19	Annual Payout Rate <sup>3</sup> 10 Year Defar 10.54% 10.32% 10.23% 10.23% 10.29% 10 Year Defar 11.23% 10 Year Defar 12.24% 12.41% 12.41% 12.41% 12.47% 12.47% 12.47%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% al 0.00% 0.00% 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,061.73 \$2,789.38 \$2,363.76 \$1,797.26 \$2,598.93 \$2,598.93 \$3,986.49	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.75% 20 Year Deferr 33.47% 20.29% 24.72% 24.72% 24.74% 20 Year Deferr 33.15% 31.15% 31.15% 31.15% 31.15%	Payout Rat Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Life with Installment Refund         New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000         Contract Type: Non Qualified <sup>4</sup> Age 50         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life w	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47 \$544.03 \$589.65 \$584.01 \$5569.95 \$573.91 \$576.49 \$664.53 \$6626.51 \$6626.51 \$6694.58 \$6694.58 \$6694.58	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.53% 3 Year Deferra 7.08% 7.01% 6.84% 6.83% 7.01% 6.84% 6.83% 7.01% 7.52% 7.22% 7.36% 7.22% 7.36% 7.41% 8.83% 8.81% 7.64% 8.83%	0.00% Payout Rate Change from 3/4/2024 0.00% 0.0	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$615.20 \$615.20 \$654.30 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48 \$10.79 \$787.12 \$723.43	13.31% Annual Payout Payout Stear Deferra 7.54% 7.47% 7.34% 7.34% 7.47% 7.34% 7.40% 5 Year Deferra 8.09% 5 Year Deferra 8.77% 8.61% 8.21% 8.49% 8.53% 5 Year Deferra 9.73% 9.45% 8.68% 9.31% 9.37%	SINCLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 <b>FEMALE</b> Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$855.98 \$857.37 \$964.05 \$935.90 \$995.82 \$935.90 \$933.79 \$935.82 \$1,078.58 \$1,038.89 \$1,038.81 \$1,078.58 \$1,038.81 \$1,038.81 \$1,038.81 \$1,038.81 \$1,021.04 \$1,251.05 \$1,161.19 \$1,202.34	Annual Payout Rate <sup>3</sup> 10 Year Defer 10.54% 10.23% 10.05% 10.27% 10.29% 10.29% 10.23% 11.23% 11.23% 11.23% 12.41% 11.44% 12.47% 12.94% 12.24% 12.41% 13.93% 12.03%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,051.73 \$2,789.38 \$2,363.76 \$1,797.26 \$2,598.93 \$3,986.49 \$2,835.07 \$2,935.07 \$2,955.07 \$2,955.	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.73% 20.73% 20.73% 20.42% 24.72% 24.72% 24.72% 24.72% 24.72% 24.72% 24.72% 24.72% 24.72% 24.72%	Payout Rat Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Life with Installment Refund         New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000         Contract Type: Non Qualified <sup>4</sup> Age 50         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Age 55         Life with Cash Refund         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47 \$544.03 \$589.65 \$584.01 \$559.95 \$573.91 \$576.49 \$654.13 \$6626.51 \$6626.51 \$6624.53 \$664.58 \$664.58 \$664.58 \$664.58	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.60% 6.51% 6.51% 6.53% 7.01% 7.01% 7.01% 6.84% 6.89% 7.01% 7.52% 7.22% 7.36% 7.52% 7.22% 7.36% 8.18% 8.18% 8.18% 7.64% 7.99% 8.05% 3 Year Deferra	0.00% 0.00% Payout Rate Change from 3/4/2024 0.00% 0.0	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$615.20 \$615.20 \$657.77 \$657.410 \$664.30 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48 \$710.48 \$810.79 \$787.12 \$787.12 \$776.11 \$776.11 \$780.99	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferro 7.54% 7.47% 7.47% 7.34% 7.38% 7.40% 7.97% 7.75% 7.87% 7.75% 7.87% 7.75% 7.87% 8.61% 8.21% 8.49% 8.51% 5 Year Deferro 9.73% 9.45% 8.68% 9.31% 9.33% 5 Year Deferro 5 Year Deferro 9.33% 5 Year Deferro 5 Year Deferro 9.33% 5 Year Deferro 5 Year Deferr	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 <b>FEMALE</b> Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$855.98 \$855.98 \$855.98 \$855.98 \$855.98 \$935.90 \$935.90 \$935.90 \$935.90 \$935.90 \$935.90 \$935.90 \$935.90 \$935.90 \$935.90 \$935.92 \$1,078.58 \$1,078.58 \$1,078.58 \$1,078.58 \$1,038.81 \$1,078.58 \$1,041.70 \$1,251.05 \$1,161.19 \$1,02.34 \$1,192.45	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.32% 10.27% 10.29% 10 Year Deferr 11.57% 11.21% 11.23% 10.73% 12.94% 12.41% 11.44% 12.47% 12.60% 13.93% 12.03% 12.03%	Payout Rate Change from 3/4/2024           al         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,051.73 \$2,789.38 \$2,363.76 \$1,797.26 \$2,598.93 \$3,986.49 \$2,559.90 \$3,552.96 \$3,559.90	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.75% 20.75% 20 Year Deferr 33.47% 28.37% 24.72% 24.72% 24.72% 24.72% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.27% 20 Year Deferr 47.84% 34.02% N/A 42.64% N/A	Payout Rat           Change froi           3/4/2024           al           0.00%
Life with Installment Refund         New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000         Contract Type: Non Qualified <sup>4</sup> Age 50         Life Only         Life with 10 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Life with Installment Refund         Age 55         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Refund	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$554.78 \$544.77 \$544.73 \$544.73 \$554.03 \$558.61 \$558.61 \$558.61 \$558.61 \$5576.49 \$576.49 \$576.49 \$576.49 \$562.651 \$6634.13 \$6634.13 \$6634.13 \$6634.13 \$6634.13 \$6634.13 \$6634.13 \$6634.13 \$6634.13 \$6634.13 \$6634.58 \$6634.59 \$6655.50 \$6655.5	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferr 6.65% 6.50% 6.51% 6.53% 7.01% 7.08% 7.01% 6.84% 6.89% 6.92% 7.01% 7.61% 7.52% 7.61% 7.52% 7.36% 7.41% 8.18% 8.18% 8.18% 8.18% 8.18% 8.18% 7.64% 7.99% 8.05% 3 Year Deferr 9.36%	0.00% 0.00% Payout Rate Change from 3/4/2024 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$628.72 \$621.50 \$615.20 \$615.20 \$615.20 \$615.20 \$645.70 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$64.30 \$64.30 \$64.30 \$64.32 \$731.11 \$711.67 \$684.25 \$707.13 \$710.48 \$10.48 \$10.79 \$787.12 \$723.43 \$776.11 \$780.99 \$926.09	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.34% 7.34% 7.34% 7.34% 7.38% 7.40% 5 Year Deferra 8.09% 7.97% 7.83% 5 Year Deferra 8.77% 8.61% 8.49% 8.53% 5 Year Deferra 9.73% 9.45% 9.31% 9.31% 9.33% 5 Year Deferra 11.11%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$855.98 \$855.98 \$855.98 \$855.98 \$935.90 \$934.00 \$933.79 \$935.82 \$1,078.58 \$1,078.58 \$1,033.89 \$953.54 \$1,033.81 \$1,041.70 \$1,251.05 \$1,161.19 \$1,002.34 \$1,192.45 \$1,192.45	Annual Payout Rate <sup>3</sup> 10 Year Defar 10.54% 10.32% 10.027% 10.29% 10 Year Defar 11.57% 11.23% 10 Year Defar 12.41% 12.44% 12.44% 12.44% 12.44% 13.93% 10 Year Defar 15.01% 13.93% 12.03% 14.26%	Payout Rate Change from 3/4/2024 al 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,061.73 \$2,789.38 \$2,363.76 \$1,797.26 \$2,598.93 \$2,358.45 \$2,598.93 \$3,986.49 \$2,355.96 \$3,559.90 N/A	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.75% 20 Year Deferr 26.05% 23.81% 20.29% 24.72% 24.72% 24.72% 24.72% 24.74% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.25%	Payout Rat Change from 3/4/2024 al 0.00% 0
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life With	\$911.19 Monthly Benefit <sup>2</sup> 5553.84 5549.77 5541.78 5542.47 5544.03 5589.65 5589.65 5589.65 5573.91 5573.91 5576.49 5576.49 5576.49 5634.13 5662.02 5634.13 5662.65 5670.80 5665.45 5670.80	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.53% 3 Year Deferra 7.08% 7.01% 6.84% 6.83% 3 Year Deferra 7.61% 7.52% 7.22% 7.36% 7.22% 7.36% 3 Year Deferra 8.33% 8.18% 7.64% 8.05% 3 Year Deferra 9.36% 9.06%	0.00% 0.00% Payout Rate Change from 3/4/2024 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$616.79 \$657.77 \$664.30 \$664.30 \$645.76 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48	13.31% Annual Payout Payout Stear Deferra 7.54% 7.47% 7.34% 7.34% 7.34% 7.47% 7.47% 7.47% 7.47% 5.44% 7.47% 5.46% 8.09% 5.46% 8.53% 5.46% 8.53% 5.46% 8.53% 5.46% 8.53% 5.46% 8.53% 5.46% 8.53% 5.46% 8.53% 5.46% 8.53% 5.46% 9.37% 5.46% 5.46% 9.37% 5.46\% 5.46\%	SINCLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 EFEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$964.05 \$935.90 \$933.79 \$933.79 \$933.79 \$933.82 \$1,078.58 \$1,038.81 \$1,041.70 \$1,251.05 \$1,161.19 \$1,002.34 \$1,188.17 \$1,192.45 \$1,524.07 \$1,524.07 \$1,361.21	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.22% 10.29% 10.29% 10.29% 10.29% 11.23% 11.23% 11.23% 11.23% 12.44% 12.44% 12.44% 12.44% 12.45% 13.93% 12.24% 13.93% 12.03% 14.26% 14.31% 14.31% 15.79%	Payout Rate Change from 3/4/2024           al         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%	Monthly Benefit <sup>2</sup> 51,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,061.73 \$2,789.38 \$2,363.76 \$2,789.38 \$2,363.76 \$2,595.45 \$2,595.45 \$2,595.45 \$2,595.45 \$2,595.45 \$2,595.45 \$2,595.45 \$2,595.45 \$2,595.45 \$2,595.45 \$2,595.45 \$2,595.90 N/A N/A	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.75% 20.73% 20.75% 20.75% 23.81% 20.29% 24.72% 24.74% 20.29% 24.72% 24.74% 20.29% 24.72% 24.74% 21.57% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.25% 20.22% 20.72%	Payout Rat Change from 3/4/2024 al 0.00% 0
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Age 55 Life Only Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 20 Years Certain Lif	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47 \$544.03 \$589.65 \$584.01 \$559.95 \$573.91 \$576.49 \$654.13 \$663.41 \$662.51 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.60% 6.51% 6.51% 6.53% 3 Year Deferra 7.08% 7.01% 7.01% 6.84% 6.92% 3 Year Deferra 7.61% 7.52% 7.22% 7.36% 8.18% 7.54% 7.41% 3 Year Deferra 8.33% 8.18% 7.64% 7.99% 8.05% 3 Year Deferra 9.36% 8.01%	0.00% 0.00% Payout Rate Change from 3/4/2024 0.00% 0.0	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$615.20 \$615.20 \$654.30 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48 \$720.48 \$720.4	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferro 7.54% 7.47% 7.47% 7.34% 7.38% 7.40% 7.97% 7.38% 7.97% 7.75% 7.87% 7.75% 7.111% 7.75% 7.65% 9.05%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 <b>FEMALE</b> Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.80 \$837.80 \$855.98 \$855.98 \$855.98 \$855.98 \$855.98 \$855.98 \$855.98 \$855.98 \$855.98 \$855.98 \$964.05 \$935.90 \$894.40 \$933.79 \$953.52 \$1,078.58 \$1,078.58 \$1,078.58 \$1,038.81 \$1,078.58 \$1,038.81 \$1,078.58 \$1,038.81 \$1,078.58 \$1,038.81 \$1,041.70 \$1,251.05 \$1,161.19 \$1,251.05 \$1,161.19 \$1,252.07 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,524.07 \$1,316.21 \$1,03.17	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.32% 10.02% 10.22% 10.22% 10.22% 10.22% 11.21% 11.23% 10.73% 12.24% 12.41% 12.44% 12.47% 12.60% 13.93% 12.03% 14.26% 14.31% 12.03%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,051.73 \$2,789.38 \$2,363.76 \$1,797.26 \$2,598.93 \$3,986.49 \$2,559.90 N/A \$3,552.96 \$3,559.90	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.75% 20.75% 20.29% 24.72% 24.72% 20.29% 24.72% 20.29% 24.72% 20 Year Deferr 33.47% 21.57% 31.15% 31.15% 31.15% 31.15% 34.02% N/A 42.64% N/A N/A N/A N/A	Payout Rat           Change froi           3/4/2024           al           0.00%
Life with Installment Refund         New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000         Contract Type: Non Qualified <sup>4</sup> Age 50         Life only         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Life with O Years Certain         Life with I O Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 10 Years Cert	\$911.19 Monthly Benefit <sup>2</sup> 553.84 \$553.84 \$5549.77 \$541.78 \$5542.47 \$5542.47 \$5542.47 \$5544.03 \$5589.65 \$5584.01 \$5569.95 \$573.91 \$575.49 \$6634.13 \$662.51 \$662.02 \$6613.54 \$6613.54 \$6613.54 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$665.45 \$667.18	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.60% 6.50% 6.53% 3 Year Deferra 7.08% 7.01% 6.84% 6.89% 6.92% 3 Year Deferra 7.61% 7.52% 7.36% 7.52% 7.36% 7.41% 3 Year Deferra 8.18% 7.64% 8.84\% 8.18% 7.64\% 8.84\% 8	0.00% 0.00% Payout Rate Change from 3/4/2024 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$616.79 \$616.79 \$614.10 \$644.30 \$645.76 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$655.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48 \$810.79 \$787.12 \$723.43 \$770.611 \$780.99 \$926.09 \$878.42 \$754.54 \$872.51	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.47% 7.47% 7.34% 7.33% 5 Year Deferra 8.09% 5 Year Deferra 8.77% 8.61% 8.21% 8.61% 8.53% 5 Year Deferra 8.77% 8.61% 8.53% 5 Year Deferra 11.11% 9.37% 5 Year Deferra 11.11% 10.54% 9.05% 10.47%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$964.05 \$933.79 \$984.40 \$933.79 \$933.79 \$935.54 \$1,078.58 \$1,078.58 \$1,078.58 \$1,038.81 \$1,041.70 \$1,251.05 \$1,161.19 \$1,002.34 \$1,192.45 \$1,524.07 \$1,316.21 \$1,316.21 \$1,316.21 \$1,316.21 \$1,18.84	Annual Payout Rate <sup>3</sup> 10 Year Defer 10.54% 10.32% 10.027% 10.29% 10.29% 11.57% 11.23% 10.73% 11.23% 10.73% 11.23% 10 Year Defer 15.01% 13.93% 12.241% 13.93% 12.43% 14.26% 14.31% 10 Year Defer 15.01% 13.93% 12.65% 14.26% 14.31% 10 Year Defer 15.01% 10 Year Defer 15.01% 13.93% 12.65% 14.26% 14.26% 14.27% 15.79%	Payout Rate Change from 3/4/2024 al 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,061.73 \$2,789.38 \$2,363.76 \$1,797.26 \$2,598.93 \$2,363.76 \$1,797.26 \$2,598.93 \$3,986.49 \$2,355.45 \$2,598.93 \$3,986.49 \$2,355.96 \$3,559.90 N/A N/A N/A N/A	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.75% 20.75% 20.75% 23.81% 20.23% 20.23% 24.72% 24.74% 24.72% 24.74% 20 Year Deferr 47.84% 31.15%	Payout Rat Change fro 3/4/2024 a 0.00% 0.0
Life with Installment Refund         New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000         Contract Type: Non Qualified <sup>4</sup> Age 50         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Life with Cash Refund         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with 1	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47 \$544.03 \$589.65 \$584.01 \$559.95 \$573.91 \$576.49 \$654.13 \$663.41 \$662.51 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.51% 6.51% 7.01% 6.54% 7.01% 6.89% 7.01% 6.84% 6.92% 3 Year Deferra 7.61% 7.52% 7.22% 7.36% 7.52% 7.22% 7.36% 7.41% 8.18% 7.64% 7.99% 8.10% 8.80% 8.801% 8.84% 8.84%	0.00% 0.00% Payout Rate Change from 3/4/2024 0.00% 0.0	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$615.20 \$615.20 \$654.30 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48 \$710.48 \$710.48 \$710.48 \$710.48 \$781.12 \$723.43 \$776.11 \$778.099 \$282.609 \$282.609 \$287.842 \$754.54	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.47% 7.47% 7.34% 7.33% 7.33% 5 Year Deferra 8.77% 8.77% 5 Year Deferra 8.77% 8.43% 5 Year Deferra 9.73% 9.45% 8.68% 9.31% 9.45% 8.68% 9.31% 9.45% 8.68% 9.31% 9.45% 10.54% 9.05% 10.54% 9.05%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$964.05 \$935.90 \$935.90 \$935.90 \$935.90 \$935.90 \$935.90 \$935.92 \$1,078.58 \$1,038.81 \$1,041.70 \$1,251.05 \$1,161.19 \$1,002.34 \$1,023.44 \$1,188.17 \$1,251.05 \$1,524.07 \$1,316.21 \$1,524.07 \$1,316.21 \$1,033.17 \$1,413.84 \$1,420.52	Annual Payout Rate <sup>3</sup> 10 Year Defer 10.53% 10.32% 10.27% 10.29% 10 Year Defer 11.21% 11.21% 11.23% 10.73% 11.21% 11.23% 10.73% 12.94% 12.41% 11.44% 12.47% 12.63% 12.03% 12.03% 12.03% 12.03% 12.20% 15.79%	Payout Rate Change from 3/4/2024           al         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%           0.00%         0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,599.93 \$2,833.07 N/A \$3,552.96 \$3,552.90 N/A N/A N/A N/A	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 20.42% 20.75% 20.75% 20.75% 20.75% 23.81% 20.29% 24.72% 24.72% 24.74% 20 Year Deferr 47.84% 31.15% 20 Year Deferr 47.84% 42.72% 20 Year Deferr N/A N/A N/A N/A N/A	Payout Rat Change fro 3/4/2024           al         0.00%           0.00%
Life with Installment Refund         New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000         Contract Type: Non Qualified <sup>4</sup> Age 50         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Age 55         Life with Cash Refund         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Life with 20 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$549.77 \$541.78 \$542.47 \$544.03 \$589.65 \$584.01 \$559.95 \$573.91 \$576.49 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$664.58 \$665.45 \$667.48 \$665.45 \$667.48 \$667.48 \$665.45 \$667.45 \$66	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferri 6.65% 6.50% 6.51% 6.51% 6.53% 7.01% 7.01% 6.84% 6.89% 7.01% 6.84% 6.89% 7.01% 7.52% 7.22% 7.36% 7.52% 7.22% 7.36% 8.18% 7.54% 7.54% 7.54% 7.41% 3 Year Deferri 9.36% 8.05% 3 Year Deferri 9.36% 9.06% 8.01% 8.84% 8.93% 3 Year Deferri 9.36% 9.06% 8.01% 8.84%	0.00% 0.00% Payout Rate Change from 3/4/2024 0.00% 0.0	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$615.20 \$615.20 \$654.30 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48 \$731.12 \$787.12 \$777.12	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferro 7.54% 7.47% 7.47% 7.34% 7.38% 7.40% 7.38% 7.40% 7.97% 7.97% 7.97% 7.97% 7.97% 7.97% 7.75% 7.87% 7.87% 7.97% 7.75% 7.87% 7.97	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 <b>FEMALE</b> Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$855.98 \$855.98 \$855.98 \$855.98 \$855.98 \$855.98 \$985.93 \$995.82 \$995.82 \$1,078.58 \$1,038.89 \$1,078.58 \$1,038.81 \$1,078.58 \$1,038.81 \$1,078.58 \$1,038.81 \$1,078.58 \$1,038.81 \$1,078.58 \$1,038.81 \$1,078.58 \$1,038.81 \$1,028.55 \$1,161.19 \$1,251.05 \$1,161.19 \$1,251.05 \$1,161.19 \$1,251.05 \$1,161.19 \$1,251.05 \$1,161.19 \$1,251.05 \$1,161.21 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,136.21 \$1,413.84 \$1,420.52	Annual Payout Rate <sup>3</sup> 10 Year Deferr 10.54% 10.32% 10.32% 10.23% 10.23% 10.29% 11.23% 11.23% 11.23% 11.23% 12.44% 12.41% 11.24% 12.44% 12.44% 12.44% 12.45% 14.26% 14.26% 14.26% 14.26% 15.79% 15.79% 12.24% 15.79% 17.75% 17.25%	Payout Rate Change from 3/4/2024 al 0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,051.73 \$2,789.38 \$2,363.76 \$1,797.26 \$2,595.45 \$2,598.93 \$3,986.49 \$2,835.07 N/A \$3,552.96 \$3,559.90 N/A N/A N/A N/A N/A	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.75% 20.29% 23.81% 20.29% 24.72% 24.72% 24.72% 24.72% 20 Year Deferr 47.84% 34.02% 11.57% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.27% 20 Year Deferr N/A N/A N/A N/A N/A 20 Year Deferr	Payout Rat           Change froi           3/4/2024           al           0.00%           N/A           N/A           N/A           N/A           N/A           N/A
Life with Installment Refund         New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000         Contract Type: Non Qualified <sup>4</sup> Age 50         Life Only         Life with 10 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Life with O Years Certain         Life with Installment Refund         Age 55         Life with 20 Years Certain         Life with 10 Years Certain	\$911.19 Monthly Benefit <sup>2</sup> 5553.84 \$559.77 \$541.78 \$542.47 \$544.03 \$589.65 \$588.01 \$5584.01 \$5584.01 \$5584.01 \$5569.95 \$573.91 \$6634.13 \$662.51 \$6602.02 \$6613.54 \$6613.55\$6613.55 \$6613.55\$6613.55 \$6613.55\$66	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.53% 3 Year Deferra 7.08% 7.01% 6.84% 6.83% 6.83% 3 Year Deferra 7.61% 7.22% 7.22% 7.22% 7.22% 7.36% 7.41% 8.38% 8.13% 8.81% 7.64% 9.36% 9.06% 8.01% 8.01% 8.93% 3 Year Deferra 9.36%	0.00% 0.00% Payout Rate Change from 3/4/2024 0.00% 0.0	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$616.79 \$616.79 \$64.20 \$645.76 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$645.76 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48 \$810.79 \$787.12 \$723.43 \$770.48 \$810.79 \$787.12 \$723.43 \$776.11 \$780.99 \$926.09 \$878.42 \$754.54 \$872.51 \$879.98 \$1,102.49	13.31% Annual Payout Payout Payout Stear Deferra 7.54% 7.47% 7.47% 7.34% 7.38% 5 Year Deferra 8.09% 5 Year Deferra 8.77% 8.61% 8.21% 8.61% 8.21% 8.61% 8.53% 5 Year Deferra 9.73% 9.45% 8.68% 9.45% 8.68% 9.45% 8.68% 9.31% 9.37% 5 Year Deferra 11.11% 10.54% 9.05% 10.47% 10.56% 5 Year Deferra 13.23%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 E: FEMALE Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$964.05 \$935.90 \$894.40 \$933.79 \$935.82 \$1,078.58 \$1,038.81 \$1,041.70 \$1,251.05 \$1,161.19 \$1,002.34 \$1,038.47 \$1,251.05 \$1,161.19 \$1,002.34 \$1,251.05 \$1,161.19 \$1,002.34 \$1,251.05 \$1,161.19 \$1,023.47 \$1,251.05 \$1,524.07 \$1,316.21 \$1,033.17 \$1,316.21 \$1,033.17 \$1,316.21 \$1,033.17 \$1,316.21 \$1,033.17 \$1,316.21 \$1,033.17 \$1,316.21 \$1,033.17 \$1,316.21 \$1,033.17 \$1,316.21 \$1,033.17 \$1,413.84 \$1,420.52 \$1,994.40	Annual Payout Rate <sup>3</sup> 10 Year Defer 10.54% 10.23% 10.027% 10.29% 11.53% 11.23% 10.73% 11.23% 10.73% 11.23% 10 Year Defer 15.01% 13.93% 12.41% 13.93% 12.42% 14.26%14.26% 14.26% 14.26%14.26% 14.26% 14.26%14.26% 14.26% 14.26%14.26% 14.26%14.26% 14.26%14.26% 14.26%14.26% 14.26%14.26% 14.26%14.26%14% 14%14% 14%14% 14%14% 14%	Payout Rate Change from 3/4/2024 al 0.00%	Monthly Benefit <sup>2</sup> 51,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,061.73 \$2,789.38 \$2,363.76 \$1,797.26 \$2,595.45 \$2,598.93 \$2,835.07 \$3,986.49 \$2,835.07 \$3,986.49 \$2,835.07 \$3,986.49 \$3,559.90 \$3,985.90 \$3,985.90 \$3,559.	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.75% 20.75% 20.75% 23.81% 20.29% 24.72% 24.74% 20.29% 24.72% 24.74% 24.72% 24.74% 21.57% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.25% 20 Year Deferr N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Payout Rat Change from 3/4/2024 al 0.00% 0
Life with Installment Refund         New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000         Contract Type: Non Qualified <sup>4</sup> Age 50         Life with 10 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Life with Cash Refund         Life with Cash Refund         Life with 20 Years Certain         Life with Cash Refund         Life with 10 Years Certain         Life with 20 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain         Life with Installment Refund         Age 65         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain <td>\$911.19 Monthly Benefit<sup>2</sup> 5553.84 \$553.84 \$5549.77 \$541.78 \$5549.77 \$5541.78 \$5549.77 \$5541.78 \$5549.03 \$5589.65 \$5573.91 \$5573.91 \$5576.49 \$5576.49 \$562.51 \$662.02 \$653.54 \$662.51 \$662.02 \$653.54 \$662.51 \$662.02 \$654.58 \$662.51 \$662.52 \$665.45 \$6654.58 \$5779.90 \$7779.90 \$7755.26 \$6667.18 \$7764.00 \$7775.00 \$7764.00 \$7776.00 \$7764.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7764.00 \$7776.00</td> <td>10.93% Annual Payout Rate<sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.53% 3 Year Deferra 7.08% 7.01% 6.83% 7.01% 6.83% 7.01% 6.83% 7.01% 6.83% 7.01% 6.83% 7.01% 6.83% 7.41% 7.22% 7.41% 7.22% 7.41% 8.18% 7.41% 8.18% 7.64% 7.95% 3 Year Deferra 9.36% 9.06% 8.01% 8.84% 8.83% 3 Year Deferra 9.36% 9.06%</td> <td>0.00% 0.00% Payout Rate Change from 3/4/2024 0.00%</td> <td>\$1,108.92 Monthly Benefit<sup>2</sup> \$628.72 \$622.32 \$611.50 \$616.79 \$674.10 \$664.30 \$645.76 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48 \$810.79 \$787.12 \$723.43 \$770.48 \$810.79 \$787.12 \$723.43 \$770.48 \$810.79 \$787.12 \$723.43 \$770.48 \$810.79 \$787.12 \$723.43 \$776.11 \$776.11 \$775.13 \$776.11 \$778.42 \$723.43 \$776.11 \$776.13 \$776.11 \$778.43 \$775.11 \$778.43 \$775.45 \$879.98 \$879.98</td> <td>13.31% Annual Payout Rate<sup>3</sup> 5 Year Deferra 8.09% 7.34% 7.47% 7.47% 7.47% 7.33% 7.33% 7.33% 5 Year Deferra 8.77% 8.61% 8.21% 8.49% 5 Year Deferra 9.73% 9.45% 8.68% 9.33% 5 Year Deferra 11.11% 10.54% 9.05% 10.54% 9.05% 5 Year Deferra 13.23%</td> <td>SINGLE LIF Payout Rate Change from 3/4/2024</td> <td>\$2,013.72 <b>FEMALE</b> Monthly Benefit<sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$1,01.07 \$1,01.07 \$1,02.34 \$1,038.81 \$1,02.34 \$1,02.34 \$1,02.34 \$1,02.34 \$1,02.34 \$1,524.07 \$1,316.21 \$1,033.17 \$1,413.84 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,224.07 \$1,316.21 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,524.07 \$1,316.21 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,524.07 \$1,527.07 \$1,527.07 \$1,527.07 \$1,527.07 \$1,527.07 \$1,527.07 \$1,527.07</td> <td>Annual Payout Rate<sup>3</sup> 10 Year Defer 10.54% 10.32% 10.27% 10.29% 10 Year Defer 12.94% 12.41% 11.21% 12.94% 12.41% 11.42% 12.44% 12.43% 12.94% 12.43% 12.93% 12.03% 12.03% 12.24% 12.24%12.24% 1</td> <td>Payout Rate Change from 3/4/2024           al         0.00%           0.00%         0.00%</td> <td>Monthly Benefit<sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,259.45 \$2,598.93 \$2,353.75 \$2,598.93 \$3,986.49 \$2,835.07 N/A \$3,555.96 \$3,555.90 N/A \$3,555.90 N/A N/A N/A N/A N/A N/A</td> <td>Annual Payout Rate<sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.75% 20.75% 23.81% 20.29% 24.72% 24.72% 24.72% 24.74% 24.74% 24.74% 24.73% 28.37% 28.37% 28.37% 28.37% 21.57% 31.15% 31.15% 31.15% 20 Year Deferr 47.84% 34.02% N/A N/A N/A N/A N/A</td> <td>Payout Rat           Change froi           3/4/2024           al           0.00%           1           N/A           N/A           N/A           N/A           N/A</td>	\$911.19 Monthly Benefit <sup>2</sup> 5553.84 \$553.84 \$5549.77 \$541.78 \$5549.77 \$5541.78 \$5549.77 \$5541.78 \$5549.03 \$5589.65 \$5573.91 \$5573.91 \$5576.49 \$5576.49 \$562.51 \$662.02 \$653.54 \$662.51 \$662.02 \$653.54 \$662.51 \$662.02 \$654.58 \$662.51 \$662.52 \$665.45 \$6654.58 \$5779.90 \$7779.90 \$7755.26 \$6667.18 \$7764.00 \$7775.00 \$7764.00 \$7776.00 \$7764.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7764.00 \$7776.00	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.53% 3 Year Deferra 7.08% 7.01% 6.83% 7.01% 6.83% 7.01% 6.83% 7.01% 6.83% 7.01% 6.83% 7.01% 6.83% 7.41% 7.22% 7.41% 7.22% 7.41% 8.18% 7.41% 8.18% 7.64% 7.95% 3 Year Deferra 9.36% 9.06% 8.01% 8.84% 8.83% 3 Year Deferra 9.36% 9.06%	0.00% 0.00% Payout Rate Change from 3/4/2024 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$616.79 \$674.10 \$664.30 \$645.76 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48 \$810.79 \$787.12 \$723.43 \$770.48 \$810.79 \$787.12 \$723.43 \$770.48 \$810.79 \$787.12 \$723.43 \$770.48 \$810.79 \$787.12 \$723.43 \$776.11 \$776.11 \$775.13 \$776.11 \$778.42 \$723.43 \$776.11 \$776.13 \$776.11 \$778.43 \$775.11 \$778.43 \$775.45 \$879.98 \$879.98	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 8.09% 7.34% 7.47% 7.47% 7.47% 7.33% 7.33% 7.33% 5 Year Deferra 8.77% 8.61% 8.21% 8.49% 5 Year Deferra 9.73% 9.45% 8.68% 9.33% 5 Year Deferra 11.11% 10.54% 9.05% 10.54% 9.05% 5 Year Deferra 13.23%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 <b>FEMALE</b> Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$1,01.07 \$1,01.07 \$1,02.34 \$1,038.81 \$1,02.34 \$1,02.34 \$1,02.34 \$1,02.34 \$1,02.34 \$1,524.07 \$1,316.21 \$1,033.17 \$1,413.84 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,224.07 \$1,316.21 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,524.07 \$1,316.21 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,524.07 \$1,527.07 \$1,527.07 \$1,527.07 \$1,527.07 \$1,527.07 \$1,527.07 \$1,527.07	Annual Payout Rate <sup>3</sup> 10 Year Defer 10.54% 10.32% 10.27% 10.29% 10 Year Defer 12.94% 12.41% 11.21% 12.94% 12.41% 11.42% 12.44% 12.43% 12.94% 12.43% 12.93% 12.03% 12.03% 12.24% 12.24%12.24% 1	Payout Rate Change from 3/4/2024           al         0.00%           0.00%         0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,259.45 \$2,598.93 \$2,353.75 \$2,598.93 \$3,986.49 \$2,835.07 N/A \$3,555.96 \$3,555.90 N/A \$3,555.90 N/A N/A N/A N/A N/A N/A	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.75% 20.75% 23.81% 20.29% 24.72% 24.72% 24.72% 24.74% 24.74% 24.74% 24.73% 28.37% 28.37% 28.37% 28.37% 21.57% 31.15% 31.15% 31.15% 20 Year Deferr 47.84% 34.02% N/A N/A N/A N/A N/A	Payout Rat           Change froi           3/4/2024           al           0.00%           1           N/A           N/A           N/A           N/A           N/A
Life with Installment Refund         New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000         Contract Type: Non Qualified <sup>4</sup> Age 50         Life with 10 Years Certain         Life with 10 Years Certain         Life with 20 Years Certain         Life with Cash Refund         Age 55         Life with 10 Years Certain         Life with 20 Years Certain         Life with 10 Years Certain	\$911.19 Monthly Benefit <sup>2</sup> \$553.84 \$553.84 \$5549.77 \$5541.78 \$5542.47 \$5542.47 \$5542.47 \$5542.47 \$5543.03 \$559.65 \$5573.91 \$5576.49 \$6563.41 \$6626.51 \$6626.51 \$6626.51 \$6694.58 \$6694.58 \$6694.58 \$6694.58 \$6694.58 \$6694.58 \$6694.58 \$6670.80 \$779.90 \$7755.26 \$6657.18 \$7736.40 \$7755.26 \$6657.18 \$7736.40 \$7755.26 \$6667.18 \$7736.40 \$7755.26 \$6667.18 \$7736.40 \$7755.26 \$6667.18 \$7736.40 \$7755.26 \$6667.18 \$7736.40 \$7755.26 \$6667.18 \$7736.40 \$7755.26 \$6667.18 \$7736.40 \$7755.26 \$6667.18 \$7736.40 \$7755.26 \$6667.18 \$7736.40 \$7755.26 \$6667.18 \$7736.40 \$7755.26 \$6667.18 \$7736.40 \$7745.50 \$7745.50 \$7745.50 \$7745.50 \$7745.50 \$7745.50 \$7745.50 \$7745.50 \$7755.26 \$7755.2	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferro 6.65% 6.50% 6.51% 6.51% 6.51% 6.51% 6.51% 6.53% 7.01% 7.01% 6.84% 6.89% 7.01% 6.84% 6.89% 7.61% 7.52% 7.36% 7.22% 7.36% 7.22% 7.36% 7.41% 8.33% 8.18% 8.18% 8.18% 8.18% 8.05% 3 Year Deferro 9.36% 9.06% 8.01% 8.84% 10.19% 8.24%	0.00% 0.00% Payout Rate Change from 3/4/2024 0.00% 0.0	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$615.20 \$615.20 \$615.20 \$615.20 \$654.70 \$655.49 \$655.49 \$655.49 \$655.49 \$655.49 \$655.777 \$731.11 \$717.67 \$684.25 \$707.13 \$731.11 \$710.48 \$731.11 \$710.48 \$720.13 \$776.11 \$780.99 \$787.12 \$723.43 \$776.11 \$780.99 \$787.12 \$723.43 \$776.11 \$780.99 \$787.42 \$725.454 \$872.51 \$879.98 \$1,102.49 \$990.24 \$772.06	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferro 8.09% 7.34% 7.34% 7.38% 7.40% 7.37% 7.40% 7.37% 7.38% 7.75% 7.87% 7.87% 7.87% 7.87% 7.87% 8.61% 8.21% 8.40% 8.53% 5 Year Deferro 9.73% 9.45% 8.68% 9.31% 9.45% 5 Year Deferro 11.11% 10.54% 9.05% 10.56% 5 Year Deferro 13.23% 11.88% 9.26%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 <b>FEMALE</b> Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$855.98 \$855.98 \$855.98 \$935.90 \$935.90 \$935.90 \$933.79 \$935.82 \$1,078.58 \$1,078.58 \$1,078.58 \$1,033.89 \$955.54 \$1,038.81 \$1,038.81 \$1,038.81 \$1,038.81 \$1,038.81 \$1,141.70 \$1,125.105 \$1,161.19 \$1,102.34 \$1,188.17 \$1,132.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,192.45 \$1,193.17 \$1,133.47 \$1,420.52 \$1,143.84 \$1,420.52 \$1,194.40 \$1,472.97 \$1,A72.97	Annual Payout Rate <sup>3</sup> 10 Year Defer 10.54% 10.32% 10.027% 10.29% 10.29% 10.29% 11.23% 11.23% 10.73% 11.21% 11.23% 10 Year Defer 12.94% 12.41% 12.41% 12.41% 12.41% 12.43% 12.43% 12.61% 13.93% 12.03% 14.26% 14.31% 15.01% 15.97% 15.70% 12.24% 14.26% 14.26% 14.31% 10 Year Defer 23.93% 17.68% N/A	Payout Rate Change from 3/4/2024           al         0.00%           0.00%         0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,051.73 \$2,789.38 \$2,363.76 \$1,797.26 \$1,797.26 \$1,797.26 \$2,598.93 \$2,363.76 \$1,797.26 \$2,598.93 \$3,986.49 \$2,559.90 \$3,3552.96 \$3,559.90 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 20.42% 20.75% 20.75% 20 Year Deferr 33.47% 28.37% 24.72% 24.72% 24.72% 24.72% 23.81% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.15% 31.12% 20 Year Deferr N/A N/A N/A N/A N/A N/A N/A N/A	Payout Rat Change froi 3/4/2024 al 0.00% 0
Life with Installment Refund New York Life Guaranteed Future Income Annuity <sup>1</sup> Premium: \$100,000 Contract Type: Non Qualified <sup>4</sup> Age 50 Life Only Life with 10 Years Certain Life with 20 Years Certain Life with Cash Refund Life with Cash Refund Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 20 Years Certain Life with 10 Years Certain Life with 10 Years Certain Life with 20 Years C	\$911.19 Monthly Benefit <sup>2</sup> 5553.84 \$553.84 \$5549.77 \$541.78 \$5549.77 \$5541.78 \$5549.77 \$5541.78 \$5549.03 \$5589.65 \$5573.91 \$5573.91 \$5576.49 \$5576.49 \$562.51 \$662.02 \$653.54 \$662.51 \$662.02 \$653.54 \$662.51 \$662.02 \$654.58 \$662.51 \$662.52 \$665.45 \$6654.58 \$5779.90 \$7779.90 \$7755.26 \$6667.18 \$7764.00 \$7775.00 \$7764.00 \$7776.00 \$7764.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7776.00 \$7764.00 \$7776.00	10.93% Annual Payout Rate <sup>3</sup> 3 Year Deferra 6.65% 6.50% 6.53% 3 Year Deferra 7.08% 7.01% 6.83% 7.01% 6.83% 7.01% 6.83% 7.01% 6.83% 7.01% 6.83% 7.01% 6.83% 7.41% 7.22% 7.41% 7.22% 7.41% 8.18% 7.41% 8.18% 7.64% 7.95% 3 Year Deferra 9.36% 9.06% 8.01% 8.84% 8.83% 3 Year Deferra 9.36% 9.06%	0.00% 0.00% Payout Rate Change from 3/4/2024 0.00%	\$1,108.92 Monthly Benefit <sup>2</sup> \$628.72 \$622.32 \$611.50 \$616.79 \$674.10 \$664.30 \$645.76 \$655.49 \$657.77 \$731.11 \$717.67 \$684.25 \$707.13 \$710.48 \$810.79 \$787.12 \$723.43 \$770.48 \$810.79 \$787.12 \$723.43 \$770.48 \$810.79 \$787.12 \$723.43 \$770.48 \$810.79 \$787.12 \$723.43 \$776.11 \$776.11 \$775.13 \$776.11 \$776.13 \$776.13 \$776.14 \$775.15 \$779.99 \$2926.09 \$878.42 \$754.54 \$877.91 \$879.98	13.31% Annual Payout Rate <sup>3</sup> 5 Year Deferra 7.54% 7.47% 7.47% 7.47% 7.33% 7.33% 7.33% 5 Year Deferra 8.09% 5 Year Deferra 8.77% 8.61% 8.21% 8.49% 5 Year Deferra 9.73% 9.45% 8.68% 9.33% 5 Year Deferra 11.11% 10.54% 9.05% 5 Year Deferra 13.23%	SINGLE LIF Payout Rate Change from 3/4/2024	\$2,013.72 <b>FEMALE</b> Monthly Benefit <sup>2</sup> \$878.06 \$860.13 \$837.42 \$855.98 \$857.37 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$995.90 \$1,01.07 \$1,01.07 \$1,02.34 \$1,038.81 \$1,02.34 \$1,02.34 \$1,02.34 \$1,02.34 \$1,02.34 \$1,524.07 \$1,316.21 \$1,033.17 \$1,413.84 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,033.17 \$1,413.84 \$1,42.97 \$1,994.40 \$1,472.97	Annual Payout Rate <sup>3</sup> 10 Year Defer 10.54% 10.32% 10.27% 10.29% 10 Year Defer 12.94% 12.41% 11.21% 12.94% 12.41% 11.42% 12.44% 12.43% 12.94% 12.43% 12.93% 12.03% 12.03% 12.24% 12.24%12.24% 1	Payout Rate Change from 3/4/2024           al         0.00%           0.00%         0.00%	Monthly Benefit <sup>2</sup> \$1,794.60 \$1,701.39 \$1,564.26 \$1,727.45 \$1,728.85 \$2,170.64 \$1,984.21 \$1,690.79 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,059.60 \$2,259.45 \$2,598.93 \$2,353.75 \$2,598.93 \$2,835.07 N/A \$3,552.96 \$3,555.90 N/A \$3,555.90 N/A N/A N/A N/A N/A N/A	Annual Payout Rate <sup>3</sup> 20 Year Deferr 21.54% 20.42% 18.77% 20.73% 20.75% 20.75% 23.81% 20.29% 24.72% 24.72% 24.72% 24.74% 24.74% 24.74% 24.73% 28.37% 28.37% 28.37% 21.57% 31.15% 31.15% 31.15% 20 Year Deferr 47.84% 34.02% N/A N/A N/A N/A N/A	Payout Rat           Change fror           3/4/2024           al           0.00%           1           N/A           N/A           N/A           N/A           N/A

guarantee of the amount the policyholder will receive. The guaranteed income/payout rates associated with each premium payment is determined by the purchase rates in effect at the time premium payment is received by New Vork Life and applied to the contract. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. Payout amounts do not include applicable state premium taxes.

1. Issued by New York Life Insurance and Annuity Corporation (NYLIAC) (a Delaware Corporation), a wholly-owned subsidiary of New York Life Insurance Company. Guarantees are subject to policy terms, exclusions and limitations, and the claims paying ability of NYLIAC. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Contracts in which a Life Only payout option is selected do not provide for payments to beneficiaries either prior to or after the designated income start date.

2. Monthly income calculated using \$100,000 premium.

Annual payout rates include interest and return of principal. They represent the annualized payouts as a percent of total premium. 3.

4. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions

## **New York Life Guaranteed Future Income Annuity**

Flexible Premium Deferred Income Annuity

Based on Rates in Effect as of 3/11/2024

New York Life Guaranteed Future Income Annuity <sup>1</sup>					J	OINT LIFE: M	ALE/FEMAL	.E <sup>5</sup>				
Premium: \$100,000 Contract	Monthly	Annual Payout	Payout Rate Change from									
Type: Non Qualified <sup>4</sup>	Benefit <sup>2</sup>	Rate <sup>3</sup>	3/4/2024									
Age 50		3 Year Deferra			5 Year Deferra			10 Year Deferr			20 Year Deferr	
Life Only	\$519.86	6.24%	0.00%	\$585.60	7.03%	0.00%	\$798.64	9.58%	0.00%	\$1,525.39	18.30%	0.00%
Life with 10 Years Certain	\$517.82	6.21%	0.00%	\$583.24	7.00%	0.00%	\$794.78	9.54%	0.00%	\$1,506.44	18.08%	0.00%
Life with 20 Years Certain	\$517.19	6.21%	0.00%	\$582.20	6.99%	0.00%	\$791.25	9.50%	0.00%	\$1,458.61	17.50%	0.00%
Life with Cash Refund	\$517.49	6.21%	0.00%	\$582.89	6.99%	0.00%	\$794.58	9.53%	0.00%	\$1,512.49	18.15%	0.00%
Life with Installment Refund	\$517.55	6.21%	0.00%	\$582.96	7.00%	0.00%	\$794.70	9.54%	0.00%	\$1,512.77	18.15%	0.00%
Age 55		3 Year Deferra	al		5 Year Deferra	al		10 Year Deferr	al		20 Year Deferr	al
Life Only	\$546.77	6.56%	0.00%	\$619.68	7.44%	0.00%	\$862.63	10.35%	0.00%	\$1,786.93	21.44%	0.00%
Life with 10 Years Certain	\$544.72	6.54%	0.00%	\$617.19	7.41%	0.00%	\$857.65	10.29%	0.00%	\$1,742.52	20.91%	0.00%
Life with 20 Years Certain	\$543.08	6.52%	0.00%	\$614.53	7.37%	0.00%	\$848.40	10.18%	0.00%	\$1,593.43	19.12%	0.00%
Life with Cash Refund	\$544.00	6.53%	0.00%	\$616.48	7.40%	0.00%	\$857.57	10.29%	0.00%	\$1,763.98	21.17%	0.00%
Life with Installment Refund	\$544.14	6.53%	0.00%	\$616.64	7.40%	0.00%	\$857.78	10.29%	0.00%	\$1,764.56	21.17%	0.00%
Age 60		3 Year Deferra	al		5 Year Deferra	al		10 Year Deferr			20 Year Deferr	
Life Only	\$580.92	6.97%	0.00%	\$663.34	7.96%	0.00%	\$948.06	11.38%	0.00%	\$2,208.02	26.50%	0.00%
Life with 10 Years Certain	\$578.72	6.94%	0.00%	\$660.42	7.93%	0.00%	\$940.04	11.28%	0.00%	\$2,070.17	24.84%	0.00%
Life with 20 Years Certain	\$574.63	6.90%	0.00%	\$653.67	7.84%	0.00%	\$913.93	10.97%	0.00%	\$1,691.18	20.29%	0.00%
Life with Cash Refund	\$577.40	6.93%	0.00%	\$659.24	7.91%	0.00%	\$940.89	11.29%	0.00%	\$2,157.50	25.89%	0.00%
Life with Installment Refund	\$577.66	6.93%	0.00%	\$659.51	7.91%	0.00%	\$941.27	11.30%	0.00%	\$2,158.75	25.91%	0.00%
Age 65		3 Year Deferra			5 Year Deferra			10 Year Deferr			20 Year Deferr	
Life Only	\$626.32	7.52%	0.00%	\$722.47	8.67%	0.00%	\$1,071.20	12.85%	0.00%	\$2,995.77	35.95%	0.00%
Life with 10 Years Certain	\$623.84	7.49%	0.00%	\$718.47	8.62%	0.00%	\$1,053.38	12.64%	0.00%	\$2,481.88	29.78%	0.00%
Life with 20 Years Certain	\$612.31	7.35%	0.00%	\$698.70	8.38%	0.00%	\$975.71	11.71%	0.00%	N/A	N/A	N/A
Life with Cash Refund	\$621.35	7.46%	0.00%	\$716.51	8.60%	0.00%	\$1,059.19	12.71%	0.00%	\$2,848.75	34.19%	0.00%
Life with Installment Refund	\$621.86	7.46%	0.00%	\$717.07	8.60%	0.00%	\$1,059.96	12.72%	0.00%	\$2,852.12	34.23%	0.00%
Age 70		3 Year Deferra			5 Year Deferra			10 Year Deferr			20 Year Deferr	
Life Only	\$689.51	8.27%	0.00%	\$806.31	9.68%	0.00%	\$1,259.84	15.12%	0.00%	N/A	N/A	N/A
Life with 10 Years Certain	\$685.72	8.23%	0.00%	\$798.33	9.58%	0.00%	\$1,203.80	14.45%	0.00%	N/A	N/A	N/A
Life with 20 Years Certain	\$651.22	7.81%	0.00%	\$740.28	8.88%	0.00%	\$1,015.11	12.18%	0.00%	N/A	N/A	N/A
Life with Cash Refund	\$681.26	8.18%	0.00%	\$796.07	9.55%	0.00%	\$1,234.87	14.82%	0.00%	N/A	N/A	N/A
Life with Installment Refund	\$682.33	8.19%	0.00%	\$797.23	9.57%	0.00%	\$1,236.56	14.84%	0.00%	N/A	N/A	N/A
Age 75		3 Year Deferra			5 Year Deferra	1		10 Year Deferr			20 Year Deferr	
Life Only	\$781.76	9.38%	0.00%	\$931.55	11.18%	0.00%	\$1,572.87	18.87%	0.00%	N/A	N/A	N/A
Life with 10 Years Certain	\$771.73	9.26%	0.00%	\$906.49	10.88%	0.00%	\$1,372.03	16.46%	0.00%	N/A	N/A	N/A
Life with 20 Years Certain	\$680.20	8.16%	0.00%	\$766.39	9.20%	0.00%	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$765.49	9.19%	0.00%	\$910.33	10.92%	0.00%	\$1,508.82	18.11%	0.00%	N/A	N/A	N/A
Life with Installment Refund	\$767.88	9.21%	0.00%	\$913.01	10.96%	0.00%	\$1,512.98	18.16%	0.00%	N/A	N/A	N/A

Payouts are based on a non-qualified New York Life Guaranteed Future Income Annuity, \$100,000 premium and based on rates in effect as of 3/11/2024. The amounts shown are for illustrative purposes only and are not a guarantee of the amount the policyholder will receive. The guaranteed income/payout rates associated with each premium payment is determined by the purchase rates in effect at the time premium payment is received by New York Life and applied to the contract. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. Payout amounts do not include applicable state premium taxes.

Issued by New York Life Insurance and Annuity Corporation (NYLIAC) (a Delaware Corporation), a wholly-owned subsidiary of New York Life Insurance Company. Guarantees are subject to policy terms, exclusions and limitations, 1. and the claims paying ability of NYLIAC. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Contracts in which a Life Only payout option is selected do not provide for payments to beneficiaries either prior to or after the designated income start date.

2. Monthly income calculated using \$100,000 premium.

Annual payout rates include interest and return of principal. They represent the annualized payouts as a percent of total premium. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS 4 restrictions.

5. Joint Life reflects the same issue age for male and female.

### New York Life Deferred Income Annuities<sup>1</sup>

Based on Rates and Dividend Scale in effect as of 3/11/2024

<b></b>																
	Guaranteed Future	Future Mutu	al Income An	nuity -	Guaranteed Future	Future Mut	ual Income An	nuity -	<b>Guaranteed Future</b>	Future Mut	ual Income An	nuity -	Guaranteed Future	Future Mut	ual Income Anr	nuity -
Male	Income Annuity	Non Guaranteed (Us	ing Current Di	vidend Scale)*	Income Annuity	Non Guaranteed (Us	sing Current Di	ividend Scale)*	Income Annuity	Non Guaranteed (U	sing Current D	vidend Scale)*	Income Annuity	Non Guaranteed (Us	sing Current Di	vidend Scale)*
Premium: \$100,000				Payout Rate				Payout Rate				Payout Rate				Payout Rate
Contract Type: Non Qualified <sup>3</sup>			Annual	Change from			Annual	Change from			Annual	Change from			Annual	Change from
contract type: Noti Qualified	Annualized Income	Annualized Income <sup>2</sup>	Pavout Rate		Annualized Income	Annualized Income <sup>2</sup>	Payout Rate	3/4/2024	Annualized Income	Annualized Income <sup>2</sup>	Pavout Rate		Annualized Income	Annualized Income <sup>2</sup>	Pavout Rate	
Age 45		15 Year Deferra				20 Year Deferra				25 Year Deferra				30 Year Deferra		
Life with Cash Refund - at income start date (ISD)	\$13,577.16	\$14,863.57	14.86%	0.00%	\$19,293.24	\$22,251.23	22.25%	0.00%	\$27,817.20	\$34,217.42	34.22%	0.00%	\$41,074.56	\$53,699.23	53.70%	0.00%
Life with Cash Refund - five years after ISD	\$13,577.16	\$15,280.30	15.28%	0.00%	\$19,293.24	\$22,630.05	22.63%	0.00%	\$27,817.20	\$34,476.22	34.48%	0.00%	\$41,074.56	\$53,601.95	53.60%	0.00%
Life with Cash Refund - ten years after ISD	\$13,577.16	\$15,733.12	15.73%	0.00%	\$19,293.24	\$23,092.69	23.09%	0.00%	\$27,817.20	\$34,832.81	34.83%	0.00%	\$41,074.56	\$54,269.31	54.27%	0.00%
Life with Cash Refund - at age 85	\$13,577.16	\$17,738.08	17.74%	0.00%	\$19,293.24	\$24,522.08	24.52%	0.00%	\$27,817.20	\$35,659.09	35.66%	0.00%	\$41,074.56	\$54,269.31	54.27%	0.00%
Age 50		10 Year Deferra				15 Year Deferra	al			20 Year Deferra	al			25 Year Deferra	al	
Life with Cash Refund - at income start date (ISD)	\$10,750.80	\$11,461.59	11.46%	0.00%	\$15,178.44	\$17,202.16	17.20%	0.00%	\$22,554.84	\$26,843.90	26.84%	0.00%	\$34,542.36	\$43,610.98	43.61%	0.00%
Life with Cash Refund - five years after ISD	\$10,750.80	\$11,845.99	11.85%	0.00%	\$15,178.44	\$17,598.71	17.60%	0.00%	\$22,554.84	\$27,117.30	27.12%	0.00%	\$34,542.36	\$43,622.56	43.62%	0.00%
Life with Cash Refund - ten years after ISD	\$10,750.80	\$12,266.94	12.27%	0.00%	\$15,178.44	\$18,041.82	18.04%	0.00%	\$22,554.84	\$27,519.34	27.52%	0.00%	\$34,542.36	\$44,164.41	44.16%	0.00%
Life with Cash Refund - at age 85	\$10,750.80	\$14,031.03	14.03%	0.00%	\$15,178.44	\$19,345.54	19.35%	0.00%	\$22,554.84	\$28,237.21	28.24%	0.00%	\$34,542.36	\$44,164.41	44.16%	0.00%
Age 55		5 Year Deferral				10 Year Deferra				15 Year Deferra				20 Year Deferra		
Life with Cash Refund - at income start date (ISD)	\$8,179.68	\$8,247.25	8.25%	0.00%	\$11,828.40	\$12,927.16	12.93%	0.00%	\$17,355.96	\$20,124.16	20.12%	0.00%	\$27,446.52	\$33,143.49	33.14%	0.00%
Life with Cash Refund - five years after ISD	\$8,179.68	\$8,526.17	8.53%	0.00%	\$11,828.40	\$13,326.10	13.33%	0.00%	\$17,355.96	\$20,483.16	20.48%	0.00%	\$27,446.52	\$33,294.04	33.29%	0.00%
Life with Cash Refund - ten years after ISD	\$8,179.68	\$8,857.16	8.86%	0.00%	\$11,828.40	\$13,757.65	13.76%	0.00%	\$17,355.96	\$20,918.47	20.92%	0.00%	\$27,446.52	\$33,861.07	33.86%	0.00%
Life with Cash Refund - at age 85	\$8,179.68	\$10,200.00	10.20%	0.00%	\$11,828.40	\$14,915.50	14.92%	0.00%	\$17,355.96	\$21,586.14	21.59%	0.00%	\$27,446.52	\$33,861.07	33.86%	0.00%
Age 60		3 Year Deferral				5 Year Deferra				10 Year Deferra				15 Year Deferra		
Life with Cash Refund - at income start date (ISD)	\$7,664.40	\$7,716.01	7.72%	0.00%	\$8,883.72	\$9,183.23	9.18%	0.00%	\$13,293.36	\$14,816.80	14.82%	0.00%	\$20,560.92	\$24,259.12	24.26%	0.00%
Life with Cash Refund - five years after ISD	\$7,664.40	\$7,971.20	7.97%	0.00%	\$8,883.72	\$9,481.34	9.48%	0.00%	\$13,293.36	\$15,229.79	15.23%	0.00%	\$20,560.92	\$24,578.39	24.58%	0.00%
Life with Cash Refund - ten years after ISD	\$7,664.40	\$8,271.60	8.27%	0.00%	\$8,883.72	\$9,836.50	9.84%	0.00%	\$13,293.36	\$15,679.21	15.68%	0.00%	\$20,560.92	\$25,131.23	25.13%	0.00%

Age 65		3 Year Deferra			5 Year Deferral				10 Year Deferra	il 👘			15 Year Deferra	1 1		
Life with Cash Refund - at income start date (ISD)	\$8,370.12	\$8,562.84	8.56%	0.00%	\$9,830.52	\$10,254.57	10.25%	0.00%	\$15,409.80	\$17,597.12	17.60%	0.00%	\$25,687.08	\$30,980.03	30.98%	0.00%
Life with Cash Refund - five years after ISD	\$8,370.12	\$8,837.14	8.84%	0.00%	\$9,830.52	\$10,567.78	10.57%	0.00%	\$15,409.80	\$18,042.36	18.04%	0.00%	\$25,687.08	\$31,373.16	31.37%	0.00%
Life with Cash Refund - ten years after ISD	\$8,370.12	\$9,163.02	9.16%	0.00%	\$9,830.52	\$10,946.14	10.95%	0.00%	\$15,409.80	\$18,568.62	18.57%	0.00%	\$25,687.08	\$32,218.55	32.22%	0.00%
Life with Cash Refund - at age 85	\$8,370.12	\$9,712.14	9.71%	0.00%	\$9,830.52	\$11,391.07	11.39%	0.00%	\$15,409.80	\$18,568.62	18.57%	0.00%	\$25,687.08	\$31,373.16	31.37%	0.00%

10.73% 0.00%

\$13 293 36

\$16 265 07 16 27% 0.00%

\$25 131 23 25 13% 0.00%

\$20 560 92

\$10 732 27

Age 70		10 Year Deferra	l.			15 Year Deferra		
Life with Cash Refund - at income start date (ISD)	\$18,683.88	\$21,824.76	21.82%	0.00%	\$34,791.36	\$43,004.31	43.00%	0.00%
Life with Cash Refund - five years after ISD	\$18,683.88	\$22,409.15	22.41%	0.00%	\$34,791.36	\$43,614.28	43.61%	0.00%
Life with Cash Refund - ten years after ISD	\$18,683.88	\$23,079.81	23.08%	0.00%	\$34,791.36	\$45,049.87	45.05%	0.00%

\$9 205 56

\$7 664 40

Payouts are based on a non-qualified funds, \$100,000 premium and based on rates in effect as of 3/11/2024. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA (Future Mutual Income Annuity only), payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

9 21% 0 00%

New York Life offers guaranteed income annuities that have higher guaranteed income than Future Mutual Income and Lifetime Mutual Income.

\$8,883,72

\* The Non-Guaranteed values only refer to Future Mutual Income and include guaranteed values pixes projected dividends and assume the annuity's current dividend scale will not change. However, it is likely that the dividend scale will not change and therefore actual values will be higher or lower than those shown, but will not be less than the Guaranteed amounts. The values that do include dividends are not guaranteed values only refer to Future Mutual Income and include guaranteed values pixel to be paid from the annuity. The dividends payable are based on a different set of investments, use a different dividend formula, and have a different dividend scale than those of New York Life's life insurance products. Dividends are declared and payable only at the discretion of New York Life Insurance Company (NYLC) and are not guaranteed. No dividends are payable in the first policy year.

1. Guaranteed Future Income Annuity is Issued by New York Life Insurance and Annuity Company (NYLIAC). Future Mutual Income Annuity is issued by New York Life Insurance Company (NYLIC). Guarantees are subject to policy terms, exclusions and limitations, and the claims paying ability of NYLIC or NYLIAC, as applicable. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Contracts in which a Life Only payout option is selected do not provide for payments to beneficiaries either prior to or after the designated income start date.

2. Annualized income calculated using \$100,000 premium and assumes dividends are used to Purchase Additional Income during the deferral period and taken as cash during the income period.

3. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.

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Life with Cash Refund - at age 85

### New York Life Deferred Income Annuities<sup>1</sup>

Based on Rates and Dividend Scale in effect as of 3/11/2024

Female	Guaranteed Future Income Annuity	Future Mute Non Guaranteed (Us	ual Income Ani ing Current Di		Guaranteed Future Income Annuity	Future Mute Non Guaranteed (Us	ual Income Ani sing Current Di		Guaranteed Future Income Annuity	Future Mutu Non Guaranteed (Us	ual Income Ani ing Current Di		Guaranteed Future Income Annuity	Future Mute Non Guaranteed (Us	ual Income Ani ing Current Di	
Premium: \$100,000				Payout Rate				Payout Rate				Payout Rate				Payout Rate
Contract Type: Non Qualified <sup>3</sup>	Annualized Income	Annualized Income <sup>2</sup>	Annual Payout Rate	Change from 3/4/2024	Annualized Income	Annualized Income <sup>2</sup>	Annual Payout Rate	Change from 3/4/2024	Annualized Income	Annualized Income <sup>2</sup>	Annual Payout Rate	Change from 3/4/2024	Annualized Income	Annualized Income <sup>2</sup>	Annual Payout Rate	Change from 3/4/2024
Age 45		15 Year Deferra				20 Year Deferra				25 Year Deferra				30 Year Deferra		
Life with Cash Refund - at income start date (ISD)	\$12,913.80	\$14,118.56	14.12%	0.00%	\$18,027.72	\$20,779.17	20.78%	0.00%	\$25,442.76	\$31,230.94	31.23%	0.00%	\$36,565.92	\$47,885.64	47.89%	0.00%
Life with Cash Refund - five years after ISD	\$12,913.80	\$14,480.71	14.48%	0.00%	\$18,027.72	\$21,117.44	21.12%	0.00%	\$25,442.76	\$31,538.99	31.54%	0.00%	\$36,565.92	\$47,896.26	47.90%	0.00%
Life with Cash Refund - ten years after ISD	\$12,913.80	\$14,902.20	14.90%	0.00%	\$18,027.72	\$21,585.56	21.59%	0.00%	\$25,442.76	\$31,919.83	31.92%	0.00%	\$36,565.92	\$48,150.44	48.15%	0.00%
Life with Cash Refund - at age 85	\$12,913.80	\$16,786.92	16.79%	0.00%	\$18,027.72	\$22,852.61	22.85%	0.00%	\$25,442.76	\$32,492.74	32.49%	0.00%	\$36,565.92	\$48,150.44	48.15%	0.00%
Age 50		10 Year Deferra	ı			15 Year Deferra	al			20 Year Deferra	I			25 Year Deferra	I	
Life with Cash Refund - at income start date (ISD)	\$10,271.76	\$10,944.28	10.94%	0.00%	\$14,274.00	\$16,146.91	16.15%	0.00%	\$20,729.40	\$24,633.96	24.63%	0.00%	\$30,825.72	\$39,050.02	39.05%	0.00%
Life with Cash Refund - five years after ISD	\$10,271.76	\$11,288.64	11.29%	0.00%	\$14,274.00	\$16,508.43	16.51%	0.00%	\$20,729.40	\$24,934.79	24.93%	0.00%	\$30,825.72	\$39,131.44	39.13%	0.00%
Life with Cash Refund - ten years after ISD	\$10,271.76	\$11,685.79	11.69%	0.00%	\$14,274.00	\$16,946.12	16.95%	0.00%	\$20,729.40	\$25,340.33	25.34%	0.00%	\$30,825.72	\$39,335.87	39.34%	0.00%
Life with Cash Refund - at age 85	\$10,271.76	\$13,358.68	13.36%	0.00%	\$14,274.00	\$18,122.92	18.12%	0.00%	\$20,729.40	\$25,864.34	25.86%	0.00%	\$30,825.72	\$39,335.87	39.34%	0.00%
Age 55		5 Year Deferral				10 Year Deferra	al			15 Year Deferra				20 Year Deferra		
Life with Cash Refund - at income start date (ISD)	\$7,865.88	\$8,008.63	8.01%	0.00%	\$11,205.48	\$12,882.15	12.88%	0.00%	\$16,115.40	\$18,661.15	18.66%	0.00%	\$24,715.20	\$29,952.48	29.95%	0.00%
Life with Cash Refund - five years after ISD	\$7,865.88	\$8,280.27	8.28%	0.00%	\$11,205.48	\$13,268.64	13.27%	0.00%	\$16,115.40	\$19,023.81	19.02%	0.00%	\$24,715.20	\$30,132.55	30.13%	0.00%
Life with Cash Refund - ten years after ISD	\$7,865.88	\$8,606.61	8.61%	0.00%	\$11,205.48	\$13,719.49	13.72%	0.00%	\$16,115.40	\$19,446.86	19.45%	0.00%	\$24,715.20	\$30,456.58	30.46%	0.00%
Life with Cash Refund - at age 85	\$7,865.88	\$9,942.32	9.94%	0.00%	\$11,205.48	\$14,874.35	14.87%	0.00%	\$16,115.40	\$19,986.74	19.99%	0.00%	\$24,715.20	\$30,456.58	30.46%	0.00%

Age 60		3 Year Deferra				5 Year Deferra	l l			10 Year Deferra	1			15 Year Deferra	al	
Life with Cash Refund - at income start date (ISD)	\$7,362.48	\$7,554.21	7.55%	0.00%	\$8,485.56	\$9,354.34	9.35%	0.00%	\$12,465.72	\$13,900.92	13.90%	0.00%	\$18,779.64	\$22,227.14	22.23%	0.00%
Life with Cash Refund - five years after ISD	\$7,362.48	\$7,817.40	7.82%	0.00%	\$8,485.56	\$9,682.04	9.68%	0.00%	\$12,465.72	\$14,283.59	14.28%	0.00%	\$18,779.64	\$22,543.59	22.54%	0.00%
Life with Cash Refund - ten years after ISD	\$7,362.48	\$8,129.53	8.13%	0.00%	\$8,485.56	\$10,082.75	10.08%	0.00%	\$12,465.72	\$14,714.69	14.71%	0.00%	\$18,779.64	\$22,940.43	22.94%	0.00%
Life with Cash Refund - at age 85	\$7,362.48	\$9,099.61	9.10%	0.00%	\$8,485.56	\$11,083.45	11.08%	0.00%	\$12,465.72	\$15,225.40	15.23%	0.00%	\$18,779.64	\$22,940.43	22.94%	0.00%

Age 65		3 Year Deferral				5 Year Deferra				10 Year Deferra				15 Year Deferra	d .	
Life with Cash Refund - at income start date (ISD)	\$7,985.40	\$8,470.93	8.47%	0.00%	\$9,313.32	\$10,220.49	10.22%	0.00%	\$14,258.04	\$16,366.22	16.37%	0.00%	\$22,917.72	\$27,943.57	27.94%	0.00%
Life with Cash Refund - five years after ISD	\$7,985.40	\$8,769.40	8.77%	0.00%	\$9,313.32	\$10,557.38	10.56%	0.00%	\$14,258.04	\$16,766.98	16.77%	0.00%	\$22,917.72	\$28,162.02	28.16%	0.00%
Life with Cash Refund - ten years after ISD	\$7,985.40	\$9,125.61	9.13%	0.00%	\$9,313.32	\$10,966.70	10.97%	0.00%	\$14,258.04	\$17,214.38	17.21%	0.00%	\$22,917.72	\$28,967.12	28.97%	0.00%
Life with Cash Refund - at age 85	\$7,985.40	\$9,719.98	9.72%	0.00%	\$9,313.32	\$11,438.84	11.44%	0.00%	\$14,258.04	\$17,214.38	17.21%	0.00%	\$22,917.72	\$28,162.02	28.16%	0.00%

Age 70		10 Year Deferra				15 Year Deferra		
Life with Cash Refund - at income start date (ISD)	\$16,966.08	\$20,150.03	20.15%	0.00%	\$29,940.72	\$37,667.99	37.67%	0.00%
Life with Cash Refund - five years after ISD	\$16,966.08	\$20,560.86	20.56%	0.00%	\$29,940.72	\$38,436.01	38.44%	0.00%
Life with Cash Refund - ten years after ISD	\$16,966.08	\$21,263.58	21.26%	0.00%	\$29,940.72	\$39,514.94	39.51%	0.00%

Payouts are based on a non-qualified funds, \$100,000 premium and based on rates in effect as of 3/11/2024. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA (Future Mutual Income Annuity only), payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

New York Life offers guaranteed income annuities that have higher guaranteed income than Future Mutual Income and Lifetime Mutual Income.

\* The Non-Guaranteed values only refer to Future Mutual Income and include guaranteed values going projected dividends and assume the annuity's current dividend scale will not change. However, it is likely that the dividend scale will not change and therefore actual values will be higher or lower than those shown, but will not be less than and so show the annuity. The values that do include dividends are not guaranteed anounts. Dividends are not guaranteed anounts, use a different dividend formula, and have a different dividend scale than those of New York Life's life insurance products. Dividends are declared and payable on the discretion of New York Life Insurance Company (NYLC) and are not guaranteed. No dividends are payable in the first policy year.

1. Guaranteed Future Income Annuity is Issued by New York Life Insurance and Annuity Company (NYLIAC). Future Mutual Income Annuity is issued by New York Life Insurance Company (NYLIC). Guarantees are subject to policy terms, exclusions and limitations, and the claims paying ability of NYLIC or NYLIAC, as applicable. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Contracts in which a Life Only payout option is selected do not provide for payments to beneficiaries either prior to or after the designated income start date.

2. Annualized income calculated using \$100,000 premium and assumes dividends are used to Purchase Additional Income during the deferral period and taken as cash during the income period.

3. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.

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### New York Life Deferred Income Annuities<sup>1</sup>

Based on Rates and Dividend Scale in effect as of 3/11/2024

	Guaranteed Future	Future Mutu	al Income Ani	nuity -	Guaranteed Future	Future Mut	ual Income Anr	wity -	Guaranteed Future	Future Mut	ual Income Ani	nuity -	<b>Guaranteed Future</b>	Future Mut	tual Income Ann	uity -
Joint Life: Male/Female <sup>4</sup>	Income Annuity	Non Guaranteed (Us			Income Annuity	Non Guaranteed (U			Income Annuity	Non Guaranteed (Us			Income Annuity	Non Guaranteed (Us		
Premium: \$100,000				Payout Rate				Payout Rate				Pavout Rate				Payout Rate
			Annual	Change from			Annual	Change from			Annual	Change from			Annual	Change from
Contract Type: Non Qualified <sup>3</sup>	Annualized Income	Annualized Income <sup>2</sup>		3/4/2024	Annualized Income	Annualized Income <sup>2</sup>		3/4/2024	Annualized Income	Annualized Income <sup>2</sup>			Annualized Income	Annualized Income <sup>2</sup>		3/4/2024
Age 45	Annuanzed Income	Annualized Income 15 Year Deferra		3/4/2024	Annualized Income	20 Year Deferr		3/4/2024	Annuanzed Income	25 Year Deferra		3/4/2024	Annuanzed Income	30 Year Deferra		3/4/2024
Life with Cash Refund - at income start date (ISD)	\$11.860.08	\$12,589,16	12.59%	0.00%	\$16.089.96	\$17.912.82	17.91%	0.00%	\$21,974,76	\$25.941.68	25.94%	0.00%	\$30,375,48	\$37.946.15	37.95%	0.00%
Life with Cash Refund - at income start date (ISD)	\$11,860.08	\$12,589.16	12.59%	0.00%	\$16,089.96	\$17,912.82	17.91%	0.00%	\$21,974.76	\$25,941.68	25.94%	0.00%	\$30,375.48	\$37,946.15	37.95%	0.00%
Life with Cash Refund - the years after ISD	\$11,860.08	\$12,927.38 \$13.324.16	12.93%	0.00%	\$16,089.96	\$18,251.15	18.25%	0.00%	\$21,974.76	\$26,278.60	26.28%	0.00%	\$30,375.48	\$38,176.98	38.18%	0.00%
Life with Cash Refund - at age 85	\$11,860.08	\$15,118.09	15.12%	0.00%	\$16,089.96	\$19,989.32	19.99%	0.00%	\$21,974.76	\$27,434,29	27.43%	0.00%	\$30,375.48	\$38,772.80	38.77%	0.00%
Life with cash herding - at age 05	911,000.00	\$15,110.05	13.12/0	0.00%	\$10,005.50	\$15,565.52	15.5576	0.00%	\$21,574.70	J27,4J4.2J	27.4370	0.00%	\$30,373.40	\$30,772.00	30.7776	0.00%
Age 50		10 Year Deferra				15 Year Deferr	al			20 Year Deferra	al			25 Year Deferra	al	
Life with Cash Refund - at income start date (ISD)	\$9,534.96	\$9,894.55	9.89%	0.00%	\$12,927.84	\$14,178.90	14.18%	0.00%	\$18,149.88	\$20,786.05	20.79%	0.00%	\$25,921.44	\$31,312.23	31.31%	0.00%
Life with Cash Refund - five years after ISD	\$9,534.96	\$10,209.20	10.21%	0.00%	\$12,927.84	\$14,526.06	14.53%	0.00%	\$18,149.88	\$21,103.23	21.10%	0.00%	\$25,921.44	\$31,569.76	31.57%	0.00%
Life with Cash Refund - ten years after ISD	\$9,534.96	\$10,578.60	10.58%	0.00%	\$12,927.84	\$14,939.47	14.94%	0.00%	\$18,149.88	\$21,546.56	21.55%	0.00%	\$25,921.44	\$32,073.81	32.07%	0.00%
Life with Cash Refund - at age 85	\$9,534.96	\$12,150.74	12.15%	0.00%	\$12,927.84	\$16,105.23	16.11%	0.00%	\$18,149.88	\$22,167.38	22.17%	0.00%	\$25,921.44	\$32,073.81	32.07%	0.00%
Age 55		5 Year Deferral				10 Year Deferr	al			15 Year Deferra	al			20 Year Deferra		
Life with Cash Refund - at income start date (ISD)	\$7,397.76	\$7,325.20	7.33%	0.00%	\$10,290.84	\$12,317.22	12.32%	0.00%	\$14,378.52	\$16,115.16	16.12%	0.00%	\$21,167.76	\$24,589.61	24.59%	0.00%
Life with Cash Refund - five years after ISD	\$7,397.76	\$7,572.54	7.57%	0.00%	\$10,290.84	\$12,702.49	12.70%	0.00%	\$14,378.52	\$16,467.33	16.47%	0.00%	\$21,167.76	\$24,881.08	24.88%	0.00%
Life with Cash Refund - ten years after ISD	\$7,397.76	\$7,869.39	7.87%	0.00%	\$10,290.84	\$13,160.98	13.16%	0.00%	\$14,378.52	\$16,897.29	16.90%	0.00%	\$21,167.76	\$25,394.43	25.39%	0.00%
Life with Cash Refund - at age 85	\$7,397.76	\$9,096.20	9.10%	0.00%	\$10,290.84	\$14,390.50	14.39%	0.00%	\$14,378.52	\$17,476.09	17.48%	0.00%	\$21,167.76	\$25,394.43	25.39%	0.00%
Age 60		3 Year Deferral				5 Year Deferra				10 Year Deferra				15 Year Deferra		
Life with Cash Refund - at income start date (ISD)	\$6,928.80	\$7,115.51	7.12%	0.00%	\$7,910.88	\$8,937.13	8.94%	0.00%	\$11,290.68	\$13,455.09	13.46%	0.00%	\$16,426.80	\$18,803.24	18.80%	0.00%
Life with Cash Refund - five years after ISD	\$6,928.80	\$7,374.53	7.37%	0.00%	\$7,910.88	\$9,268.88	9.27%	0.00%	\$11,290.68	\$13,844.41	13.84%	0.00%	\$16,426.80	\$19,162.76	19.16%	0.00%

Age 65		3 Year Deferra				5 Year Deferra				10 Year Deferr	al		15 Year Deferral			
Life with Cash Refund - at income start date (ISD)	\$7,456.20	\$8,098.53	8.10%	0.00%	\$8,598.12	\$9,831.99	9.83%	0.00%	\$12,710.28	\$14,219.61	14.22%	0.00%	\$19,579.68	\$22,908.58	22.91%	0.00%
Life with Cash Refund - five years after ISD	\$7,456.20	\$8,406.02	8.41%	0.00%	\$8,598.12	\$10,179.71	10.18%	0.00%	\$12,710.28	\$14,598.35	14.60%	0.00%	\$19,579.68	\$23,326.97	23.33%	0.00%
Life with Cash Refund - ten years after ISD	\$7,456.20	\$8,774.97	8.77%	0.00%	\$8,598.12	\$10,614.04	10.61%	0.00%	\$12,710.28	\$15,072.54	15.07%	0.00%	\$19,579.68	\$24,078.36	24.08%	0.00%
Life with Cash Refund - at age 85	\$7,456.20	\$9,402.31	9.40%	0.00%	\$8,598.12	\$11,131.68	11.13%	0.00%	\$12,710.28	\$15,072.54	15.07%	0.00%	\$19,579.68	\$23,326.97	23.33%	0.00%

9.68%

10 72%

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\$11,290.68

\$11 290 68

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14.31%

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\$16,426,80

\$16,426,80

\$19,656,42

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\$9,676.04

\$10 721 63

Age 70		10 Year Deferra				15 Year Deferra		
Life with Cash Refund - at income start date (ISD)	\$14,818.44	\$16,976.15	16.98%	0.00%	\$24,786.48	\$29,629.93	29.63%	0.00%
Life with Cash Refund - five years after ISD	\$14,818.44	\$17,435.09	17.44%	0.00%	\$24,786.48	\$30,371.20	30.37%	0.00%
Life with Cash Refund - ten years after ISD	\$14,818.44	\$18,073.99	18.07%	0.00%	\$24,786.48	\$31,333.01	31.33%	0.00%

7.68%

8 65%

\$7.682.00

\$8 647 24

\$6,928,80

\$6 928 80

Payouts are based on a non-qualified funds, \$100,000 premium and based on rates in effect as of 3/11/2024. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA (Future Mutual Income Annuity only), payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

0.00%

0.00%

\$7.910.88

\$7,910,88

New York Life offers guaranteed income annuities that have higher guaranteed income than Future Mutual Income and Lifetime Mutual Income.

\* The Non-Guaranteed values only refer to Future Mutual Income and include guaranteed values guiles only needed values will be higher or lower than those shown, but will not be less than the Guaranteed anounts. The values that do include dividends are not guaranteed anounts expected to be paid from the annuity. The dividend spable on a different set of investments, use a different dividend formula, and have a different dividend scale than those of New York Life's life insurance products. Dividends are declared and payable only at the discretion of New York Life Insurance Company (NYLC) and are not guaranteed. No dividends are payable in the first policy year.

- 1. Guaranteed Future Income Annuity is Issued by New York Life Insurance and Annuity Company (NYLIAC). Future Mutual Income Annuity is issued by New York Life Insurance Company (NYLIC). Guarantees are subject to policy terms, exclusions and limitations, and the claims paying ability of NYLIC or NYLIAC, as applicable. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Contracts in which a Life Only payout option is selected do not provide for payments to beneficiaries either prior to or after the designated income start date.
- 2. Annualized income calculated using \$100,000 premium and assumes dividends are used to Purchase Additional Income during the deferral period and taken as cash during the income period.
- 3. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available for the concerning non-qualified policies are available.
- 4. Joint Life reflects the same issue age for male and female.

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For Internal Use only

Life with Cash Refund - ten years after ISD

Life with Cash Refund - at age 85

## New York Life Clear Income Advantage Fixed Annuity

Fixed Deferred Annuity w/ GLWB

Based on Rates in Effect as of 3/11/2024

New York Life Clear Income Advantage												
Fixed Annuity <sup>1</sup>						SINGLE LI	FE: MALE					
Premium: \$100,000			Monthly			Monthly			Monthly			Monthly
Contract Type: Non Qualified <sup>4</sup>		Annual	Income									
	Monthly	Withdrawal	Change from									
	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024									
		0 Year Deferra			2 Year Deferra			3 Year Deferra	l		5 Year Deferra	al
Age 55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$625.00	7.50%	0.00%
Age 60	\$525.00	6.30%	0.00%	\$587.50	7.05%	0.00%	\$629.17	7.55%	0.00%	\$716.67	8.60%	0.00%
Age 62	\$545.83	6.55%	0.00%	\$608.33	7.30%	0.00%	\$650.00	7.80%	0.00%	\$745.83	8.95%	0.00%
Age 65	\$575.00	6.90%	0.00%	\$641.67	7.70%	0.00%	\$683.33	8.20%	0.00%	\$791.67	9.50%	0.00%
Age 70	\$633.33	7.60%	0.00%	\$708.33	8.50%	0.00%	\$762.50	9.15%	0.00%	\$895.83	10.75%	0.00%
Age 75	\$683.33	8.20%	0.00%	\$775.00	9.30%	0.00%	\$833.33	10.00%	0.00%	\$1,004.17	12.05%	0.00%

New York Life Clear Income Advantage Fixed Annuity <sup>1</sup>						SINGLE LIF	E: FEMALE					
Premium: \$100,000			Monthly			Monthly			Monthly			Monthly
Contract Type: Non Qualified <sup>4</sup>	D.C. such has	Annual	Income	D.C	Annual	Income	<b>Bernshi</b> ke	Annual	Income	<b>Bernshi</b> ha	Annual	Income
	Monthly	withdrawai	Change from	Monthly	withdrawai	Change from	Monthly	withdrawai	Change from	Monthly	Withdrawal	Change from
	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024
		0 Year Deferra	il 👘		2 Year Deferra	ıl 👘		<b>3 Year Deferra</b>			5 Year Deferra	ıl 🦷
Age 55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$604.17	7.25%	0.00%
Age 60	\$512.50	6.15%	0.00%	\$566.67	6.80%	0.00%	\$604.17	7.25%	0.00%	\$687.50	8.25%	0.00%
Age 62	\$529.17	6.35%	0.00%	\$583.33	7.00%	0.00%	\$620.83	7.45%	0.00%	\$708.33	8.50%	0.00%
Age 65	\$554.17	6.65%	0.00%	\$612.50	7.35%	0.00%	\$654.17	7.85%	0.00%	\$750.00	9.00%	0.00%
Age 70	\$608.33	7.30%	0.00%	\$670.83	8.05%	0.00%	\$720.83	8.65%	0.00%	\$841.67	10.10%	0.00%
Age 75	\$654.17	7.85%	0.00%	\$733.33	8.80%	0.00%	\$779.17	9.35%	0.00%	\$929.17	11.15%	0.00%

New York Life Clear Income Advantage Fixed Annuity <sup>1</sup>	JOINT LIFE <sup>5</sup> : MALE/FEMALE, MALE/MALE, FEMALE/FEMALE												
Premium: \$100,000			Monthly			Monthly			Monthly			Monthly	
Contract Type: Non Qualified <sup>4</sup>		Annual	Income		Annual	Income		Annual	Income		Annual	Income	
	Monthly	Withdrawal	Change from	Monthly	Withdrawal	Change from	Monthly	Withdrawal	Change from	Monthly	Withdrawal	Change from	
	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	Income <sup>2</sup>	Rate <sup>3</sup>	3/4/2024	
		0 Year Deferra			2 Year Deferra	l .		3 Year Deferra			5 Year Deferra		
Age 55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$566.67	6.80%	0.00%	
Age 60	\$483.33	5.80%	0.00%	\$537.50	6.45%	0.00%	\$566.67	6.80%	0.00%	\$637.50	7.65%	0.00%	
Age 62	\$495.83	5.95%	0.00%	\$550.00	6.60%	0.00%	\$583.33	7.00%	0.00%	\$658.33	7.90%	0.00%	
Age 65	\$520.83	6.25%	0.00%	\$575.00	6.90%	0.00%	\$608.33	7.30%	0.00%	\$691.67	8.30%	0.00%	
Age 70	\$566.67	6.80%	0.00%	\$625.00	7.50%	0.00%	\$666.67	8.00%	0.00%	\$766.67	9.20%	0.00%	
Age 75	\$604.17	7.25%	0.00%	\$679.17	8.15%	0.00%	\$712.50	8.55%	0.00%	\$837.50	10.05%	0.00%	

Payouts are based on a non-qualified New York Life Clear Income Fixed Annuity, \$100,000 premium and based on rates in effect as of 3/11/2024. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/withdrawal rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, single or joint benefit and prevailing market interest rates. GLWB amounts are subject to suitability review and may not be available in all scenarios.

Payment amounts reflected are before taxes.

1. Issued by New York Life Insurance and Annuity Corporation (NYLIAC) (a Delaware Corporation), a wholly owned subsidiary of New York Life Insurance Company, 51 Madison Avenue, New York NY 10010. Guarantees are subject to the claims paying ability of NYLIAC.

Monthly income calculated using \$100,000 premium.

3. Annual withdrawal rates represent the annualized Guaranteed Lifetime Withdrawal Amount as a percent of the Income Base.

4. All illustrations are for non-qualified policies only. In this case, withdrawals are taxed on a last-in, first-out basis. Therefore, gains, which are fully taxable, are withdrawn first. Premium is withdrawn when gains are exhausted and is considered non-taxable, withdrawals again become fully taxable when premium has been exhausted. For qualified policies (except Roth IRAs) all withdrawals are taxable. For Roth IRAs, all withdrawals are non-taxable.

5. Joint Life is based on the age of the younger annuitant.

# Learn about the advantages of flexible, guaranteed income for life.

The New York Life Clear Income Advantage Fixed Annuity provides protected retirement income you can't outlive.

e sa				Male Wit	thdrawal	Rates by	Years of	Deferral			
y with a <b>Issue</b> Age	At Issue	1	2	3	4	5	6	7	8	9	10
hdrawal 50											8.90%
VB). 51										9.00%	9.05%
pshot 52									8.75%	9.20%	9.25%
nteed 53								8.30%	8.90%	9.35%	9.40%
ates 54							7.85%	8.45%	9.05%	9.50%	9.55%
55						7.50%	8.05%	8.65%	9.25%	9.70%	9.75%
56					7.20%	7.65%	8.20%	8.80%	9.40%	9.90%	9.95%
t <b>57</b>				6.90%	7.40%	7.85%	8.40%	9.00%	9.60%	10.10%	10.15%
58			6.60%	7.05%	7.55%	8.05%	8.65%	9.25%	9.85%	10.35%	10.40%
cial 59		6.45%	6.75%	7.20%	7.70%	8.20%	8.80%	9.40%	10.00%	10.55%	10.60%
60	6.30%	6.75%	7.05%	7.55%	8.10%	8.60%	9.20%	9.80%	10.40%	10.95%	11.00%
61	6.45%	6.90%	7.20%	7.70%	8.25%	8.75%	9.35%	9.95%	10.55%	11.10%	11.15%
e 62	6.55%	7.00%	7.30%	7.80%	8.40%	8.95%	9.55%	10.15%	10.75%	11.35%	11.40%
63	6.65%	7.15%	7.45%	7.95%	8.55%	9.10%	9.70%	10.30%	10.95%	11.70%	11.75%
64	6.75%	7.25%	7.55%	8.05%	8.70%	9.30%	9.90%	10.55%	11.25%	12.05%	12.10%
65	6.90%	7.40%	7.70%	8.20%	8.90%	9.50%	10.10%	10.85%	11.55%	12.40%	12.45%
66	7.00%	7.55%	7.80%	8.40%	9.10%	9.75%	10.40%	11.15%	11.90%	12.80%	12.85%
67	7.15%	7.75%	8.00%	8.60%	9.30%	10.00%	10.65%	11.45%	12.25%	13.20%	13.25%
68	7.30%	7.90%	8.15%	8.75%	9.50%	10.25%	10.95%	11.80%	12.65%	13.70%	13.75%
69	7.50%	8.10%	8.35%	8.95%	9.75%	10.50%	11.30%	12.15%	13.10%	14.20%	14.25%
70	7.60%	8.25%	8.50%	9.15%	9.95%	10.75%	11.60%	12.50%	13.60%	14.80%	14.85%
71	7.80%	8.45%	8.70%	9.35%	10.20%	11.10%	11.95%	12.95%	14.10%	15.40%	15.45%
72	7.95%	8.70%	8.95%	9.60%	10.50%	11.45%	12.35%	13.40%	14.65%	16.10%	16.15%
73	8.00%	8.75%	9.05%	9.65%	10.55%	11.50%	12.55%	13.85%	15.25%	16.80%	16.85%
74	8.05%	8.85%	9.15%	9.80%	10.75%	11.75%	12.90%	14.20%	15.95%	17.65%	17.70%
75	8.20%	9.00%	9.30%	10.00%	11.00%	12.05%	13.35%	14.70%	16.65%	18.50%	18.55%
76	8.25%	9.05%	9.35%	10.05%	11.05%	12.35%	13.85%	15.30%	17.30%	19.30%	19.35%
77	8.45%	9.30%	9.60%	10.35%	11.40%	12.80%	14.40%	15.95%	17.95%	19.95%	20.00%
78	8.70%	9.60%	9.90%	10.70%	11.80%	13.30%	15.00%	16.65%	18.65%	20.65%	20.70%
79	8.95%	9.90%	10.25%	11.05%	12.25%	13.80%	15.70%	17.40%	19.40%	21.40%	21.45%
80	9.20%	10.25%	10.60%	11.40%	12.65%	14.35%	16.35%	18.15%	20.15%	22.15%	22.20%

The New York Life Clear Income Advantage Fixed Annuity, a fixed deferred annuity with a Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider, is issued by New York Life Insurance and Annuity Corporation (NYLIAC) (A Delaware Corporation), a wholly owned subsidiary of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. Rates are subject to change at any time. All guarantees are dependent upon the claims-paying ability of NYLIAC. Products available in approved jurisdictions. There is an annual rider fee of 0.95% of the Accumulation Value that is

2.

Withdrawals made prior to age 59 1/2 may be subject to a 10% IRS penalty. All withdrawals taken prior to or in excess of your guaranteed lifetime withdrawals will result in a proportional reduction to the GLWB amount. Withdrawals greater than the GLWB amount. Withdrawals made prior to age 59 1/2 may be subject to a 10% IRS penalty. All withdrawals taken prior to or in excess of your guaranteed lifetime withdrawals will result in a proportional reduction to the GLWB amount. Withdrawals greater than the GLWB amount. Withdrawals made prior to reduce the form number for the New York Life Clear Income Advantage Fixed Annuity is ICC22D-P01; in some states, it may be NC22D-P01, and state variations may apply. In most jurisdictions, the rider form number for the Guaranteed Lifetime Withdrawal Benefit Rider is ICC22D-P01; in some states, it may be NC22D-P01, and state variations may apply. The rider form 3. number for the Living Needs Benefit/ Unemployment Rider is ICC09-R100; in some states, it may be 209-100, and state variations may apply.

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Clear Income					Female W	lithdrawa	l Rates b	y Years o	f Deferra	l		
Advantage is a ixed annuity with a lexible Guaranteed	Issue Age	At Issue	1	2	3	4	5	6	7	8	9	10
Lifetime Withdrawal	50											8.55%
Benefit (GLWB).	51										8.60%	8.65%
Here's a snapshot	52									8.40%	8.75%	8.80%
of the guaranteed	53								7.95%	8.55%	8.90%	8.95%
lifetime income rates	54							7.50%	8.05%	8.65%	9.05%	9.10%
as of:	55						7.25%	7.70%	8.25%	8.85%	9.25%	9.30%
03/11/2024	56					6.95%	7.40%	7.85%	8.40%	9.00%	9.40%	9.45%
Rates are a percent of premium and are	57				6.65%	7.10%	7.55%	8.05%	8.60%	9.20%	9.60%	9.65%
subject to change.	58			6.40%	6.80%	7.25%	7.75%	8.25%	8.80%	9.40%	9.80%	9.85%
Ask your financial	59		6.25%	6.50%	6.90%	7.40%	7.90%	8.40%	8.95%	9.55%	9.95%	10.00%
representative	60	6.15%	6.50%	6.80%	7.25%	7.75%	8.25%	8.75%	9.30%	9.90%	10.30%	10.35%
for a fact sheet	61	6.25%	6.65%	6.90%	7.35%	7.85%	8.35%	8.85%	9.40%	10.00%	10.40%	10.45%
for complete information before	62	6.35%	6.75%	7.00%	7.45%	8.00%	8.50%	9.00%	9.55%	10.15%	10.65%	10.70%
purchasing.	63	6.45%	6.90%	7.10%	7.60%	8.15%	8.65%	9.15%	9.75%	10.35%	10.95%	11.00%
	64	6.55%	7.00%	7.20%	7.70%	8.30%	8.85%	9.35%	9.95%	10.55%	11.20%	11.25%
	65	6.65%	7.15%	7.35%	7.85%	8.45%	9.00%	9.55%	10.20%	10.80%	11.50%	11.55%
	66	6.80%	7.30%	7.45%	8.00%	8.60%	9.20%	9.75%	10.45%	11.10%	11.85%	11.90%
	67	6.90%	7.45%	7.60%	8.15%	8.80%	9.40%	10.00%	10.70%	11.40%	12.20%	12.25%
	68	7.05%	7.60%	7.75%	8.30%	9.00%	9.65%	10.25%	11.00%	11.75%	12.60%	12.65%
	69	7.20%	7.75%	7.90%	8.50%	9.20%	9.90%	10.55%	11.30%	12.10%	13.05%	13.10%
	70	7.30%	7.90%	8.05%	8.65%	9.35%	10.10%	10.80%	11.60%	12.50%	13.50%	13.55%
	71	7.45%	8.05%	8.25%	8.85%	9.60%	10.35%	11.10%	12.00%	12.95%	14.05%	14.10%
	72	7.65%	8.25%	8.45%	9.05%	9.85%	10.65%	11.45%	12.35%	13.40%	14.60%	14.65%
	73	7.70%	8.35%	8.60%	9.10%	9.90%	10.70%	11.60%	12.75%	13.95%	15.20%	15.25%
	74	7.75%	8.40%	8.65%	9.20%	10.05%	10.90%	11.90%	13.05%	14.50%	15.85%	15.90%
	75	7.85%	8.55%	8.80%	9.35%	10.25%	11.15%	12.25%	13.45%	15.10%	16.60%	16.65%
	76	7.90%	8.60%	8.85%	9.40%	10.30%	11.35%	12.65%	13.95%	15.70%	17.40%	17.45%
	77	8.05%	8.80%	9.05%	9.65%	10.60%	11.75%	13.15%	14.50%	16.40%	18.25%	18.30%
	78	8.25%	9.05%	9.35%	9.95%	10.90%	12.20%	13.65%	15.10%	17.10%	19.10%	19.15%
	79	8.50%	9.35%	9.65%	10.25%	11.30%	12.65%	14.20%	15.75%	17.75%	19.75%	19.80%
	80	8.75%	9.65%	9.95%	10.55%	11.65%	13.10%	14.80%	16.40%	18.40%	20.40%	20.45%

The New York Life Clear Income Advantage Fixed Annuity, a fixed deferred annuity with a Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider, is issued by New York Life Insurance and Annuity Corporation (NYLIAC) (A Delaware Corporation), a wholly owned subsidiary of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. Rates are subject to change at any time. All guarantees are dependent upon the claims-paying ability of NYLIAC. Products available in approved jurisdictions. There is an annual rider fee of 0.95% of the Accumulation Value that is

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ear Income				J	oint Life \	Withdraw	al Rates	by Years	of Deferr	al		
dvantage is a xed annuity with a	Issue Age	At Issue	1	2	3	4	5	6	7	8	9	10
exible Guaranteed ifetime Withdrawal	50											7.95%
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s of:	55						6.80%	7.25%	7.70%	8.25%	8.60%	8.659
3/11/2024	56					6.55%	6.95%	7.40%	7.85%	8.40%	8.75%	8.80
ates are a percent <sup>c</sup> premium and are	57				6.30%	6.70%	7.10%	7.55%	8.00%	8.55%	8.90%	8.959
ibject to change.	58			6.05%	6.40%	6.85%	7.25%	7.70%	8.15%	8.70%	9.05%	9.109
sk your financial	59		5.85%	6.15%	6.50%	6.95%	7.35%	7.80%	8.30%	8.85%	9.20%	9.25%
epresentative	60	5.80%	6.15%	6.45%	6.80%	7.25%	7.65%	8.10%	8.60%	9.15%	9.50%	9.55%
or a fact sheet	61	5.85%	6.25%	6.50%	6.90%	7.35%	7.75%	8.20%	8.70%	9.25%	9.60%	9.65%
or complete Iformation before	62	5.95%	6.35%	6.60%	7.00%	7.45%	7.90%	8.35%	8.85%	9.40%	9.75%	9.80
urchasing.	63	6.05%	6.45%	6.70%	7.10%	7.60%	8.05%	8.50%	9.00%	9.55%	9.90%	9.95
	64	6.15%	6.55%	6.80%	7.20%	7.70%	8.15%	8.60%	9.10%	9.65%	10.10%	10.15
	65	6.25%	6.65%	6.90%	7.30%	7.85%	8.30%	8.75%	9.30%	9.85%	10.35%	10.40
	66	6.35%	6.75%	7.00%	7.45%	8.00%	8.50%	8.95%	9.50%	10.05%	10.60%	10.65
	67	6.45%	6.90%	7.15%	7.60%	8.15%	8.65%	9.15%	9.70%	10.25%	10.90%	10.95
	68	6.55%	7.00%	7.25%	7.70%	8.30%	8.85%	9.35%	9.95%	10.55%	11.20%	11.25
	69	6.70%	7.15%	7.35%	7.85%	8.45%	9.05%	9.55%	10.20%	10.85%	11.55%	11.60
	70	6.80%	7.30%	7.50%	8.00%	8.60%	9.20%	9.75%	10.45%	11.15%	11.90%	11.95
	71	6.95%	7.45%	7.65%	8.15%	8.80%	9.45%	10.05%	10.75%	11.50%	12.30%	12.35
	72	7.10%	7.65%	7.85%	8.35%	9.00%	9.65%	10.30%	11.05%	11.85%	12.75%	12.80
	73	7.15%	7.70%	8.00%	8.40%	9.05%	9.70%	10.40%	11.35%	12.25%	13.25%	13.30
	74	7.20%	7.75%	8.05%	8.45%	9.15%	9.85%	10.65%	11.60%	12.70%	13.75%	13.80
	75	7.25%	7.85%	8.15%	8.55%	9.30%	10.05%	10.95%	11.90%	13.15%	14.30%	14.35
	76	7.30%	7.90%	8.20%	8.60%	9.35%	10.20%	11.25%	12.30%	13.70%	14.90%	14.95
	77	7.45%	8.05%	8.35%	8.80%	9.55%	10.55%	11.65%	12.75%	14.20%	15.60%	15.65
	78	7.65%	8.30%	8.60%	9.05%	9.85%	10.90%	12.10%	13.20%	14.80%	16.30%	16.35
	79	7.85%	8.55%	8.85%	9.30%	10.15%	11.25%	12.55%	13.70%	15.45%	17.05%	17.10
	80	8.05%	8.85%	9.15%	9.60%	10.50%	11.65%	13.00%	14.25%	16.10%	17.85%	17.90

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