

Could your retirement use more guaranteed income?

Invest now for guaranteed income later with the New York Life Guaranteed Future Income Annuity II¹.

If you're...	...and you defer your income for...	...the annual payout rate on your income start date is...	...the annual payout rate on your income start date (for joint life policies) is...
Age 55	5 years	8.7%	7.8%
	10 years	12.6%	10.9%
Age 60	5 years	9.4%	8.4%
	10 years	14.2%	12.0%
Age 65	5 years	10.5%	9.1%
	10 years	16.5%	13.5%
Age 70	5 years	11.9%	10.1%
	10 years	20.2%	15.8%
	15 years	37.9%	26.5%

Rates effective as of 05/12/2025 ²

New York Life Guaranteed Future Income Annuity II is a flexible premium, deferred income annuity. Payout rates include interest and return of principal. Income payments include return of premium, interest, and mortality credits. A payout rate is not an interest rate.

Speak to your financial professional about adding more guaranteed income to your retirement. Start now and benefit from:

- Guaranteed income you cannot outlive
- Flexible funding options and income payment schedules
- A simple, straightforward income stream that is not subject to market volatility and has no out of pocket fees

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



1. The New York Life Guaranteed Future 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. Available in jurisdictions where approved. Guarantees are subject to contract terms, exclusions and limitations, and the claims-paying ability of NYLIAC. This contract is irrevocable, 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. Certain payout options will not provide a death benefit either prior to, or after, the designated income start date. This material must be accompanied or preceded by a product fact sheet. Please ask your financial professional for a copy to obtain complete information prior to making any decision to purchase this product.
2. Based on a male annuitant, \$100,000 premium and Life with Cash Refund payout option. Rates are subject to change and payout will vary with age, gender, payout option selected and premium amount. Actual amounts are dependent upon interest rates in effect at time of policy issue. Payout amounts for female applicants, who have longer life expectancies, are lower. Income is payable for the life of the annuitant. With the Cash Refund payout option, if the annuitant dies before receiving payouts that total the premium amount, the beneficiary receives in a lump sum the difference between the premium paid for the policy and the total payments to the annuitant. Payout rates will vary for the other income plans and for premiums less than \$100,000. Certain limitations may apply to payout options, including age restrictions.

For most jurisdictions, the policy form number for the New York Life Guaranteed Future Income Annuity II is ICC16D-P07 (it may be 211-P101). State variations may apply.

Quote Lock Procedures

Quote Lock for Application with Funds

1. An illustration must be submitted together with the signed application.
2. The illustration, signed application, and all funds must be received by New York Life within 14 calendar days from the quote prepared on date.

If the above 14 day requirements are not met, the illustrated rates will be locked at the last set of funds received date at New York Life.

Quote Lock for Transfers and Exchanges

1. An illustration must be submitted together with the signed application.
2. A Transfer/Exchange Form must be submitted with the signed application, allowing New York Life to collect the funds.
3. The illustration, signed application and transfer/exchange forms must be received by New York Life within 14 calendar days from the quote prepared on date.
4. Funds are to be received by New York Life within 60 calendar days of the application signed date.

IMPORTANT: Quote Lock will not be granted without a valid illustration accompanying all required paperwork. The client's date of birth, gender, state of residence, product type and all riders must be accurate on the illustration. If Quote Lock requirements are met, the illustrated amounts are guaranteed. However, the actual income benefit amount calculated on a policy's purchase date may differ from the illustration income benefit when any of the following parameters change:

- Income payment start date: The New York Life Illustration System (NYLIS) assumes that the income payment start date is one payment period after the illustrated purchase date. Changing the illustrated income payment start date may change the actual income benefit amount.
- Premium amount: The actual income benefit will be based on the final premium applied. The income amount will increase or decrease proportionally according to the premium amount.

Specific to Regulation 60 (Reg 60)

Quote Lock for New York State Regulation 60 (Reg 60): The Quote Lock for New York State Reg 60 is based on the signed date of the Authorization Form for Disclosure Statement. Funds must be received within 60 calendar days from the signed date of the Authorization Form for Disclosure Statement. If the funds are not received within 60 calendar days from the signed date, the rate will be locked at the last funds received date at New York Life.

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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

