

# What could you do with more guaranteed income?

Here are our payout rates on the New York Life Guaranteed Lifetime Income Annuity II<sup>1</sup>:

	Age 65	Age 70	Age 75	Age 85
Single Life	7.2%	7.9%	8.8%	11.4%
Joint Life	6.6%	7.2%	7.9%	10.2%

Rates effective as of 05/12/2025<sup>2</sup>

Payout rates include interest and return of principal. A payout rate is not an interest rate.

**Speak to your representative today to learn more. Not only can you receive guaranteed income for life, but you can also benefit from:**

- The ability to adjust income to account for inflation<sup>3</sup>
- Additional features to access money if needed<sup>4</sup>
- Potential legacy options
- No out of pocket fees or expenses

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

1. The New York Life Guaranteed Lifetime Income Annuity II is 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. Products available in jurisdictions where approved. Guarantees are based on the claims-paying ability of the issuer.
2. Based on Cash Refund payout option, male annuitant with \$100,000 premium (purchase payment). Payout amounts for female applicants, who have longer life expectancies, are lower. Payouts are subject to change and will vary dependent upon age, gender, payout option and premium (purchase payment) amount, and interest in effect at time of policy issue. For most jurisdictions, the policy form number for the Guaranteed Lifetime Income Annuity II is ICC11-P103 (it may be 211-P103). State variations may apply.
3. The Annual Increase Option is available only if you are over age 59½ at the time of the first payment. Must be elected at time of purchase. Payments for the same premium (purchase payment) will initially be smaller than policies without this feature and will increase each year at percent chosen (1%-4%). Other restrictions may apply.
4. Owner must be age 59½ or older. Clients should consult their tax advisor, regarding taxes and penalties that may apply, prior to taking any withdrawals. Please see the product Fact Sheet for complete information and restrictions that may apply to these features.

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

## 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

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