You haven't seen this in a VA before.

New York Life Premier Variable Annuity–FP Series (Premier)

#1 provider of principal-protected variable annuities.[1]

Premier is a long term financial product that provides growth potential for retirement savings. Also, principal protection is available with the purchase of an optional accumulation benefit rider and allows for up to 70% investment in equities and uncapped growth potential.[2]

53% market share

New York Life has a 53% market share in Variable Annuity sales with principal protection.[1]

With Premier, clients can customize their portfolio with:

85+ active and passive investment options covering a broad range of investment strategies

25+ well-known money managers

5 model portfolios

10 asset allocation funds available

When the accumulation benefit rider is elected, the investment options are restricted so not all options offered with Premier may be available.

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Our financial strength sets us apart

New York Life Insurance Company and New York Life Insurance and Annuity Corporation (NYLIAC) have the highest financial strength ratings awarded to any U.S. life insurer from all four major ratings agencies:

A++	A.M. Best
AAA	Fitch
Aa1	Moody's
AA+	Standard & Poor's

Source: Independent third-party ratings reports as of 09/30/2025.[4]

A fee structure to stabilize costs[3]

A Level Mortality & Expense (M&E) fee structure is unique to New York Life—it is **based on the principal amount—NOT** on the account value.

This means investors only pay on the principal invested, not on growth. The level and traditional M&E fees drop by 0.20% after the 7-year surrender charge period.

Legacy protection for those who matter most

Standard death benefit: If a claim is made before annuitization, the death benefit is equal to the greater of the account value or the amount invested (all premiums) adjusted for any withdrawals.

Annual Death Benefit Reset Rider: Locks in any growth on each policy anniversary up to age 85. Optional and available for purchase up to age 75 at an annual cost of 0.25% of the reset value.[5]

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

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Please see the reverse side for footnote references and additional, important information.

[1] Source: Rankings and market share are as of 12/30/2024, based on premium as reported by LIMRA in the Variable Annuity Guaranteed Living Benefit Election Tracking Survey. For the purposes of the market share and ranking, principal protection is defined as election of a Guaranteed Minimum Accumulation Benefit (GMAB) Rider.

[2] The New York Life Premier Variable Annuity–FP Series with the optional Investment Preservation Rider–FP Series (IPR), an accumulation benefit rider which contains principal protection that guarantees a percentage of the sum of all premium payments made in the first Policy Year, less all IPR Guaranteed Amount Proportional Reductions made during the rider holding period. Refer to the Rate Sheet Prospectus Supplement for the current IPR charge and Guaranteed Amount percentage for policies with an application signed on or after May 1, 2026. The IPR does not protect the owner's investment from day-to-day market fluctuations or against losses that could be realized prior to completion of the holding period. The IPR is subject to certain allocations restrictions so not all investment options offered under the VA may be available for allocation. With the IPR, the maximum target allocation to equity is 70%, so investors may not experience the full risk or return potential of the market.

[3] In an up market, the level fee structure may work to the client's advantage, as more money stays in the account and potentially continues to grow. However, it should be noted that in a flat or down market, a traditional M&E fee structure may be more advantageous.

[4] Source: Individual Third-Party Ratings Reports as of 09/30/2025. All ratings are the highest offered by the rating agency, except for Standard & Poor's which is their second highest rating but represents the highest rating currently awarded to any life insurer. The financial strength and ratings do not apply to the investment options because they are subject market risks and fluctuate in value.

[5] Available only at the time of application, in jurisdictions and products where approved. Growth is locked in each year up to age 85 (age 80 for policies applied before 05/01/2019), and the death benefit is adjusted for any proportional withdrawals.

Variable annuities contain fees, guidelines, limitations and risks to consider. Guarantees are backed by the claims-paying ability of New York Life Insurance and Annuity Corporation (NYLIAC) and do not apply to assets in the Investment Divisions as they are subject to market risk and fluctuate in value. Withdrawals or surrenders may be subject to ordinary income taxes and, if made prior to age 59½, may be subject to a 10% IRS penalty. Surrender charges may also apply.

Please refer your clients to the appropriate product and fund prospectuses. Investors are asked to consider the investment objectives, risks, charges, and expenses of the investment carefully before investing. Both the product and the underlying fund prospectuses contain this and other information about the product and the underlying investment options. Please remind your clients to read the prospectuses carefully before investing.

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Products and features are available where approved. In most jurisdictions, the policy and rider form numbers are as follows (state variations may apply): New York Life Premier Variable Annuity–FP Series (ICC18V-P06 or it may be NC18V-P06); Investment Preservation Rider–FP Series (ICC19V-R02 or it may be NC19V-R02); Annual Death Benefit Reset Rider (ICC15-R302, or it may be 215-R302); Some states may offer a rider under a different name, and benefits may vary. Please refer to the product prospectus for more information.

New York Life Variable Annuities are issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation. NYLIFE Distributors LLC, Member FINRA/SIPC, is the wholesale distributor and underwriter for these products. Both NYLIAC and NYLIFE Distributors LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. Variable annuities offered through properly licensed registered representatives of a third party registered broker dealer.

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SMRU5058879 (Exp.05.01.2027) 298.0426