



**DISCLOSURE FOR
ENHANCED BENEFICIARY BENEFIT RIDER
&
ENHANCED SPOUSAL CONTINUANCE BENEFIT RIDER
for
New York Life Single Premium Deferred Fixed Annuity Products**

Enhanced Beneficiary Benefit (EBB) Disclosure:¹

The Enhanced Beneficiary Benefit (EBB) is available with the New York Life Secure Term Choice Fixed Annuity II, Secure Term Fixed Annuity V and the New York Life Secure Term MVA Fixed Annuity II. The EBB rider provides a death benefit that is in addition to the amount payable under the terms of your policy if you die prior to the Annuity Commencement Date. The EBB is equal to 40% of the policy's Accumulation Value less Adjusted Premium Payments. The maximum amount payable under the terms of the rider is 100% of the Adjusted Premium Payments. The benefit is calculated as of the date of death. The rider is effective as of the Policy Date, cannot be cancelled and has no Accumulation Value. The EBB is not available if the Owner or Annuitant is over age 70.

There is additional important information regarding specific benefits and qualifications you should be aware of that is described in the rider attached to your annuity policy. Please refer to the policy for additional details.

If you select this rider, you will agree to have a charge, in the amount of 0.30% annually, deducted from your policy value. A charge of 0.075% will be deducted from your policy value on the first Business Day of each policy quarter based on the policy's Accumulation Value on that day. The amount of this charge will not change. While the benefit will continue until the Annuity Commencement Date (or later if the original Annuity Commencement Date is deferred to a later date), the charge will terminate after the 25th Policy Anniversary if that occurs before the Annuity Commencement Date. Any earnings realized after the 25th Policy Anniversary will continue to be included in the benefit.

Enhanced Spousal Continuance (ESC) Benefit Disclosure:

Upon your death prior to the Annuity Commencement Date, your spouse may elect to continue the policy as the new Owner provided he/she is the sole primary Beneficiary. All policy provisions (including any Surrender Charges) will continue as if your spouse had purchased the policy on the original Policy Date.

Please note that the ESC rider will be automatically included in your annuity policy upon election of the Enhanced Beneficiary Benefit, subject to state and plan availability. Therefore, if applicable, this rider provides that we will adjust the policy's Accumulation Value based on the terms and conditions described on the Enhanced Spousal Continuance rider attached to your annuity policy. There is no charge for this rider and it can only be used once per policy, regardless of any change of ownership.

¹ Not available in New Jersey, New York and Washington. Not available on Traditional IRA, SEP IRA, Roth IRA or Inherited IRAs.

² Not available for the New York Life Clear Income Fixed Annuity.