



The New York Life IndexFlex Annuity

Guaranteed principal protection¹ with index-linked growth potential.

Retirement shouldn't be dictated by fear, and your clients' next chapter shouldn't be delayed by market turbulence. While external factors can create uncertainty, New York Life delivers guaranteed protection and growth potential — powered by index-linked strategies. Discover how annuities are easier with New York Life.

At a Glance: The New York Life IndexFlex Annuity (IndexFlex)²

What is IndexFlex?

- A Fixed Indexed Annuity (FIA) designed for principal protection with growth potential.
- Offers index-linked interest credits with no risk of loss due to market declines.
- Built for retirement-focused individuals who value security and upside potential.

Why IndexFlex makes sense for *your clients*:

- **Principal protection** guarantees the initial investment will never decline. The initial premium will still be there, regardless of market performance.
- **Index-linked growth** potential is tied to the S&P 500³ or Russell 2000,⁴ both of which are widely recognized market indices familiar to investors.
- **Cap Rate and Trigger Rate**⁵ options let clients choose their growth strategy: the Cap Rate option allows for higher return potential, while the Trigger Rate offers more rate certainty.

Our Rate-for-Term design locks in the Cap or Trigger rate for a full 5- or 7-year term, offering planning clarity. This transparent rate structure allows for the rate to be locked in for the entire term.

For more information on IndexFlex, visit nylannuities.com or call your New York Life wholesaler today at 888-474-7725

IndexFlex offers clients the benefits of annuities backed by the financial strength of New York Life, including:

- Tax-deferred interest, allowing for more efficient accumulation.
- A death benefit that pays the greater of account value or total premiums paid.
- Liquidity without penalty, offering up to 10% withdrawals annually, with full access at end of term.

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

Important additional information

¹ Guarantees based on the claims-paying ability of the issuer.

² In the policy, The New York Life IndexFlex Annuity is referred to as the "New York Life IndexFlex Fixed Annuity–FP Series," and the term "fixed indexed annuity" is referred to as a "fixed annuity with an index-linked account."

³ The S&P 500[®] Index includes 500 large cap stocks from leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500[®] Index does not include dividends declared by any of the companies in this Index. S&P[®] and S&P 500[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"), and Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The foregoing trademarks have been licensed for use by S&P Dow Jones Indices LLC and sublicensed for certain purposes by New York Life. The S&P 500[®] index is a product of S&P Dow Jones Indices LLC and has been licensed for use by New York Life. New York Life IndexFlex Fixed Annuity–FP Series is not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P nor their respective affiliates make any representation regarding the advisability of investing in such product(s).

⁴ The Russell 2000[®] Index measures the performance of the small cap segment of the U.S. equity universe. The Russell 2000[®] is a subset of the Russell 3000[®] Index representing approximately 10% of the total market capitalization of that index. The Russell 2000[®] Index represents approximately 10% of the total market capitalization of the Russell 3000[®] Index. The Russell 2000[®] Index includes approximately 2000 of the smallest securities based on a combination of their market capitalization and current index membership. The Russell 2000[®] Index does not include dividends declared by any of the companies in the Index.

⁵ "Trigger Rates" are referred to as "Flat Rates" in the policy.

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Products and features are available where approved. In most jurisdictions, the policy form numbers are as follows (state variations may apply): New York Life IndexFlex Fixed Annuity–FP Series (ICC25D-P01 or it may be ICC25D-P01D).

New York Life Fixed Annuities are 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 based on the claims-paying ability of the issuer. Products available in jurisdictions where approved.

All contract and rider guarantees, including crediting rates or annuity payout rates, are backed by the claims-paying ability of NYLIAC. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or by any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of NYLIAC.

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