

# Steadily growing, safe, and secure.

Learn more about the New York Life Secure Term Fixed Annuity IV - CP Series<sup>1</sup>

**Guaranteed initial interest rates effective 05/12/2025**

Premium (Purchase Payment) amount	Initial interest rate guarantee/ surrender charge period <sup>2</sup>			
	3 Years	4 Years	5 Years	7 Years
<b>\$100,000 or more</b>	<b>4.30%</b>	<b>4.30%</b>	<b>4.30%</b>	<b>4.30%</b>
<b>\$50,000 - \$99,999</b>	<b>4.05%</b>	<b>0.00%</b>	<b>4.05%</b>	<b>4.05%</b>
<b>\$5,000 - \$49,999</b>	<b>3.65%</b>	<b>0.00%</b>	<b>3.65%</b>	<b>3.65%</b>

Financial  
representatives:  
For a custom  
illustration, call  
the New York Life  
Sales Desk at  
888-474-7725.

**Product availability may vary by distributor. Some distributors may limit or eliminate the availability of certain terms, features, or options.**

1 Available in jurisdictions where approved and subject to eligibility requirements. Guarantees based on the claims-paying ability of the issuer.

2 Depending on the period chosen, withdrawals during the first 3, 4, 5, or 7 years of the policy may be subject to surrender charges. Rates are subject to change at any time. The interest rate is an effective annual yield based on a nominal rate that is compounded daily. Yields assume no additions or withdrawals made during the guaranteed period. After the initial guaranteed interest rate period, the policy will receive a renewal rate that is guaranteed for one year. The crediting rate will not be less than the guaranteed minimum interest rate (GMIR) stated in your policy. For policies issued in New York, the GMIR is redetermined on each policy anniversary following the initial interest rate guarantee period and will not be lower than 1.00%. Policies with premium (purchase payment) amounts of \$1 million or more require prior NYLIAC approval.

The policy form number for the New York Life Secure Term Fixed Annuity IV-CP Series is ICC13-P121 in most jurisdictions; in some states, it may be 213-P121, and state variations may apply.

This material is for informational purposes only and does not constitute investment advice or a recommendation.

The New York Life Secure Term Fixed Annuity IV-CP Series is issued by New York Life Insurance and Annuity Corporation (A Delaware Corporation), a wholly owned subsidiary of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC 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 • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

