

# Steadily growing, safe and secure.

Learn more about the New York Life Secure Term Choice Fixed Annuity II<sup>1</sup>

## Initial interest rate guarantee/ surrender charge period<sup>2</sup>

Premium amount	3 years	5 years	7 years
\$100,000 or more	4.05%	4.10%	4.10%
\$50,000–\$99,999	3.80%	3.85%	3.85%
\$25,000–\$49,999	3.60%	3.65%	3.65%
\$5,000–\$24,999	3.40%	3.45%	3.45%

Guaranteed initial interest rates effective 12/15/2025

Financial professionals: 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. All contract and rider guarantees, including crediting rates or annuity payout rates, are backed by the claims-paying ability of NYLIAC. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or by any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of NYLIAC.
2. Depending on the period chosen, withdrawals during the first 3, 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 interest rate guarantee 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 Choice Fixed Annuity II is ICC11-P114 in most jurisdictions; in some states, it may be 211-P114, and state variations may apply.

The New York Life Secure Term Choice Fixed Annuity II 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.

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