



Grow, protect and provide your clients' retirement income with best-in-class annuity solutions.

Tax-deferred market growth potential with principal protection options



PROVIDER
PRINCIPAL-PROTECTED
VARIABLE ANNUITIES¹

For long-term investors with at least 7 years to retirement

For investors who are 5 to 7 years away from retirement

Premier Variable Annuity–FP Series (Premier)^{2,5}

Premier offers:

- **Don't pay for growth** with our exclusive account-value based level Mortality & Expense (Level M&E) option. Traditional Account value-based M&E is also available.
- **Guaranteed principal protection** from the optional Investment Preservation Rider–FP Series (IPR), with up to 70% equity exposure that is not capped.³
- **Legacy protection and Open architecture platform** with a return of premium death benefit at no additional charge (steps up after year 7) or optional Annual Death Benefit Reset Rider.⁴

Risk tolerance:
Moderate to High



IndexFlex Variable Annuity–FP Series (IndexFlex)⁵

IndexFlex offers:

- **Guaranteed principal protection** with limited market upside in index-linked investment options.⁵
- **Investment flexibility** with a suite of variable investment options that can be combined with index-linked and fixed investment choices.* Investors have the freedom to transfer between account types without triggering a tax event or policy exchange.
- **A “rate-for-term” design** that guarantees rate limits set at issue for the entire Initial Term—No annual rate changes that might surprise investors every year.

Risk tolerance:
Conservative to Moderate



*Variable annuities are sold only by prospectus. The variable investment options involve market risk.

Guaranteed income for life

For clients who want their money to last as long as they do.



PROVIDER
INCOME ANNUITIES⁶

- Steady, fixed income stream for life, not subject to market fluctuations.
- Ability to adjust income to meet current economic conditions.
- Potential legacy options for beneficiaries.

Guaranteed Lifetime Income Annuity II⁷ (GLI)

- Income now to cover basic expenses.

Guaranteed Period Income Annuity II⁷ (GPI)

- Income for a specific timeframe when clients need it most.

Guaranteed Future Income Annuity II⁸ (GFI)

- Income later when clients decide.
- Ability to defer RMDs until age 85 when purchased as a QLAC.

Clear Income Advantage Fixed Annuity–FP Series⁹

- Includes Guaranteed Lifetime Withdrawal Benefit (GLWB) for income with some liquidity (income in five years or less).

Tax-deferred, guaranteed growth



PROVIDER
FIXED DEFERRED
ANNUITIES⁶

For clients who want a protected, predictable solution insulated from market risk.

- Competitive guaranteed, fixed interest rates.
- Tax-deferred earnings not subject to market volatility.
- Guaranteed death benefit.

Secure Term Choice Fixed Annuity II¹⁰

- Return on Premium (ROP) on month 24 and after.

Secure Term MVA* Fixed Annuity II¹⁰

- No ROP, but due to that, a slightly higher crediting.⁴

*Market Value Adjustment

Secure Term Fixed Annuity V¹⁰

- No Rate of Return (ROR), slightly higher crediting rate (sits in the middle of Secure Term Choice and Secure Term MVA).

For more information visit: www.nylannuities.com
or call the sales desk at 1-888-474-7725.

Please make sure that all features, benefits, and costs of a variable annuity are explored before the client makes a new purchase decision. Variable annuities are long-term financial products designed for investment purposes. There are fees, guidelines, limitations, restrictions and risks to consider. Variable annuities are subject to market risk including loss of principal. 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.

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.

1. #1 Provider of Principal-Protected Annuities - As of 12/31/23 and is based on premium amounts as reported by LIMRA Variable Annuity Guaranteed Living Benefit Election Tracking Survey. "Principal protection" is provided by the Investment Preservation Rider-FP Series, an optional rider for an additional fee.
2. New York Life Premier Variable Annuity-FP Series offers principal protection through the Investment Preservation Rider-FP Series at an additional cost.
3. The IPR does not protect the account value from day-to-day market fluctuations or against losses that could be realized prior to the completion of the holding period. That means the rider will not provide a benefit if the policy is not held for the entire holding period after it is elected or reset. Withdrawals reduce the IPR guaranteed amounts proportionally, which may be more than the actual dollar amount withdrawn; so the rider is not intended for clients who anticipate taking substantial withdrawals (including IRS Required Minimum Distributions) prior to the completion of the IPR holding period. The maximum target allocation to equity is 70% so investors may not achieve the full risk or return potential of the market. Investment subaccount options are subject to market risk.
4. This rider is available only at the time of application, in jurisdictions and products where approved. It is available for election when the oldest owner or annuitant is age 75 or younger at the time of purchase. This rider is not available on Inherited Non-Qualified policies.
5. Premier Variable Annuity-FP Series & IndexFlex Variable Annuity-FP Series. All guarantees, including death benefit payments, are dependent on the claims-paying ability of the issuer, New York Life Insurance and Annuity Corporation (NYLIAC) (A Delaware Corporation), a wholly owned subsidiary of New York Life Insurance Company, and do not apply to the investment performance or safety of the underlying Investment Divisions. Allocation into the variable investment options comes with the risk of loss of principal.
6. LIMRA as of 12/31/23, based on company ranking by product.
7. Guaranteed Lifetime Income Annuity II & Guaranteed Period Income Annuity II - All guarantees are dependent upon the claims-paying ability of the issuer, New York Life Insurance and Annuity Corporation (NYLIAC) (A Delaware Corporation), a wholly owned subsidiary of New York Life Insurance Company. Products are available in jurisdictions where approved. All contract and rider guarantees, including options and benefits and any fixed subaccount 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 any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of NYLIAC.
8. Guaranteed Future Income Annuity - Guarantees are subject to contract terms, exclusions, and limitations, and the claims-paying ability of NYLIAC. This contract is irrevocable, it has no cash surrender value, and no withdrawals are permitted prior to the income start date. 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 a death benefit, either prior to or after the designated income start date.
9. Clear Income Advantage Fixed Annuity-FP Series - Any withdrawal prior to age 59½ will reduce the GLWB amount. After age 59½, an early access withdrawal or any withdrawal (including applicable MVA and surrender charges) that exceeds the GLWB amount will reduce future GLWB amount. An MVA only applies when the policy owner surrenders or makes a withdrawal from the contract that is greater than the surrender-charge-free withdrawal amount during the surrender-charge period and will add or deduct an amount from your annuity or from the withdrawal amount you receive based on a formula and the prevailing interest rate environment.
10. Secure Term Choice Fixed Annuity II, Secure Term MVA Fixed Annuity II, Secure Term Fixed Annuity V - May not be available in all jurisdictions. Some product features may not be available at all firms. All guarantees are based on the claims-paying ability of NYLIAC. Return of Premium benefit entitles you to a return of at least the premium you paid, less any prior withdrawals and/or surrender charges related to withdrawals made before the Return of Premium Effective Date.

For Financial Professional Use Only. Not To Be Used With Or Distributed To The Public.

SMRU6399948 (Exp.12.21.2025)

1440.0224