

What could your clients do with more guaranteed income?

Here's the before-tax Internal Rate of Return on the New York Life Guaranteed Period Income Annuity II¹:

Payment Period	5 Years	10 Years	20 Years	30 Years
All Bands	2.8%	3.5%	4.3%	4.4%

Internal Rate of Return is the interest rate we use to calculate your clients' income payments, net of expense charges.

Rates effective as of 12/15/2025

Income Payments include interest and return of principal. This product has no cash value.

Period Certain Payout Rates: 5 Year Certain 10 Year Certain 20 Year Certain 30 Year Certain
21.7% 12.1% 7.6% 6.1%

Payout rate is the percentage of premium paid each year as income.

Payout rate is not a rate of return or an interest rate.

Speak to your representative today to learn more about how a Guaranteed Period Income Annuity II could fit into your clients' strategies.

- The ability to adjust income to account for inflation²
- Additional features to access money if needed³

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

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Not for Distribution to the Public**

1. The New York Life Guaranteed Period 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. The Annual Increase Option is available only if the owner is over age 59½ at the time of the first payment. Must be elected at time of purchase. Payments for the same premium will initially be smaller than policies without this feature and will increase each year at percent chosen (1%-10%). Other restrictions may apply.
3. 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.

Quote Lock Procedures

Quote Lock for Application with Funds

1. An illustration must be submitted together with the signed application.
2. The application must be signed within 7 calendar days from the quote prepared on date.
3. 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 application must be signed within 7 calendar days from the quote prepared on date.
4. 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.
5. 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.

