



The New York Life IndexFlex Variable Annuity–FP Series

Crediting and Interest Rates as of: 12.15.2025

Index-linked Account, Initial Term Strategies

The New York Life IndexFlex Variable Annuity–FP Series (IndexFlex) is designed to help investors accumulate money for retirement in variable, index-linked, and fixed investment options. Rates provided in this document apply to the Index-linked and Fixed Accounts. For information on variable investment options, refer to the IndexFlex Investing Guide which precedes or accompanies this flyer. Please keep in mind that the variable investment options do not offer fixed crediting rates; their returns will fluctuate.

Money invested in the Index-linked Account is eligible for credits based on the performance of the stock market index you select. With the Cap Rate crediting method, if performance for the index over the one-year measuring period is positive, the account is credited at the full year rate of return for the index, up to the predetermined Cap Rate. With the Flat Rate method, if performance for the index over the one-year measuring period is zero or positive, the account is credited at the predetermined Flat Rate. In either case, if index performance is negative, the account receives no index-linked credit, but will never lose money.

Cap and Flat Rates are set at contract issue and will not change throughout the Initial Term, which corresponds to the surrender charge period. At the end of the Initial Term, index-linked rates will renew for 1-year Recurring Term periods. Contact your registered representative for information about current crediting rates for the Recurring Term Strategies.

S&P 500® Price Return Index (S&P 500)¹

Core Cap Rates

Premium Payment	5 Year	6 Year	7 Year
\$100,000+	6.50%	6.50%	6.50%
\$50,000-\$99,999	6.10%	6.10%	6.10%
\$10,000-\$49,999	5.75%	5.75%	5.75%

Core Flat Rates

Premium Payment	5 Year	6 Year	7 Year
\$100,000+	5.75%	5.75%	5.75%
\$50,000-\$99,999	5.30%	5.30%	5.30%
\$10,000-\$49,999	4.95%	4.95%	4.95%

Russell 2000® Price Return Index (Russell 2000)²

Core Cap Rates

Premium Payment	5 Year	6 Year	7 Year
\$100,000+	7.10%	7.10%	7.10%
\$50,000-\$99,999	6.65%	6.65%	6.65%
\$10,000-\$49,999	6.30%	6.30%	6.30%

Core Flat Rates

Premium Payment	5 Year	6 Year	7 Year
\$100,000+	6.35%	6.35%	6.35%
\$50,000-\$99,999	5.90%	5.90%	5.90%
\$10,000-\$49,999	5.55%	5.55%	5.55%

An Opportunity for Higher Rates

If you allocate 50% or more of your initial premium to variable investment options, to the Fixed Account, or to any combination thereof, your policy will qualify for Enhanced Crediting Rates each year that the account is eligible for Initial Term index-linked credits. If, as a result of transfers or withdrawals, your policy no longer qualifies for Enhanced Crediting Rates, Core Cap and Flat Rates will be used to calculate interest credits for the remainder of the Initial Term.

S&P 500® Price Return Index (S&P 500)¹

Enhanced Cap Rates

Premium Payment	5 Year	6 Year	7 Year
\$100,000+	8.50%	8.50%	8.50%
\$50,000-\$99,999	8.10%	8.10%	8.10%
\$10,000-\$49,999	7.75%	7.75%	7.75%

Enhanced Flat Rates

Premium Payment	5 Year	6 Year	7 Year
\$100,000+	7.25%	7.25%	7.25%
\$50,000-\$99,999	6.80%	6.80%	6.80%
\$10,000-\$49,999	6.45%	6.45%	6.45%

Russell 2000® Price Return Index (Russell 2000)²

Enhanced Cap Rates

Premium Payment	5 Year	6 Year	7 Year
\$100,000+	9.10%	9.10%	9.10%
\$50,000-\$99,999	8.65%	8.65%	8.65%
\$10,000-\$49,999	8.30%	8.30%	8.30%

Enhanced Flat Rates

Premium Payment	5 Year	6 Year	7 Year
\$100,000+	7.85%	7.85%	7.85%
\$50,000-\$99,999	7.40%	7.40%	7.40%
\$10,000-\$49,999	7.05%	7.05%	7.05%

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

Fixed Account

The Fixed Account is credited with a fixed interest rate. All guarantees, including the guaranteed minimum interest rate, are backed by the issuer, New York Life Insurance and Annuity Corporation (NYLIAC).

Fixed Account Interest Rate (Guaranteed for 1 Year)	2.80%
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Product availability may vary by distributor. Some distributors may limit or eliminate the availability of certain terms, features, or options.

Index-linked Account crediting rates and Fixed Account interest rates will not be less than the guaranteed minimum interest rate (GMIR) stated in your policy. As of 7/1/2025, the GMIR in NY is 2.90% and the GMIR in all other states is 0.05%.

¹ 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 Variable 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).

² 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.

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Variable annuities are long-term financial products used for retirement savings. There are fees, expenses, limitations and risks associated with this policy. All guarantees, including death benefit payments, are dependent on the claims-paying ability of New York Life Insurance and Annuity Corporation (NYLIAC) and do not apply to the investment performance or safety of the underlying variable Investment Divisions, as they are subject to market risks and will fluctuate in value. Withdrawals may be subject to ordinary income taxes and if made prior to age 59½ may be subject to a 10% IRS penalty tax. For costs and complete details, contact a financial professional.

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This flyer is not a complete description of the New York Life IndexFlex Variable Annuity–FP Series product and is authorized for use by the general public only if preceded or accompanied by the product and funds prospectuses. Investors are asked to consider the investment objectives, risks, charges, and expenses of the investment carefully before investing. The prospectuses contain this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

Products and features are available where approved. Core Cap and Flat Rates are referred to as Standard Cap and Flat Rates in the product prospectus. In most jurisdictions, the policy form numbers are as follows (state variations may apply): New York Life IndexFlex Variable Annuity–FP Series (ICC20V-P02 or it may be NC20V-P02).

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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