

Steadily growing, safe, and secure.

Learn more about the New York Life Secure Term Fixed Annuity IV - FP Series¹

Guaranteed initial interest rates effective 05/12/2025

Premium amount	Initial interest rate guarantee/ surrender charge period ²				
	3 Years	4 Years	5 Years	6 Years	7 Years
\$100,000 or more	4.30%	4.30%	4.30%	4.30%	4.30%
\$50,000 - \$99,999	4.05%	4.05%	4.05%	4.05%	4.05%
\$25,000 - \$49,999	3.85%	3.85%	3.85%	3.85%	3.85%
\$5,000 - \$24,999	3.65%	3.65%	3.65%	3.65%	3.65%

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

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, 6, 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 were 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. Policies with premium amounts of \$2 million or more require prior NYLIAC approval.

The policy form number for the New York Life Secure Term Fixed Annuity IV - FP series is ICC13-P122 in most jurisdictions; in some states, it may be 213-P122, and state variations may apply.

The New York Life Secure Term Fixed Annuity IV - FP 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.

ANNUITIES | Not FDIC/NCUA Insured | Not a Deposit | May Lose Value | No Bank Guarantee | Not Insured by Any Federal Government Agency

