Creating a financial legacy for your loved ones.

Death benefit protection available with the New York Life Premier Variable Annuity–FP Series.

In addition to helping you invest for retirement, it may be comforting to know the New York Life Premier Variable Annuity–FP Series also has death benefits to help create and safeguard a legacy for your loved ones.

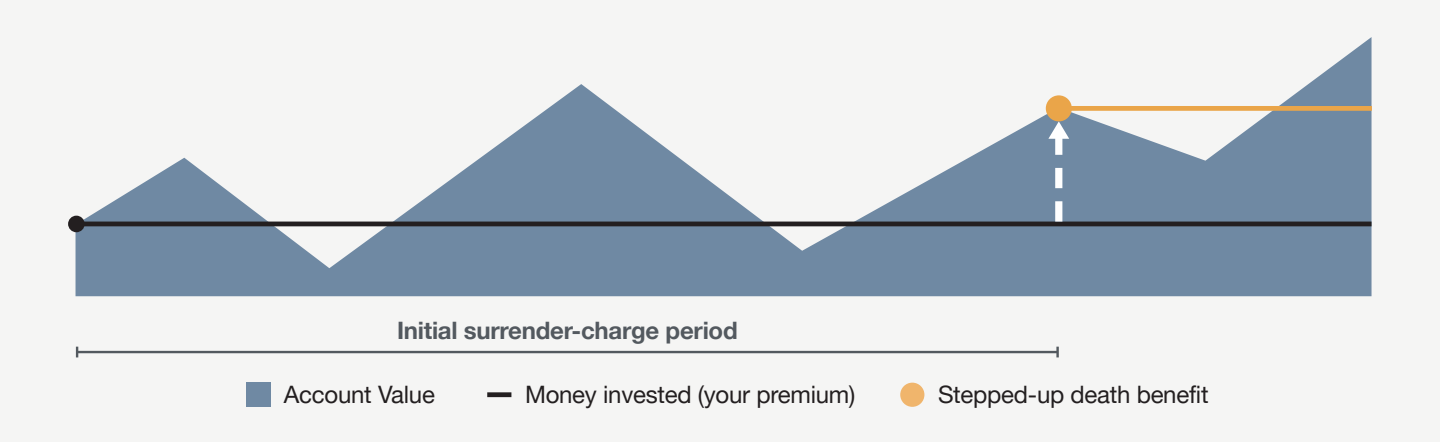
Standard Death Benefit.

The standard death benefit is provided with the issuing of your New York Life Variable Annuity policy at no additional cost. Unless you annuitize the policy, your beneficiary will receive the greater of:

- The account value at time of death.
- The total of all the money you invested (your premiums).[1]
- If you hold your variable annuity through the initial surrender-charge period, you will be eligible for a one-time death benefit step-up at no additional cost.[2]

How the death benefit works.

In this hypothetical example, if you were to pass away during the initial surrender-charge period, your beneficiary would receive the higher of the total amount you invested or the account value at the time of death. Upon completion of the initial surrender-charge period, your beneficiary would be guaranteed the highest of the total amount you invested, the account value at the time of death, or the stepped-up death benefit.



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

Please see the next page for additional, important information.

Annual Death Benefit Reset Rider.

The Annual Death Benefit Reset (ADBR) Rider is an optional benefit that may enable your beneficiaries to receive a larger amount than the standard death benefit your variable annuity would otherwise provide.[3]

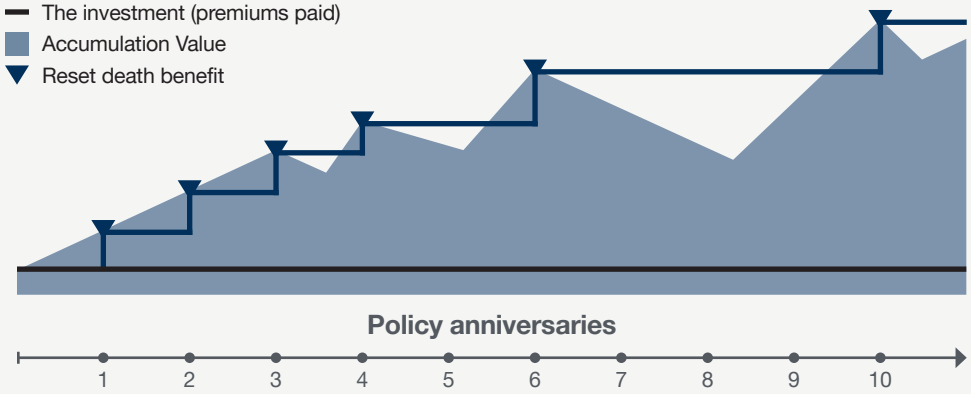
The ADBR Rider may be right for you if...

- You want to maximize your legacy by locking in any growth on each policy anniversary.
- You do not plan to use the annuity assets for income right away.

ADBR Rider basics.

- Can enhance the death benefit by resetting the Accumulation Value each policy anniversary up to age 85.[4]
- Annual cost for owners or annuitants is 0.25% of the Reset Value for issue ages 0-75 and 0.50% of the Reset Value for issue ages 76-80.[5]
- The rider cannot be canceled without surrendering the policy.

How the ADBR Rider works.



This hypothetical illustration is intended to show how the ADBR Rider works in rising and declining markets, assumes the policy owner did not annuitize the policy, and is not intended to show actual performance of any investment. If the owner was to pass away, the beneficiary would receive the greatest of three possible amounts: the total of all premiums, the accumulation value, or the most recent reset amount.[6]

Variable annuities are long-term financial products designed to help you save for retirement. They may also be useful in leaving a legacy to your beneficiaries through the death benefits described in this flyer. As with many financial products, there are fees, expenses, limitations, restrictions, and risks associated with variable annuity contracts. For costs and complete details, contact a financial professional. Guarantees are backed by the claims-paying ability of New York Life Insurance and Annuity Corporation (NYLIAC) and do not apply to the investment performance of the underlying funds, which are subject to market risk and will fluctuate in value. The account value is referred to as the "Accumulation Value" in the prospectus.

[1] Adjusted for any withdrawals prior to death.

[2] One time step-up death benefit is only available to policies applied 5/1/2020 or later. Not available for issue ages 81–85.

[3] This rider is available only at the time of application, in jurisdictions and products where approved. It is available for election when the oldest owner or annuitant is age 80 or younger at the time of purchase. This rider is not available on Inherited Non-Qualified policies.

[4] Reset age is 80 for policies applied before 5/1/2019. The rider benefit will not reset after the owner's death (or after the death of any grantor in grantor-owned policies).

[5] The maximum annual rider charge is 1.00%. The current charge is subject to change at any time but will not increase once the policy is issued.

[6] Adjusted for any withdrawals immediately preceding death (in jurisdictions where required).

This material is authorized for use by the general public only if preceded or accompanied by the product and fund prospectuses. Investors are asked to consider the investment objectives, risks, charges, and expenses of the investment carefully before investing. Both prospectuses contain this and other information about the product and underlying investment options. Please read the prospectus carefully before investing.

This material is general in nature, for informational purposes only, and does not constitute investment advice or a recommendation. It was not prepared, and is not intended, to address the needs, circumstances, or objectives of any specific individual or group of individuals. This material does not, and is not intended to, constitute a recommendation to purchase any specific product. For advice regarding your personal circumstances, you should consult your own independent financial and tax advisors.

New York Life Variable Annuities are issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation. NYLIFE Distributors LLC, Member FINRA/SIPC, is the wholesale distributor and underwriter for these products. Both NYLIAC and NYLIFE Distributors are wholly owned subsidiaries of New York Life Insurance Company, 51 Madison Ave, New York, NY 10010. Variable annuities are offered through properly licensed registered representatives of a third party registered broker dealer.

Products and features are available in approved jurisdictions. In most jurisdictions, rider and policy form numbers are as follows: ADBR Rider (ICC15-R302, or it may be 215-R302); New York Life Premier Variable Annuity–FP Series (ICC18V-P06 or it may be NC18V-P06).

14873A.042026 SMRU5023885 (Exp.05.01.2027) 549.0726