

The New York Life IndexFlex Annuity

Crediting and Interest Rates as of: 04/06/2026

Initial term strategies

The New York Life IndexFlex Annuity (IndexFlex) is a single premium deferred fixed indexed annuity.¹ Cap Rates and Trigger Rates² at issue are guaranteed for the duration of the surrender charge period.

Money invested in the Index-linked Account is eligible for credits based on the performance of the stock market index you select. With the Cap Rate crediting method, if performance for the index over the one-year measuring period is positive, the account is credited at the full year rate of return for the index, up to the predetermined Cap Rate. With the Trigger Rate method, if performance for the index over the one-year measuring period is zero or positive, the account is credited at the predetermined Trigger Rate. In either case, if index performance is negative, the account receives no index-linked credit, but will never lose money.

Cap and Trigger Rates are set at contract issue and will not change throughout the Initial Term, which corresponds to the surrender charge period. At the end of the Initial Term, index-linked rates will renew for 1-year Recurring Term periods. Contact your financial professional for information about current crediting rates for the Recurring Term Strategies.

S&P 500® Price Return Index (S&P 500)³

Cap Rates

Premium payment	5 years	7 years
\$100,000 or more	8.00%	8.00%
\$50,000–\$99,999	7.60%	7.60%
\$10,000–\$49,999	7.25%	7.25%

Trigger Rates

Premium payment	5 years	7 years
\$100,000 or more	7.00%	7.00%
\$50,000–\$99,999	6.55%	6.55%
\$10,000–\$49,999	6.20%	6.20%

Russell 2000® Price Return Index (Russell 2000)⁴

Cap Rates

Premium payment	5 years	7 years
\$100,000 or more	8.60%	8.60%
\$50,000–\$99,999	8.15%	8.15%
\$10,000–\$49,999	7.80%	7.80%

Trigger Rates

Premium payment	5 years	7 years
\$100,000 or more	7.60%	7.60%
\$50,000–\$99,999	7.15%	7.15%
\$10,000–\$49,999	6.80%	6.80%

Fixed Account

The Fixed Account is credited with a fixed interest rate. All guarantees, including the guaranteed minimum interest rate, are backed by the issuer, New York Life Insurance and Annuity Corporation (NYLIAC).

Fixed Account Interest Rate (Guaranteed for 1 Year)	3.05%
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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



Product availability may vary by distributor. Some distributors may limit or eliminate the availability of certain terms, features, or options.

Index-linked Account crediting rates and Fixed Account interest rates will not be less than the guaranteed minimum interest rate (GMIR) stated in your policy. As of 7/1/2025, the GMIR is 0.05%.

1. In the policy, The New York Life IndexFlex Annuity is referred to as the "New York Life IndexFlex Fixed Annuity--FP Series," and the term "fixed indexed annuity" is referred to as a "fixed annuity with an index-linked account."
2. Trigger Rates are referred to as "Flat Rates" in the policy.
3. The S&P 500[®] Index includes 500 large cap stocks from leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500[®] Index does not include dividends declared by any of the companies in this Index. S&P[®] and S&P 500[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The foregoing trademarks have been licensed for use by S&P Dow Jones Indices LLC and sublicensed for certain purposes by New York Life. The S&P 500[®] index is a product of S&P Dow Jones Indices LLC and has been licensed for use by New York Life. IndexFlex is not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P nor their respective affiliates make any representation regarding the advisability of investing in such product(s).
4. The Russell 2000[®] Index measures the performance of the small cap segment of the U.S. equity universe. The Russell 2000[®] is a subset of the Russell 3000[®] Index representing approximately 10% of the total market capitalization of that index. The Russell 2000[®] Index represents approximately 10% of the total market capitalization of the Russell 3000[®] Index. The Russell 2000[®] Index includes approximately 2000 of the smallest securities based on a combination of their market capitalization and current index membership. The Russell 2000[®] Index does not include dividends declared by any of the companies in the Index.

IndexFlex has been developed solely by New York Life. IndexFlex is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

All rights in the Russell 2000[®] Index (the "Index") vest in the relevant LSE Group company which owns the Index. "Russell[®]" is a trademark of the relevant LSE Group company and is/are used by any other LSE Group company under license.

The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of IndexFlex. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from IndexFlex or the suitability of the Index for the purpose to which it is being put by New York Life.

Morgan Stanley's Guaranteed Minimum Indexed Interest Cap is 2.00% for 1-2 year point-to-point, 3.00% for 3-4 year point-to-point and 4.00% for 5-6 year point-to-point while the surrender charge percentage exceeds 0% and 1.00% thereafter. Interest rates, specified rates, spreads, participation rates and caps are based on product/contract features (including death benefit options), and are declared by New York Life Insurance and Annuity Corporation (NYLIAC) at its discretion. Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times.

Cap Rates and Trigger Rates at issue are guaranteed for the surrender charge period. If you choose to transfer assets into a new Recurring Term strategy during the surrender charge period, your new rate is subject to a 1.00% minimum. After the surrender charge period, all Cap Rates and Trigger Rates are subject to a 0.50% minimum.

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Products and features are available where approved. In most jurisdictions, the policy form numbers are as follows (state variations may apply): New York Life IndexFlex Fixed Annuity--FP Series (ICC25D-P01 or it may be ICC25D-P01D).

New York Life Fixed Annuities are 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. Guarantees are based on the claims-paying ability of the issuer.

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