

Annuity Interest Rate Update - Effective January 20, 2025 - January 26, 2025

(Interest rates in **Green** indicate rate increase and **Red** indicates rate decrease since the last update)

Fixed Deferred Annuities

At the end of the initial guaranteed interest rate period, the policy will receive a renewal rate each policy year.
The renewal rate is determined each year by the accumulation value on the policy's anniversary.

New York Life Secure Term Choice Fixed Annuity

3, 4, 5, 6, 7 or 8-Year Surrender Charge Schedule						
Premium	3-Yr Initial Guarantee	4-Yr Initial Guarantee	5-Yr Initial Guarantee	6-Yr Initial Guarantee	7-Yr Initial Guarantee	8-Yr Initial Guarantee
\$1,500,000	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%
\$100,000	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%
\$50,000	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%
\$25,000	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%
\$5,000	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%

Please note that the NYL Secure Term Choice Fixed Annuity has a Return of Premium Benefit that begins on the 2nd policy anniversary.

The Interest Opportunity Rider (IOR) is an optional feature offered on Secure Term Choice Fixed Annuity . It may only be elected at time of application and is available in all states. Option 1 will reduce the rates above by 15bps (0.15%) and Option 2 will reduce the rates above by 25bps (0.25%).

In NY, the IOR (also known as the Interest Rate Adjustment Benefit Rider) is not available for the 3 and 4-year interest rate guarantee periods.

New York Life Secure Term MVA Fixed Annuity

3, 4, 5, 6, 7 or 8-Year Surrender Charge Schedule						
Premium	3-Yr Initial Guarantee	4-Yr Initial Guarantee	5-Yr Initial Guarantee	6-Yr Initial Guarantee	7-Yr Initial Guarantee	8-Yr Initial Guarantee
\$1,500,000	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%
\$100,000	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%
\$50,000	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%
\$25,000	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%
\$5,000	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%

New York Life Flexible Premium Fixed Annuity

9-Year Surrender Charge Schedule	
4th Quarter Interest Rate (all amounts)	2.30%

The interest rate shown is for contributions into existing policies only as new sales of this product have been discontinued

Rates cited above are effective as of the date noted , subject to change and may vary depending on the actual rates in effect on the application date and issue date .

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New York Life Variable Deferred Annuities

<u>DCA Advantage Account Interest Rates</u>	<u>Variable Annuity Fixed Account Interest Rates</u>
Premier VA II - Level Fee Structure 6 Month 7.00% (1.98% actual yield)	Premier VA II 2.90%↑ <small>This rate applies to the Fixed Account of policies utilizing both fee structures.</small>
Premier VA II - Traditional Fee Structure 6 Month 6.00% (1.70% actual yield)	Premier Plus VA II 2.80%↑ <small>This rate applies to the Fixed Account of policies utilizing both fee structures.</small>
Premier Plus VA II - Level Fee Structure 6 Month 7.00% (2.04% actual yield)	Complete Access VA II 2.70%↑ <small>As of May 1, 2020, the Complete Access Variable Annuity II is no longer available for sale.</small>
Premier Plus VA II - Traditional Fee Structure 6 Month 6.00% (1.75% actual yield)	Flexible Premium VA – 4th Quarter 2.55%
Premier Advisory VA - Traditional Fee Structure 6 Month 3.00% (0.86% actual yield)	
Flexible Premium VA III - Level Fee Structure 6 Month 4.00% (1.14% actual yield)	
Flexible Premium VA III - Traditional Fee Structure 6 Month 4.00% (1.14% actual yield)	
Complete Access VA II - Traditional Fee Structure 6 Month 3.00% (0.86% actual yield)	

The Actual Yield is the rate of return an investor can expect to earn (net of applicable fees and charges) assuming the money earns 0% for the remainder of the year following its transfer into the variable investment divisions. The DCA Advantage Account interest rate is subject to change.

Only new premium payments may be allocated to the DCA Advantage Accounts. For the Premier VA II, Premier Plus VA II, Flexible Premium VA III, Complete Access VA II, Premier VA, Premier Plus VA, Premium Plus Elite VA and Elite VA, transfers are not permitted from the DCA Advantage Account into the Fixed Account. Money in the DCA Advantage Accounts only earns the DCA Advantage Account interest rate while it is in the account waiting to be transferred into the Investment Divisions. Because money is periodically transferred out of the DCA Advantage Account, amounts in the DCA Advantage Account will not achieve the declared annual effective rate unless the Investment Divisions that the money is transferred into earn at least the same effective annual yield over the remainder of the year. Once the money has been transferred to the Investment Divisions, it is subject to market risks and will fluctuate in value.

Dollar Cost Averaging may help investors achieve a lower average purchase price, but it does not guarantee a profit nor protect against a loss in volatile markets.

All transfers into the Fixed Account, including those from the DCA Advantage Accounts, when allowed, will receive the Fixed Account interest rate in effect on the date of the transfer. Money in the Fixed Account earns a guaranteed interest rate and is backed by the assets in the general account of New York Life Insurance and Annuity Corporation (A Delaware Corporation). The guarantee is based upon NYLIAC's claims paying ability.

Income Annuity Payout Rates

Rate changes will not be available for illustration until the rate effective date.

New York Life Guaranteed Period Income Annuity

Payout Period	Interest Rate #
40 Years	4.20%
30 Years	4.20%
20 Years	4.20%
10 Years	4.20%
5 Years	3.90%

Interest Rate is NOT the Internal Rate of Return (IRR).

New York Life Guaranteed Lifetime Income Annuity *

Please see the attached tables for current payout rates.

Note: These Features Available Through our Agents but not Through Banks and Brokers

- 7 months payment acceleration exercisable 3 times compared to only 6 months, 2 times in banks/brokers.
 - Available only on non-qualified policies with monthly income payments.
- Better liquidity through an up to 40% cash withdrawal feature vs. only up to 30% in banks/brokers.
 - Available on all qualified policies and on non-qualified policies that are life only or life with percent of premium death benefit.

Beginning Index Rate for policies issued in August 2024 for the Income Enhancement Option: 4.48%

The Beginning Index Rate is the Federal Reserve Board's 10-Year Constant Maturity Treasury Index rate in the third full week of the calendar month immediately preceding the policy date.

New York Life Guaranteed Future Income Annuity *

Please see the attached tables for current payout rates.

Note: This Feature Available Through our Agents but not Through Banks and Brokers

- 7 months payment acceleration exercisable 3 times compared to only 6 months, 2 times in banks/brokers.
 - Available only on non-qualified policies with monthly income payments.

New York Life Lifetime Mutual Income Annuity *

Please see the attached tables for current payout rates.

New York Life Future Mutual Income Annuity *

Please see the attached tables for current payout rates.

* Payouts include Interest and return of Premium.

New York Life annuities are issued by New York Life Insurance Company (NY, NY) or by its subsidiary, New York Life Insurance and Annuity Corporation (a Delaware corporation). Variable annuities are distributed by an affiliate, NYLIFE Securities LLC (member FINRA/SIPC).

SMRU 5024906

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New York Life IndexFlex Variable Annuity in All States

Index-linked Account: Core Crediting Rates-Initial Term Strategies

S&P 500				Russell 2000			
Core Cap Rates				Core Cap Rates			
Premium Payment	5 Year	6 Year	7 Year	Premium Payment	5 Year	6 Year	7 Year
\$100,000+	7.75%	7.75%	7.75%	\$100,000+	8.35%	8.35%	8.35%
\$50,000-\$99,999	7.35%	7.35%	7.35%	\$50,000-\$99,999	7.90%	7.90%	7.90%
\$10,000-\$49,999	7.00%	7.00%	7.00%	\$10,000-\$49,999	7.55%	7.55%	7.55%
Core Flat Rates				Core Flat Rates			
Premium Payment	5 Year	6 Year	7 Year	Premium Payment	5 Year	6 Year	7 Year
\$100,000+	7.00%	7.00%	7.00%	\$100,000+	7.60%	7.60%	7.60%
\$50,000-\$99,999	6.55%	6.55%	6.55%	\$50,000-\$99,999	7.15%	7.15%	7.15%
\$10,000-\$49,999	6.20%	6.20%	6.20%	\$10,000-\$49,999	6.80%	6.80%	6.80%

Index-linked Account: Enhanced Crediting Rates-Initial Term Strategies

Enhanced Rates apply when 50% or more of the initial premium is applied to variable investment options and/or the Fixed Account. If, as a result of transfers or withdrawals, the policy no longer qualifies for Enhanced Rates, Core Rates will apply for the remainder of the Initial Term.

S&P 500				Russell 2000			
Enhanced Cap Rates				Enhanced Cap Rates			
Premium Payment	5 Year	6 Year	7 Year	Premium Payment	5 Year	6 Year	7 Year
\$100,000+	9.75%	9.75%	9.75%	\$100,000+	10.35%	10.35%	10.35%
\$50,000-\$99,999	9.35%	9.35%	9.35%	\$50,000-\$99,999	9.90%	9.90%	9.90%
\$10,000-\$49,999	9.00%	9.00%	9.00%	\$10,000-\$49,999	9.55%	9.55%	9.55%
Enhanced Flat Rates				Enhanced Flat Rates			
Premium Payment	5 Year	6 Year	7 Year	Premium Payment	5 Year	6 Year	7 Year
\$100,000+	8.50%	8.50%	8.50%	\$100,000+	9.10%	9.10%	9.10%
\$50,000-\$99,999	8.05%	8.05%	8.05%	\$50,000-\$99,999	8.65%	8.65%	8.65%
\$10,000-\$49,999	7.70%	7.70%	7.70%	\$10,000-\$49,999	8.30%	8.30%	8.30%

Index-linked Account Rates are guaranteed for the segment period purchased and will renew for one-year periods after the applicable segment period expires.

Fixed Account

Premium Payment	5 Year	6 Year	7 Year
All	2.90%↑	2.90%↑	2.90%↑

Fixed Account interest rates are for one-year periods.

New York Life Lifetime Mutual Income Annuity

Participating Single Premium Immediate Annuity

Based on Rates in Effect as of 1/20/2025

New York Life Lifetime Mutual Income Annuity ¹ Premium: \$100,000 Contract Type: Non Qualified ⁴	SINGLE LIFE: MALE			SINGLE LIFE: FEMALE			JOINT LIFE: MALE/FEMALE ⁵		
	Guaranteed Monthly Income ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Guaranteed Monthly Income ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Guaranteed Monthly Income ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025
Age 60									
Life Only	\$425.31	5.10%	-0.01%	\$414.76	4.98%	0.00%	\$379.33	4.55%	-0.01%
Life with 10 Years Certain	\$421.33	5.06%	-0.01%	\$406.02	4.87%	-0.01%	\$378.09	4.54%	0.00%
Life with 20 Years Certain	\$407.70	4.89%	-0.01%	\$395.67	4.75%	0.00%	\$377.01	4.52%	-0.01%
Life with 30 Years Certain	\$384.06	4.61%	0.00%	\$376.65	4.52%	0.00%	\$371.35	4.46%	0.00%
Life with Cash Refund	\$410.44	4.93%	0.00%	\$400.28	4.80%	-0.01%	\$379.33	4.55%	-0.01%
Life with Installment Refund	\$419.52	5.03%	-0.01%	\$403.64	4.84%	-0.01%	\$379.33	4.55%	-0.01%
Age 65									
Life Only	\$472.64	5.67%	-0.02%	\$457.80	5.49%	-0.01%	\$412.66	4.95%	-0.01%
Life with 10 Years Certain	\$465.91	5.59%	-0.01%	\$446.36	5.36%	-0.01%	\$411.44	4.94%	0.00%
Life with 20 Years Certain	\$440.79	5.29%	-0.01%	\$427.21	5.13%	0.00%	\$408.30	4.90%	-0.01%
Life with 30 Years Certain	\$398.09	4.78%	0.00%	\$391.69	4.70%	0.00%	\$391.20	4.69%	-0.01%
Life with Cash Refund	\$447.86	5.37%	-0.01%	\$434.56	5.21%	-0.01%	\$412.64	4.95%	-0.01%
Life with Installment Refund	\$459.44	5.51%	-0.01%	\$439.55	5.27%	-0.01%	\$412.26	4.95%	0.00%
Age 70									
Life Only	\$536.62	6.44%	-0.02%	\$514.48	6.17%	-0.02%	\$456.57	5.48%	-0.01%
Life with 10 Years Certain	\$523.33	6.28%	-0.01%	\$497.71	5.97%	-0.01%	\$455.22	5.46%	-0.01%
Life with 20 Years Certain	\$473.42	5.68%	-0.01%	\$459.18	5.51%	-0.01%	\$444.62	5.34%	0.00%
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$493.47	5.92%	-0.01%	\$475.82	5.71%	-0.01%	\$456.51	5.48%	-0.01%
Life with Installment Refund	\$509.32	6.11%	-0.01%	\$483.46	5.80%	-0.01%	\$452.43	5.43%	-0.01%
Age 75									
Life Only	\$629.59	7.56%	-0.02%	\$595.88	7.15%	-0.02%	\$519.27	6.23%	-0.01%
Life with 10 Years Certain	\$598.90	7.19%	-0.01%	\$566.13	6.79%	-0.02%	\$516.90	6.20%	-0.02%
Life with 20 Years Certain	\$499.32	5.99%	-0.01%	\$486.93	5.84%	-0.01%	\$481.33	5.78%	0.00%
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$550.73	6.61%	-0.01%	\$526.94	6.32%	-0.01%	\$509.60	6.12%	0.00%
Life with Installment Refund	\$574.84	6.90%	-0.01%	\$539.85	6.48%	-0.01%	\$505.49	6.07%	-0.01%
Age 80									
Life Only	\$765.40	9.18%	-0.04%	\$715.43	8.59%	-0.02%	\$609.99	7.32%	-0.02%
Life with 10 Years Certain	\$687.51	8.25%	-0.02%	\$649.03	7.79%	-0.01%	\$600.49	7.21%	-0.01%
Life with 20 Years Certain	\$512.39	6.15%	N/A	\$504.10	6.05%	N/A	\$506.70	6.08%	N/A
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$616.88	7.40%	-0.01%	\$585.47	7.03%	0.00%	\$575.80	6.91%	-0.01%
Life with Installment Refund	\$657.65	7.89%	-0.02%	\$610.07	7.32%	-0.01%	\$573.54	6.88%	-0.01%
Age 85									
Life Only	\$961.63	11.54%	-0.04%	\$883.76	10.61%	-0.02%	\$738.36	8.86%	-0.02%
Life with 10 Years Certain	\$768.70	9.22%	-0.02%	\$730.59	8.77%	-0.01%	\$696.94	8.36%	-0.02%
Life with 20 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$681.08	8.17%	-0.01%	\$644.73	7.74%	0.00%	\$653.25	7.84%	-0.01%
Life with Installment Refund	\$756.74	9.08%	-0.02%	\$693.79	8.33%	-0.01%	\$657.18	7.89%	-0.01%

Payouts are based on a non-qualified New York Life Lifetime Mutual Income Annuity, \$100,000 premium and based on rates in effect as of 1/20/2025. The amounts shown are for illustrative purposes only and are not a guarantee of the amount the policyholder will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA, payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

1. Issued by New York Life Insurance Company (NYLIC), 51 Madison Avenue, New York NY 10010. Guarantees are subject to the claims paying ability of NYLIC.
2. Guaranteed monthly income calculated using \$100,000 premium. Does not include dividends.
3. Annual payout rates include interest and return of principal. They represent the annualized payouts as a percent of total premium.
4. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.
5. Joint Life reflects the same issue age for male and female.

New York Life Guaranteed Lifetime Income Annuity

Single Premium Immediate Annuity

Based on Rates in Effect as of 1/20/2025

New York Life Guaranteed Lifetime Income Annuity ¹ Premium: \$100,000 Contract Type: Non Qualified ⁴	SINGLE LIFE: MALE			SINGLE LIFE: FEMALE			JOINT LIFE: MALE/FEMALE ⁵		
	Monthly Income ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Monthly Income ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Monthly Income ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025
Age 55									
Life Only	\$549.31	6.59%	0.13%	\$540.44	6.49%	0.13%	\$502.68	6.03%	0.12%
Life with 10 Years Certain	\$535.30	6.42%	0.12%	\$525.79	6.31%	0.13%	\$497.91	5.97%	0.12%
Life with 20 Years Certain	\$519.65	6.24%	0.13%	\$515.89	6.19%	0.12%	\$497.04	5.96%	0.12%
Life with 30 Years Certain	\$498.90	5.99%	0.12%	\$501.49	6.02%	0.12%	\$493.80	5.93%	0.13%
Life with Cash Refund	\$527.33	6.33%	0.14%	\$518.82	6.23%	0.13%	\$494.97	5.94%	0.12%
Life with Installment Refund	\$527.10	6.33%	0.14%	\$520.48	6.25%	0.13%	\$497.49	5.97%	0.12%
Age 60									
Life Only	\$591.66	7.10%	0.14%	\$576.33	6.92%	0.14%	\$529.34	6.35%	0.13%
Life with 10 Years Certain	\$575.17	6.90%	0.13%	\$560.48	6.73%	0.14%	\$524.60	6.30%	0.13%
Life with 20 Years Certain	\$547.25	6.57%	0.13%	\$542.65	6.51%	0.13%	\$522.23	6.27%	0.13%
Life with 30 Years Certain	\$512.65	6.15%	0.12%	\$517.32	6.21%	0.13%	\$513.43	6.16%	0.12%
Life with Cash Refund	\$560.69	6.73%	0.05%	\$549.01	6.59%	0.14%	\$520.84	6.25%	0.12%
Life with Installment Refund	\$563.03	6.76%	0.07%	\$552.47	6.63%	0.14%	\$523.64	6.28%	0.12%
Age 65									
Life Only	\$645.80	7.75%	0.14%	\$622.39	7.47%	0.14%	\$564.00	6.77%	0.13%
Life with 10 Years Certain	\$624.85	7.50%	0.14%	\$604.40	7.25%	0.13%	\$559.33	6.71%	0.13%
Life with 20 Years Certain	\$576.52	6.92%	0.14%	\$572.64	6.87%	0.13%	\$553.03	6.64%	0.13%
Life with 30 Years Certain	\$521.14	6.25%	0.12%	\$528.74	6.34%	0.12%	\$530.07	6.36%	0.13%
Life with Cash Refund	\$603.32	7.24%	0.05%	\$587.74	7.05%	0.14%	\$554.17	6.65%	0.12%
Life with Installment Refund	\$608.82	7.31%	0.12%	\$593.36	7.12%	0.15%	\$557.41	6.69%	0.13%
Age 70									
Life Only	\$719.77	8.64%	0.16%	\$685.65	8.23%	0.15%	\$611.63	7.34%	0.14%
Life with 10 Years Certain	\$689.03	8.27%	0.15%	\$662.60	7.95%	0.14%	\$606.85	7.28%	0.14%
Life with 20 Years Certain	\$603.54	7.24%	0.14%	\$603.11	7.24%	0.14%	\$588.72	7.06%	0.13%
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$660.59	7.93%	0.18%	\$639.65	7.68%	0.17%	\$599.12	7.19%	0.14%
Life with Installment Refund	\$670.29	8.04%	0.17%	\$648.42	7.78%	0.16%	\$603.15	7.24%	0.14%
Age 75									
Life Only	\$826.68	9.92%	0.17%	\$776.62	9.32%	0.16%	\$680.15	8.16%	0.15%
Life with 10 Years Certain	\$770.75	9.25%	0.16%	\$739.69	8.88%	0.16%	\$674.08	8.09%	0.15%
Life with 20 Years Certain	\$621.52	7.46%	0.14%	\$626.93	7.52%	0.14%	\$621.96	7.46%	0.14%
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$738.63	8.86%	0.20%	\$710.67	8.53%	0.19%	\$661.71	7.94%	0.15%
Life with Installment Refund	\$755.70	9.07%	0.20%	\$725.00	8.70%	0.18%	\$667.32	8.01%	0.16%
Age 80									
Life Only	\$984.06	11.81%	0.18%	\$909.86	10.92%	0.18%	\$780.17	9.36%	0.16%
Life with 10 Years Certain	\$860.50	10.33%	0.16%	\$832.10	9.99%	0.17%	\$765.12	9.18%	0.15%
Life with 20 Years Certain	\$629.02	7.55%	0.15%	\$639.41	7.67%	0.14%	\$642.63	7.71%	0.15%
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$842.38	10.11%	0.25%	\$806.66	9.68%	0.22%	\$747.85	8.97%	0.18%
Life with Installment Refund	\$873.95	10.49%	0.24%	\$831.70	9.98%	0.21%	\$756.99	9.08%	0.17%
Age 85									
Life Only	\$1,209.65	14.52%	0.20%	\$1,099.87	13.20%	0.19%	\$921.14	11.05%	0.17%
Life with 10 Years Certain	\$930.79	11.17%	0.17%	\$917.00	11.00%	0.16%	\$865.58	10.39%	0.17%
Life with 20 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$966.40	11.60%	0.33%	\$927.35	11.13%	0.28%	\$858.71	10.30%	0.21%
Life with Installment Refund	\$1,024.03	12.29%	0.30%	\$971.17	11.65%	0.26%	\$875.84	10.51%	0.21%
Age 90									
Life with 10 Years Certain	\$965.82	11.59%	0.17%	\$969.64	11.64%	0.17%	\$942.01	11.30%	0.17%
Life with 20 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$1,080.85	12.97%	0.44%	\$1,057.79	12.69%	0.36%	\$983.22	0.00%	0.27%
Life with Installment Refund	\$1,187.54	14.25%	0.38%	\$1,133.53	13.60%	0.32%	\$1,012.15	12.15%	0.26%
Age 95									
Life with 10 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with 20 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with 30 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$1,163.59	13.96%	0.59%	\$1,183.74	14.20%	0.45%	\$1,111.63	13.34%	0.32%
Life with Installment Refund	\$1,330.86	15.97%	0.45%	\$1,294.70	15.54%	0.39%	\$1,151.57	13.82%	0.30%

Payouts are based on a non-qualified New York Life Guaranteed Lifetime Income Annuity, \$100,000 premium and based on rates in effect as of 1/20/2025. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MT, payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

1. 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 subject to the claims paying ability of NYLIAC.
2. Monthly income calculated using \$100,000 premium.
3. Annual payout rates include interest and return of principal. They represent the annualized payouts as a percent of total premium.
4. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.
5. Joint Life reflects the same issue age for male and female.

New York Life Single Premium Immediate Annuities¹

Based on Rates and Dividend Scale in effect as of 1/20/2025

For Internal Use only

Male Premium: \$100,000 Contract Type: Non Qualified ³	Guaranteed Lifetime Income Annuity	Lifetime Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*		
	Annualized Income	Annualized Income ²	Annual Payout Rate	Payout Rate Change from 1/13/2025
Age 60				
Life with Cash Refund - at income start date (ISD)	\$6,728.28	\$6,565.64	6.57%	0.10%
Life with Cash Refund - five years after ISD	\$6,728.28	\$6,907.93	6.91%	0.12%
Life with Cash Refund - ten years after ISD	\$6,728.28	\$7,009.06	7.01%	0.12%
Life with Cash Refund - at age 85	\$6,728.28	\$7,344.48	7.34%	0.13%
Age 65				
Life with Cash Refund - at income start date (ISD)	\$7,239.84	\$7,175.58	7.18%	0.10%
Life with Cash Refund - five years after ISD	\$7,239.84	\$7,551.43	7.55%	0.12%
Life with Cash Refund - ten years after ISD	\$7,239.84	\$7,662.49	7.66%	0.12%
Life with Cash Refund - at age 85	\$7,239.84	\$7,901.88	7.90%	0.14%
Age 70				
Life with Cash Refund - at income start date (ISD)	\$7,927.08	\$7,978.22	7.98%	0.11%
Life with Cash Refund - five years after ISD	\$7,927.08	\$8,407.35	8.41%	0.13%
Life with Cash Refund - ten years after ISD	\$7,927.08	\$8,534.15	8.53%	0.13%
Life with Cash Refund - at age 85	\$7,927.08	\$8,667.41	8.67%	0.15%
Age 75				
Life with Cash Refund - at income start date (ISD)	\$8,863.56	\$9,040.12	9.04%	0.12%
Life with Cash Refund - five years after ISD	\$8,863.56	\$9,547.45	9.55%	0.15%
Life with Cash Refund - ten years after ISD	\$8,863.56	\$9,697.35	9.70%	0.16%
Life with Cash Refund - at age 85	\$8,863.56	\$9,697.35	9.70%	0.16%

Payouts are based on a non-qualified funds, \$100,000 premium and based on rates in effect as of 1/20/2025. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA (Lifetime Mutual Income Annuity only), payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

New York Life offers guaranteed income annuities that have higher guaranteed income than Future Mutual Income and Lifetime Mutual Income Annuities, but do not offer the opportunity for dividends. Please refer to preceding pages for the guaranteed payments for Future Mutual Income and Lifetime Mutual Income.

* The Non-Guaranteed values only refer to Lifetime Mutual Income and include guaranteed values plus projected dividends and assume the annuity's current dividend scale will not change. However, it is likely that the dividend scale will change and therefore actual values will be higher or lower than those shown, but will not be less than the Guaranteed amounts. The values that do include dividends are not guarantees of the total amounts expected to be paid from the annuity. The dividends payable are based on a different set of investments, use a different dividend formula, and have a different dividend scale than those of New York Life's life insurance products. Dividends are declared and payable only at the discretion of New York Life Insurance Company (NYLIC) and are not guaranteed. No dividends are payable in the first policy year.

1. Guaranteed Lifetime Income Annuity Issued by New York Life and Annuity Corporation (NYLIAC). Lifetime Mutual Income Issued by New York Life Insurance Company (NYLIC), 51 Madison Avenue, New York NY 10010. Guarantees are subject to the claims paying ability of NYLIC or NYLIAC, as applicable.
2. Annualized income calculated using \$100,000 premium and assumes dividends are taken as cash.
3. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.

New York Life Single Premium Immediate Annuities¹

Based on Rates and Dividend Scale in effect as of 1/20/2025

For Internal Use only

Female Premium: \$100,000 Contract Type: Non Qualified ³	Guaranteed Lifetime Income Annuity	Lifetime Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*		
	Annualized Income	Annualized Income ²	Annual Payout Rate	Payout Rate Change from 1/13/2025
Age 60				
Life with Cash Refund - at income start date (ISD)	\$6,588.12	\$6,420.18	6.42%	0.10%
Life with Cash Refund - five years after ISD	\$6,588.12	\$6,757.56	6.76%	0.12%
Life with Cash Refund - ten years after ISD	\$6,588.12	\$6,857.24	6.86%	0.13%
Life with Cash Refund - at age 85	\$6,588.12	\$7,187.85	7.19%	0.15%
Age 65				
Life with Cash Refund - at income start date (ISD)	\$7,052.88	\$7,043.67	7.04%	0.10%
Life with Cash Refund - five years after ISD	\$7,052.88	\$7,425.31	7.43%	0.13%
Life with Cash Refund - ten years after ISD	\$7,052.88	\$7,538.07	7.54%	0.14%
Life with Cash Refund - at age 85	\$7,052.88	\$7,781.14	7.78%	0.15%
Age 70				
Life with Cash Refund - at income start date (ISD)	\$7,675.80	\$7,760.91	7.76%	0.11%
Life with Cash Refund - five years after ISD	\$7,675.80	\$8,188.89	8.19%	0.14%
Life with Cash Refund - ten years after ISD	\$7,675.80	\$8,315.35	8.32%	0.15%
Life with Cash Refund - at age 85	\$7,675.80	\$8,448.25	8.45%	0.16%
Age 75				
Life with Cash Refund - at income start date (ISD)	\$8,528.04	\$8,762.13	8.76%	0.13%
Life with Cash Refund - five years after ISD	\$8,528.04	\$9,271.03	9.27%	0.16%
Life with Cash Refund - ten years after ISD	\$8,528.04	\$9,421.39	9.42%	0.16%
Life with Cash Refund - at age 85	\$8,528.04	\$9,421.39	9.42%	0.16%

Payouts are based on a non-qualified funds, \$100,000 premium and based on rates in effect as of 1/20/2025. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA (Lifetime Mutual Income Annuity only), payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

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1. Guaranteed Lifetime Income Annuity Issued by New York Life and Annuity Corporation (NYLIAC). Lifetime Mutual Income Issued by New York Life Insurance Company (NYLIC), 51 Madison Avenue, New York NY 10010. Guarantees are subject to the claims paying ability of NYLIC or NYLIAC, as applicable.
2. Annualized income calculated using \$100,000 premium and assumes dividends are taken as cash.
3. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.

New York Life Single Premium Immediate Annuities¹

Based on Rates and Dividend Scale in effect as of 1/20/2025

For Internal Use only

Joint: Male/Female ⁴ Premium: \$100,000 Contract Type: Non Qualified ³	Guaranteed Lifetime Income Annuity	Lifetime Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*		
	Annualized Income	Annualized Income ²	Annual Payout Rate	Payout Rate Change from 1/13/2025
Age 60				
Life with Cash Refund - at income start date (ISD)	\$6,250.08	\$6,144.31	6.14%	0.09%
Life with Cash Refund - five years after ISD	\$6,250.08	\$6,476.58	6.48%	0.12%
Life with Cash Refund - ten years after ISD	\$6,250.08	\$6,574.74	6.57%	0.12%
Life with Cash Refund - at age 85	\$6,250.08	\$6,900.35	6.90%	0.14%
Age 65				
Life with Cash Refund - at income start date (ISD)	\$6,650.04	\$6,737.48	6.74%	0.11%
Life with Cash Refund - five years after ISD	\$6,650.04	\$7,110.12	7.11%	0.12%
Life with Cash Refund - ten years after ISD	\$6,650.04	\$7,220.22	7.22%	0.13%
Life with Cash Refund - at age 85	\$6,650.04	\$7,457.55	7.46%	0.15%
Age 70				
Life with Cash Refund - at income start date (ISD)	\$7,189.44	\$7,353.41	7.35%	0.10%
Life with Cash Refund - five years after ISD	\$7,189.44	\$7,744.71	7.74%	0.12%
Life with Cash Refund - ten years after ISD	\$7,189.44	\$7,860.33	7.86%	0.13%
Life with Cash Refund - at age 85	\$7,189.44	\$7,981.84	7.98%	0.14%
Age 75				
Life with Cash Refund - at income start date (ISD)	\$7,940.52	\$8,286.29	8.29%	0.12%
Life with Cash Refund - five years after ISD	\$7,940.52	\$8,739.32	8.74%	0.14%
Life with Cash Refund - ten years after ISD	\$7,940.52	\$8,873.18	8.87%	0.14%
Life with Cash Refund - at age 85	\$7,940.52	\$8,873.18	8.87%	0.14%

Payouts are based on a non-qualified funds, \$100,000 premium and based on rates in effect as of 1/20/2025. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA (Lifetime Mutual Income Annuity only), payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

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* The Non-Guaranteed values only refer to Lifetime Mutual Income and include guaranteed values plus projected dividends and assume the annuity's current dividend scale will not change. However, it is likely that the dividend scale will change and therefore actual values will be higher or lower than those shown, but will not be less than the Guaranteed amounts. The values that do include dividends are not guarantees of the total amounts expected to be paid from the annuity. The dividends payable are based on a different set of investments, use a different dividend formula, and have a different dividend scale than those of New York Life's life insurance products. Dividends are declared and payable only at the discretion of New York Life Insurance Company (NYLIC) and are not guaranteed. No dividends are payable in the first policy year.

- Guaranteed Lifetime Income Annuity Issued by New York Life and Annuity Corporation (NYLIAC). Lifetime Mutual Income Issued by New York Life Insurance Company (NYLIC), 51 Madison Avenue, New York NY 10010. Guarantees are subject to the claims paying ability of NYLIC or NYLIAC, as applicable.
- Annualized income calculated using \$100,000 premium and assumes dividends are taken as cash.
- All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.
- Joint Life reflects the same issue age for male and female.

New York Life Future Mutual Income Annuity

Participating Flexible Premium Deferred Income Annuity

Based on Rates in Effect as of 1/20/2025

New York Life Future Mutual Income Annuity ¹ Premium: \$100,000 Contract Type: Non Qualified ⁴	SINGLE LIFE: MALE											
	Guaranteed Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Guaranteed Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Guaranteed Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Guaranteed Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025
Age 50	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	N/A	N/A	N/A	N/A	N/A	N/A	\$565.40	6.78%	-0.02%	\$939.02	11.27%	-0.04%
Life with 10 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	\$537.90	6.45%	-0.02%	\$848.70	10.18%	-0.03%
Life with 20 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	\$523.51	6.28%	-0.01%	\$786.55	9.44%	-0.01%
Life with Cash Refund	N/A	N/A	N/A	N/A	N/A	N/A	\$546.12	6.55%	-0.01%	\$877.76	10.53%	-0.03%
Life with Installment Refund	N/A	N/A	N/A	N/A	N/A	N/A	\$547.98	6.58%	-0.01%	\$879.81	10.56%	-0.02%
Age 55	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	N/A	N/A	N/A	\$485.95	5.83%	-0.01%	\$640.99	7.69%	-0.02%	\$1,157.20	13.89%	-0.06%
Life with 10 Years Certain	N/A	N/A	N/A	\$467.00	5.60%	-0.01%	\$605.65	7.27%	-0.01%	\$1,006.09	12.07%	-0.03%
Life with 20 Years Certain	N/A	N/A	N/A	\$454.28	5.45%	-0.01%	\$578.32	6.94%	-0.01%	\$867.01	10.40%	-0.01%
Life with Cash Refund	N/A	N/A	N/A	\$469.60	5.64%	0.00%	\$614.09	7.37%	-0.01%	\$1,055.54	12.67%	-0.03%
Life with Installment Refund	N/A	N/A	N/A	\$471.96	5.66%	-0.01%	\$616.44	7.40%	-0.01%	\$1,058.49	12.70%	-0.04%
Age 60	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$488.34	5.86%	-0.01%	\$543.92	6.53%	-0.01%	\$738.43	8.86%	-0.03%	\$1,506.72	18.08%	-0.10%
Life with 10 Years Certain	\$471.47	5.66%	-0.01%	\$521.41	6.26%	-0.01%	\$690.95	8.29%	-0.02%	\$1,206.77	14.48%	-0.04%
Life with 20 Years Certain	\$453.64	5.44%	-0.01%	\$497.34	5.97%	-0.01%	\$634.12	7.61%	-0.01%	\$929.59	11.16%	N/A
Life with Cash Refund	\$469.59	5.64%	0.00%	\$521.82	6.26%	-0.01%	\$701.00	8.41%	-0.02%	\$1,321.12	15.85%	-0.06%
Life with Installment Refund	\$472.82	5.67%	-0.01%	\$524.87	6.30%	-0.01%	\$704.15	8.45%	-0.02%	\$1,325.69	15.91%	-0.05%
Age 65	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$550.55	6.61%	-0.01%	\$621.16	7.45%	-0.03%	\$881.53	10.58%	-0.04%	\$2,167.53	26.01%	-0.18%
Life with 10 Years Certain	\$526.52	6.32%	-0.01%	\$587.22	7.05%	-0.01%	\$796.49	9.56%	-0.02%	\$1,427.30	17.13%	-0.04%
Life with 20 Years Certain	\$491.31	5.90%	0.00%	\$537.92	6.46%	0.00%	\$676.96	8.12%	-0.01%	N/A	N/A	N/A
Life with Cash Refund	\$520.15	6.24%	-0.01%	\$584.53	7.01%	-0.02%	\$814.42	9.77%	-0.03%	\$1,738.55	20.86%	-0.09%
Life with Installment Refund	\$524.63	6.30%	-0.01%	\$588.81	7.07%	-0.01%	\$819.12	9.83%	-0.03%	\$1,746.78	20.96%	N/A
Age 70	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$632.01	7.58%	-0.03%	\$725.73	8.71%	-0.03%	\$1,097.00	13.16%	-0.06%	N/A	N/A	N/A
Life with 10 Years Certain	\$592.59	7.11%	-0.02%	\$665.87	7.99%	-0.02%	\$916.19	10.99%	-0.03%	N/A	N/A	N/A
Life with 20 Years Certain	\$520.11	6.24%	-0.01%	\$564.96	6.78%	0.00%	\$695.80	8.35%	N/A	N/A	N/A	N/A
Life with Cash Refund	\$578.67	6.94%	-0.02%	\$659.82	7.92%	-0.01%	\$964.81	11.58%	-0.03%	N/A	N/A	N/A
Life with Installment Refund	\$585.74	7.03%	-0.01%	\$666.60	8.00%	-0.02%	\$972.46	11.67%	-0.03%	N/A	N/A	N/A
Age 75	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$749.27	8.99%	-0.03%	\$880.92	10.57%	-0.04%	\$1,455.48	17.47%	-0.08%	N/A	N/A	N/A
Life with 10 Years Certain	\$672.01	8.06%	-0.02%	\$756.11	9.07%	-0.02%	\$1,028.97	12.35%	-0.02%	N/A	N/A	N/A
Life with 20 Years Certain	\$534.40	6.41%	-0.01%	\$574.83	6.90%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$649.26	7.79%	-0.02%	\$753.79	9.05%	-0.01%	\$1,171.49	14.06%	-0.04%	N/A	N/A	N/A
Life with Installment Refund	\$661.60	7.94%	-0.02%	\$765.53	9.19%	-0.02%	\$1,185.05	14.22%	-0.04%	N/A	N/A	N/A

New York Life Future Mutual Income Annuity ¹ Premium: \$100,000 Contract Type: Non Qualified ⁴	SINGLE LIFE: FEMALE											
	Guaranteed Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Guaranteed Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Guaranteed Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Guaranteed Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025
Age 50	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	N/A	N/A	N/A	N/A	N/A	N/A	\$535.67	6.43%	-0.01%	\$871.22	10.45%	-0.03%
Life with 10 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	\$518.40	6.22%	-0.01%	\$809.10	9.71%	-0.02%
Life with 20 Years Certain	N/A	N/A	N/A	N/A	N/A	N/A	\$507.22	6.09%	0.00%	\$759.60	9.12%	0.00%
Life with Cash Refund	N/A	N/A	N/A	N/A	N/A	N/A	\$522.14	6.27%	0.00%	\$826.14	9.91%	-0.02%
Life with Installment Refund	N/A	N/A	N/A	N/A	N/A	N/A	\$523.39	6.28%	-0.01%	\$827.48	9.93%	-0.02%
Age 55	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	N/A	N/A	N/A	\$461.86	5.54%	-0.01%	\$604.39	7.25%	-0.02%	\$1,059.28	12.71%	-0.04%
Life with 10 Years Certain	N/A	N/A	N/A	\$449.75	5.40%	0.00%	\$580.64	6.97%	-0.01%	\$951.66	11.42%	-0.02%
Life with 20 Years Certain	N/A	N/A	N/A	\$439.96	5.28%	-0.01%	\$559.41	6.71%	-0.01%	\$839.18	10.07%	-0.01%
Life with Cash Refund	N/A	N/A	N/A	\$449.27	5.39%	-0.01%	\$583.62	7.00%	-0.01%	\$981.47	11.78%	-0.02%
Life with Installment Refund	N/A	N/A	N/A	\$450.99	5.41%	-0.01%	\$585.37	7.02%	-0.02%	\$983.42	11.80%	-0.03%
Age 60	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$463.47	5.56%	-0.01%	\$514.60	6.18%	-0.01%	\$691.32	8.30%	-0.02%	\$1,349.84	16.20%	-0.06%
Life with 10 Years Certain	\$452.29	5.43%	-0.01%	\$499.32	5.99%	-0.01%	\$657.79	7.89%	-0.02%	\$1,131.97	13.58%	-0.03%
Life with 20 Years Certain	\$438.65	5.26%	-0.01%	\$480.85	5.77%	-0.01%	\$613.31	7.36%	-0.01%	\$903.25	10.84%	N/A
Life with Cash Refund	\$447.81	5.37%	-0.01%	\$496.22	5.95%	-0.01%	\$660.71	7.93%	-0.01%	\$1,205.67	14.47%	-0.04%
Life with Installment Refund	\$450.33	5.40%	-0.01%	\$498.60	5.98%	-0.01%	\$663.12	7.96%	-0.01%	\$1,208.93	14.51%	-0.04%
Age 65	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$518.23	6.22%	-0.01%	\$582.08	6.98%	-0.02%	\$813.32	9.76%	-0.03%	\$1,869.26	22.43%	-0.12%
Life with 10 Years Certain	\$501.75	6.02%	-0.01%	\$558.41	6.70%	-0.01%	\$753.08	9.04%	-0.01%	\$1,333.71	16.00%	-0.03%
Life with 20 Years Certain	\$474.75	5.70%	0.00%	\$520.16	6.24%	-0.01%	\$657.31	7.89%	0.00%	N/A	N/A	N/A
Life with Cash Refund	\$492.45	5.91%	-0.01%	\$551.34	6.62%	-0.01%	\$758.73	9.10%	-0.02%	\$1,539.69	18.48%	-0.05%
Life with Installment Refund	\$496.10	5.95%	-0.01%	\$554.78	6.66%	-0.01%	\$762.36	9.15%	-0.02%	\$1,546.09	18.55%	-0.06%
Age 70	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$587.95	7.06%	-0.01%	\$670.98	8.05%	-0.02%	\$992.11	11.91%	-0.03%	N/A	N/A	N/A
Life with 10 Years Certain	\$560.90	6.73%	-0.01%	\$629.34	7.55%	-0.02%	\$862.55	10.35%	-0.02%	N/A	N/A	N/A
Life with 20 Years Certain	\$503.91	6.05%	0.00%	\$548.83	6.59%	0.00%	\$680.57	8.17%	N/A	N/A	N/A	N/A
Life with Cash Refund	\$542.61	6.51%	-0.01%	\$615.57	7.39%	-0.01%	\$884.20	10.61%	-0.02%	N/A	N/A	N/A
Life with Installment Refund	\$548.45	6.58%	-0.01%	\$621.15	7.45%	-0.02%	\$890.59	10.69%	-0.02%	N/A	N/A	N/A
Age 75	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$686.84	8.24%	-0.02%	\$800.62	9.61%	-0.02%	\$1,280.25	15.36%	-0.06%	N/A	N/A	N/A
Life with 10 Years Certain	\$633.30	7.60%	-0.01%	\$712.30	8.55%	-0.01%	\$971.49	11.66%	-0.01%	N/A	N/A	N/A
Life with 20 Years Certain	\$521.82	6.26%	0.00%	\$563.16	6.76%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$600.82	7.21%	-0.01%	\$692.65	8.31%	-0.02%	\$1,048.82	12.59%	-0.02%	N/A	N/A	N/A
Life with Installment Refund	\$611.47	7.34%	-0.01%	\$702.97	8.44%	-0.01%	\$1,060.90	12.73%	-0.03%	N/A	N/A	N/A

Payouts are based on a non-qualified New York Life Future Mutual Income Annuity, \$100,000 premium and based on rates in effect as of 1/20/2025. The amounts shown are for illustrative purposes only and are not a guarantee of the amount the policyholder will receive. The guaranteed income/payout rates associated with each premium payment is determined by the purchase rates in effect at the time premium payment is received by New York Life and applied to the contract. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA, payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

1. Issued by New York Life Insurance Company (NYLIC), 51 Madison Avenue, New York NY 10010. Guarantees are subject to policy terms, exclusions and limitations, and the claims paying ability of NYLIC. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Contracts in which a Life Only payout option is selected do not provide for payments to beneficiaries either prior to or after the designated income start date.
2. Guaranteed monthly income calculated using \$100,000 premium. Does not include dividends.
3. Annual payout rates include interest and return of principal. They represent the annualized payouts as a percent of total premium.
4. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.

New York Life Future Mutual Income Annuity

Participating Flexible Premium Deferred Income Annuity

Based on Rates in Effect as of 1/20/2025

New York Life Future Mutual Income Annuity ¹ Premium: \$100,000 Type: Non Qualified ⁴	Contract	JOINT LIFE: MALE/FEMALE ⁵											
		Guaranteed Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Guaranteed Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Guaranteed Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Guaranteed Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025
Age 50		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		N/A	N/A	N/A	N/A	N/A	N/A	\$483.57	5.80%	-0.01%	\$747.64	8.97%	-0.02%
Life with 10 Years Certain		N/A	N/A	N/A	N/A	N/A	N/A	\$475.18	5.70%	-0.01%	\$730.00	8.76%	-0.01%
Life with 20 Years Certain		N/A	N/A	N/A	N/A	N/A	N/A	\$473.80	5.69%	0.00%	\$714.72	8.58%	-0.01%
Life with Cash Refund		N/A	N/A	N/A	N/A	N/A	N/A	\$481.58	5.78%	-0.01%	\$741.06	8.89%	-0.02%
Life with Installment Refund		N/A	N/A	N/A	N/A	N/A	N/A	\$481.67	5.78%	-0.01%	\$741.33	8.90%	-0.01%
Age 55		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		N/A	N/A	N/A	\$418.91	5.03%	0.00%	\$536.65	6.44%	-0.01%	\$882.26	10.59%	-0.02%
Life with 10 Years Certain		N/A	N/A	N/A	\$411.95	4.94%	-0.01%	\$527.32	6.33%	-0.01%	\$855.04	10.26%	-0.02%
Life with 20 Years Certain		N/A	N/A	N/A	\$410.85	4.93%	-0.01%	\$523.50	6.28%	-0.01%	\$801.00	9.61%	-0.01%
Life with Cash Refund		N/A	N/A	N/A	\$416.96	5.00%	-0.01%	\$533.70	6.40%	-0.01%	\$869.22	10.43%	-0.02%
Life with Installment Refund		N/A	N/A	N/A	\$417.10	5.01%	0.00%	\$533.88	6.41%	-0.01%	\$869.81	10.44%	-0.02%
Age 60		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$418.06	5.02%	0.00%	\$460.54	5.53%	0.00%	\$603.34	7.24%	-0.01%	\$1,084.52	13.01%	-0.05%
Life with 10 Years Certain		\$411.20	4.93%	-0.01%	\$452.83	5.43%	-0.01%	\$592.13	7.11%	-0.01%	\$1,023.08	12.28%	-0.03%
Life with 20 Years Certain		\$409.42	4.91%	-0.01%	\$449.85	5.40%	0.00%	\$579.78	6.96%	-0.01%	\$868.60	10.42%	N/A
Life with Cash Refund		\$415.34	4.98%	-0.01%	\$457.42	5.49%	-0.01%	\$598.29	7.18%	-0.01%	\$1,052.99	12.64%	-0.03%
Life with Installment Refund		\$415.56	4.99%	0.00%	\$457.65	5.49%	-0.01%	\$598.63	7.18%	-0.02%	\$1,054.35	12.65%	-0.04%
Age 65		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$460.21	5.52%	-0.01%	\$511.92	6.14%	-0.01%	\$692.88	8.31%	-0.02%	\$1,433.77	17.21%	-0.07%
Life with 10 Years Certain		\$452.56	5.43%	-0.01%	\$502.97	6.04%	-0.01%	\$676.72	8.12%	-0.02%	\$1,228.19	14.74%	-0.03%
Life with 20 Years Certain		\$446.75	5.36%	-0.01%	\$492.62	5.91%	-0.01%	\$633.49	7.60%	-0.01%	N/A	N/A	N/A
Life with Cash Refund		\$455.06	5.46%	-0.01%	\$505.86	6.07%	-0.01%	\$681.94	8.18%	-0.02%	\$1,336.46	16.04%	-0.05%
Life with Installment Refund		\$455.52	5.47%	0.00%	\$506.36	6.08%	-0.01%	\$682.70	8.19%	-0.02%	\$1,340.22	16.08%	-0.06%
Age 70		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$512.94	6.16%	-0.01%	\$578.15	6.94%	-0.01%	\$820.08	9.84%	-0.03%	N/A	N/A	N/A
Life with 10 Years Certain		\$503.66	6.04%	-0.02%	\$566.16	6.79%	-0.02%	\$785.23	9.42%	-0.02%	N/A	N/A	N/A
Life with 20 Years Certain		\$483.05	5.80%	0.00%	\$530.60	6.37%	0.00%	\$666.20	7.99%	N/A	N/A	N/A	N/A
Life with Cash Refund		\$501.39	6.02%	-0.01%	\$564.21	6.77%	-0.01%	\$792.01	9.50%	-0.03%	N/A	N/A	N/A
Life with Installment Refund		\$502.47	6.03%	-0.01%	\$565.40	6.78%	-0.02%	\$793.99	9.53%	-0.02%	N/A	N/A	N/A
Age 75		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$586.48	7.04%	-0.01%	\$672.69	8.07%	-0.02%	\$1,020.25	12.24%	-0.04%	N/A	N/A	N/A
Life with 10 Years Certain		\$572.11	6.87%	-0.01%	\$649.60	7.80%	-0.01%	\$911.59	10.94%	-0.02%	N/A	N/A	N/A
Life with 20 Years Certain		\$510.51	6.13%	0.00%	\$554.14	6.65%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund		\$558.59	6.70%	-0.01%	\$638.35	7.66%	-0.01%	\$944.07	11.33%	-0.03%	N/A	N/A	N/A
Life with Installment Refund		\$561.38	6.74%	-0.01%	\$641.46	7.70%	-0.01%	\$949.32	11.39%	-0.03%	N/A	N/A	N/A

Payouts are based on a non-qualified New York Life Future Mutual Income Annuity, \$100,000 premium and based on rates in effect as of 1/20/2025. The amounts shown are for illustrative purposes only and are not a guarantee of the amount the policyholder will receive. The guaranteed income/payout rates associated with each premium payment is determined by the purchase rates in effect at the time premium payment is received by New York Life and applied to the contract. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA, payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

1. Issued by New York Life Insurance Company (NYLIC), 51 Madison Avenue, New York NY 10010. Guarantees are subject to policy terms, exclusions and limitations, and the claims paying ability of NYLIC. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Contracts in which a Life Only payout option is selected do not provide for payments to beneficiaries either prior to or after the designated income start date.
2. Guaranteed monthly income calculated using \$100,000 premium. Does not include dividends.
3. Annual payout rates include interest and return of principal. They represent the annualized payouts as a percent of total premium.
4. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.
5. Joint Life reflects the same issue age for male and female.

New York Life Guaranteed Future Income Annuity

Flexible Premium Deferred Income Annuity

Based on Rates in Effect as of 1/20/2025

New York Life Guaranteed Future Income Annuity ¹ Premium: \$100,000 Contract Type: Non Qualified ⁴		SINGLE LIFE: MALE											
		Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025
Age 50		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$601.15	7.21%	0.22%	\$688.44	8.26%	0.28%	\$974.03	11.69%	0.44%	\$2,106.10	25.27%	1.24%
Life with 10 Years Certain		\$598.36	7.18%	0.22%	\$681.78	8.18%	0.28%	\$948.56	11.38%	0.42%	\$1,947.26	23.37%	1.19%
Life with 20 Years Certain		\$585.07	7.02%	0.21%	\$663.84	7.97%	0.28%	\$911.85	10.94%	0.41%	\$1,738.35	20.86%	1.07%
Life with Cash Refund		\$590.01	7.08%	0.23%	\$674.43	8.09%	0.28%	\$947.63	11.37%	0.44%	\$2,003.79	24.05%	1.24%
Life with Installment Refund		\$592.23	7.11%	0.23%	\$676.54	8.12%	0.29%	\$949.55	11.39%	0.43%	\$2,005.67	24.07%	1.24%
Age 55		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$644.70	7.74%	0.23%	\$744.24	8.93%	0.30%	\$1,080.84	12.97%	0.46%	\$2,617.03	31.40%	1.51%
Life with 10 Years Certain		\$639.02	7.67%	0.23%	\$731.56	8.78%	0.29%	\$1,037.17	12.45%	0.45%	\$2,293.01	27.52%	1.39%
Life with 20 Years Certain		\$615.91	7.39%	0.22%	\$701.24	8.41%	0.27%	\$971.99	11.66%	0.42%	\$1,873.20	22.48%	1.17%
Life with Cash Refund		\$627.54	7.53%	0.23%	\$723.02	8.68%	0.00%	\$1,041.90	12.50%	0.47%	\$2,437.67	29.25%	1.50%
Life with Installment Refund		\$631.11	7.57%	0.23%	\$725.98	8.71%	0.00%	\$1,044.74	12.54%	0.47%	\$2,440.49	29.29%	1.51%
Age 60		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$698.64	8.38%	0.23%	\$814.00	9.77%	0.31%	\$1,222.77	14.67%	0.50%	\$3,485.66	41.83%	1.97%
Life with 10 Years Certain		\$689.04	8.27%	0.23%	\$794.35	9.53%	0.30%	\$1,150.41	13.80%	0.47%	\$2,750.20	33.00%	1.67%
Life with 20 Years Certain		\$649.69	7.80%	0.22%	\$741.31	8.90%	0.29%	\$1,030.64	12.37%	0.44%	\$1,996.73	23.96%	1.27%
Life with Cash Refund		\$674.95	8.10%	0.16%	\$785.58	9.43%	0.32%	\$1,170.30	14.04%	0.51%	\$3,162.83	37.95%	1.96%
Life with Installment Refund		\$679.95	8.16%	0.22%	\$789.90	9.48%	0.32%	\$1,174.22	14.09%	0.51%	\$3,167.37	38.01%	1.96%
Age 65		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$773.15	9.28%	0.25%	\$913.69	10.96%	0.33%	\$1,443.51	17.32%	0.55%	\$5,284.87	63.42%	2.88%
Life with 10 Years Certain		\$753.50	9.04%	0.23%	\$875.13	10.50%	0.31%	\$1,295.04	15.54%	0.51%	\$3,325.80	39.91%	2.08%
Life with 20 Years Certain		\$683.82	8.21%	0.22%	\$779.18	9.35%	0.29%	\$1,074.88	12.90%	0.46%	N/A	N/A	N/A
Life with Cash Refund		\$737.67	8.85%	0.16%	\$870.29	10.44%	0.34%	\$1,356.73	16.28%	0.57%	\$4,538.21	54.46%	2.88%
Life with Installment Refund		\$744.90	8.94%	0.24%	\$876.35	10.52%	0.35%	\$1,362.33	16.35%	0.57%	\$4,547.50	54.57%	2.88%
Age 70		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$878.93	10.55%	0.26%	\$1,059.67	12.72%	0.37%	\$1,802.20	21.63%	0.65%	N/A	N/A	N/A
Life with 10 Years Certain		\$837.68	10.05%	0.24%	\$979.30	11.75%	0.33%	\$1,463.91	17.57%	0.56%	N/A	N/A	N/A
Life with 20 Years Certain		\$710.98	8.53%	0.22%	\$805.73	9.67%	0.29%	\$1,103.02	13.24%	0.48%	N/A	N/A	N/A
Life with Cash Refund		\$825.03	9.90%	0.28%	\$991.33	11.90%	0.40%	\$1,647.38	19.77%	0.69%	N/A	N/A	N/A
Life with Installment Refund		\$835.68	10.03%	0.28%	\$1,000.19	12.00%	0.38%	\$1,655.82	19.87%	0.68%	N/A	N/A	N/A
Age 75		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$1,037.69	12.45%	0.28%	\$1,286.99	15.44%	0.42%	\$2,441.24	29.29%	0.81%	N/A	N/A	N/A
Life with 10 Years Certain		\$940.82	11.29%	0.26%	\$1,099.84	13.20%	0.36%	\$1,625.60	19.51%	0.62%	N/A	N/A	N/A
Life with 20 Years Certain		\$725.67	8.71%	0.22%	\$819.05	9.83%	0.30%	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund		\$949.63	11.40%	0.33%	\$1,169.29	14.03%	0.47%	\$2,123.15	25.48%	0.90%	N/A	N/A	N/A
Life with Installment Refund		\$966.22	11.59%	0.32%	\$1,182.99	14.20%	0.47%	\$2,137.41	25.65%	0.89%	N/A	N/A	N/A

New York Life Guaranteed Future Income Annuity ¹ Premium: \$100,000 Contract Type: Non Qualified ⁴		SINGLE LIFE: FEMALE											
		Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025
Age 50		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$584.14	7.01%	0.22%	\$665.54	7.99%	0.28%	\$927.16	11.13%	0.43%	\$1,907.35	22.89%	1.14%
Life with 10 Years Certain		\$579.82	6.96%	0.22%	\$658.80	7.91%	0.28%	\$908.93	10.91%	0.42%	\$1,813.23	21.76%	1.10%
Life with 20 Years Certain		\$571.51	6.86%	0.22%	\$647.49	7.77%	0.27%	\$885.36	10.62%	0.40%	\$1,669.71	20.04%	1.03%
Life with Cash Refund		\$573.12	6.88%	0.22%	\$652.42	7.83%	0.28%	\$905.65	10.87%	0.42%	\$1,841.99	22.10%	1.13%
Life with Installment Refund		\$574.52	6.89%	0.22%	\$653.80	7.85%	0.28%	\$906.96	10.88%	0.42%	\$1,843.31	22.12%	1.13%
Age 55		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$621.25	7.46%	0.23%	\$712.92	8.56%	0.00%	\$1,016.45	12.20%	0.45%	\$2,302.69	27.63%	1.35%
Life with 10 Years Certain		\$615.31	7.38%	0.22%	\$702.69	8.43%	0.28%	\$987.86	11.85%	0.43%	\$2,113.95	25.37%	1.27%
Life with 20 Years Certain		\$600.72	7.21%	0.22%	\$683.32	8.20%	0.28%	\$944.86	11.34%	0.42%	\$1,806.02	21.67%	1.11%
Life with Cash Refund		\$606.22	7.27%	0.25%	\$695.08	8.34%	0.00%	\$987.24	11.85%	0.45%	\$2,195.29	26.34%	1.34%
Life with Installment Refund		\$608.55	7.30%	0.22%	\$697.06	8.36%	0.00%	\$989.16	11.87%	0.45%	\$2,197.29	26.37%	1.34%
Age 60		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$667.33	8.01%	0.23%	\$772.44	9.27%	0.30%	\$1,135.23	13.62%	0.47%	\$2,951.85	35.42%	1.68%
Life with 10 Years Certain		\$659.37	7.91%	0.22%	\$758.44	9.10%	0.29%	\$1,090.02	13.08%	0.46%	\$2,519.01	30.23%	1.51%
Life with 20 Years Certain		\$633.98	7.61%	0.22%	\$723.57	8.68%	0.28%	\$1,006.82	12.08%	0.43%	\$1,922.44	23.07%	1.20%
Life with Cash Refund		\$648.02	7.78%	0.24%	\$749.90	9.00%	0.31%	\$1,097.50	13.17%	0.48%	\$2,766.20	33.19%	1.68%
Life with Installment Refund		\$651.28	7.82%	0.24%	\$752.78	9.03%	0.30%	\$1,100.22	13.20%	0.48%	\$2,769.51	33.23%	1.68%
Age 65		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$730.02	8.76%	0.24%	\$855.73	10.27%	0.32%	\$1,314.04	15.77%	0.52%	\$4,205.61	50.47%	2.33%
Life with 10 Years Certain		\$716.81	8.60%	0.23%	\$831.19	9.97%	0.30%	\$1,223.28	14.68%	0.49%	\$3,027.74	36.33%	1.84%
Life with 20 Years Certain		\$669.84	8.04%	0.22%	\$764.69	9.18%	0.29%	\$1,058.46	12.70%	0.45%	N/A	N/A	N/A
Life with Cash Refund		\$703.09	8.44%	0.25%	\$823.58	9.88%	0.32%	\$1,254.98	15.06%	0.53%	\$3,792.37	45.51%	2.34%
Life with Installment Refund		\$707.85	8.49%	0.24%	\$827.72	9.93%	0.32%	\$1,259.00	15.11%	0.53%	\$3,798.95	45.59%	2.35%
Age 70		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$818.65	9.82%	0.25%	\$976.53	11.72%	0.35%	\$1,597.25	19.17%	0.59%	N/A	N/A	N/A
Life with 10 Years Certain		\$793.24	9.52%	0.24%	\$927.20	11.13%	0.33%	\$1,386.86	16.64%	0.53%	N/A	N/A	N/A
Life with 20 Years Certain		\$701.90	8.42%	0.22%	\$797.55	9.57%	0.29%	\$1,092.06	13.10%	0.46%	N/A	N/A	N/A
Life with Cash Refund		\$779.05	9.35%	0.27%	\$927.56	11.13%	0.36%	\$1,494.58	17.93%	0.61%	N/A	N/A	N/A
Life with Installment Refund		\$786.24	9.43%	0.26%	\$933.78	11.21%	0.36%	\$1,500.84	18.01%	0.61%	N/A	N/A	N/A
Age 75		3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only		\$950.34	11.40%	0.27%	\$1,161.86	13.94%	0.39%	\$2,085.39	25.02%	0.72%	N/A	N/A	N/A
Life with 10 Years Certain		\$891.55	10.70%	0.25%	\$1,045.41	12.54%	0.34%	\$1,555.39	18.66%	0.58%	N/A	N/A	N/A
Life with 20 Years Certain		\$722.48	8.67%	0.22%	\$816.33	9.80%	0.30%	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund		\$886.66	10.64%	0.30%	\$1,078.91	12.95%	0.43%	\$1,877.86	22.53%	0.77%	N/A	N/A	N/A
Life with Installment Refund		\$898.16	10.78%	0.30%	\$1,088.86	13.07%	0.42%	\$1,888.67	22.66%	0.77%	N/A	N/A	N/A

Payouts are based on a non-qualified New York Life Guaranteed Future Income Annuity, \$100,000 premium and based on rates in effect as of 1/20/2025. The amounts shown are for illustrative purposes only and are not a guarantee of the amount the policyholder will receive. The guaranteed income/payout rates associated with each premium payment is determined by the purchase rates in effect at the time premium payment is received by New York Life and applied to the contract. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payout options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. Payout amounts do not include applicable state premium taxes.

1. Issued by New York Life Insurance and Annuity Corporation (NYLIAC) (a Delaware Corporation), a wholly-owned subsidiary of New York Life Insurance Company. Guarantees are subject to policy terms, exclusions and limitations, and the claims paying ability of NYLIAC. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Contracts in which a Life Only payout option is selected do not provide for payments to beneficiaries either prior to or after the designated income start date.
2. Monthly income calculated using \$100,000 premium.
3. Annual payout rates include interest and return of principal. They represent the annualized payouts as a percent of total premium.
4. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.

New York Life Guaranteed Future Income Annuity

Flexible Premium Deferred Income Annuity

Based on Rates in Effect as of 1/20/2025

New York Life Guaranteed Future Income Annuity ¹ Premium: \$100,000 Type: Non Qualified ⁴ Contract	JOINT LIFE: MALE/FEMALE ⁵											
	Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025	Monthly Benefit ²	Annual Payout Rate ³	Payout Rate Change from 1/13/2025
Age 50	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$548.83	6.59%	0.22%	\$620.42	7.45%	0.27%	\$844.39	10.13%	0.39%	\$1,623.39	19.48%	0.98%
Life with 10 Years Certain	\$546.67	6.56%	0.21%	\$617.92	7.42%	0.27%	\$840.35	10.08%	0.39%	\$1,603.85	19.25%	0.97%
Life with 20 Years Certain	\$546.03	6.55%	0.21%	\$616.84	7.40%	0.26%	\$836.74	10.04%	0.39%	\$1,554.34	18.65%	0.94%
Life with Cash Refund	\$546.41	6.56%	0.22%	\$617.64	7.41%	0.26%	\$840.27	10.08%	0.39%	\$1,610.44	19.33%	0.98%
Life with Installment Refund	\$546.45	6.56%	0.22%	\$617.70	7.41%	0.26%	\$840.37	10.08%	0.39%	\$1,610.70	19.33%	0.97%
Age 55	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$576.68	6.92%	0.22%	\$655.95	7.87%	0.00%	\$910.82	10.93%	0.41%	\$1,898.37	22.78%	1.12%
Life with 10 Years Certain	\$574.50	6.89%	0.21%	\$653.31	7.84%	0.27%	\$905.64	10.87%	0.41%	\$1,852.93	22.24%	1.11%
Life with 20 Years Certain	\$572.82	6.87%	0.21%	\$650.57	7.81%	0.27%	\$896.17	10.75%	0.40%	\$1,697.85	20.37%	1.01%
Life with Cash Refund	\$573.93	6.89%	0.22%	\$652.77	7.83%	0.00%	\$905.79	10.87%	0.41%	\$1,875.82	22.51%	1.12%
Life with Installment Refund	\$574.04	6.89%	0.22%	\$652.90	7.83%	0.00%	\$905.99	10.87%	0.41%	\$1,876.35	22.52%	1.12%
Age 60	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$612.00	7.34%	0.22%	\$701.45	8.42%	0.28%	\$999.35	11.99%	0.43%	\$2,339.98	28.08%	1.35%
Life with 10 Years Certain	\$609.68	7.32%	0.22%	\$698.36	8.38%	0.28%	\$991.08	11.89%	0.43%	\$2,198.81	26.39%	1.29%
Life with 20 Years Certain	\$605.49	7.27%	0.22%	\$691.40	8.30%	0.28%	\$964.35	11.57%	0.42%	\$1,802.57	21.63%	1.08%
Life with Cash Refund	\$608.63	7.30%	0.21%	\$697.49	8.37%	0.28%	\$992.41	11.91%	0.43%	\$2,290.92	27.49%	1.35%
Life with Installment Refund	\$608.84	7.31%	0.22%	\$697.72	8.37%	0.28%	\$992.76	11.91%	0.43%	\$2,292.07	27.50%	1.34%
Age 65	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$658.97	7.91%	0.23%	\$763.09	9.16%	0.29%	\$1,126.82	13.52%	0.46%	\$3,163.88	37.97%	1.77%
Life with 10 Years Certain	\$656.36	7.88%	0.23%	\$758.90	9.11%	0.29%	\$1,108.66	13.30%	0.45%	\$2,635.61	31.63%	1.52%
Life with 20 Years Certain	\$644.55	7.73%	0.22%	\$738.46	8.86%	0.28%	\$1,028.80	12.35%	0.44%	N/A	N/A	N/A
Life with Cash Refund	\$654.44	7.85%	0.21%	\$757.62	9.09%	0.29%	\$1,115.57	13.39%	0.47%	\$3,021.94	36.26%	1.76%
Life with Installment Refund	\$654.86	7.86%	0.22%	\$758.08	9.10%	0.30%	\$1,116.28	13.40%	0.47%	\$3,025.11	36.30%	1.76%
Age 70	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$724.49	8.69%	0.23%	\$850.73	10.21%	0.31%	\$1,322.23	15.87%	0.51%	N/A	N/A	N/A
Life with 10 Years Certain	\$720.56	8.65%	0.23%	\$842.44	10.11%	0.31%	\$1,265.30	15.18%	0.48%	N/A	N/A	N/A
Life with 20 Years Certain	\$685.05	8.22%	0.22%	\$782.10	9.39%	0.29%	\$1,070.18	12.84%	0.44%	N/A	N/A	N/A
Life with Cash Refund	\$717.35	8.61%	0.22%	\$841.77	10.10%	0.31%	\$1,299.35	15.59%	0.51%	N/A	N/A	N/A
Life with Installment Refund	\$718.22	8.62%	0.22%	\$842.70	10.11%	0.31%	\$1,300.90	15.61%	0.51%	N/A	N/A	N/A
Age 75	3 Year Deferral			5 Year Deferral			10 Year Deferral			20 Year Deferral		
Life Only	\$820.41	9.84%	0.24%	\$982.09	11.79%	0.34%	\$1,646.76	19.76%	0.58%	N/A	N/A	N/A
Life with 10 Years Certain	\$810.08	9.72%	0.24%	\$956.06	11.47%	0.32%	\$1,441.97	17.30%	0.52%	N/A	N/A	N/A
Life with 20 Years Certain	\$715.40	8.58%	0.22%	\$809.66	9.72%	0.30%	N/A	N/A	N/A	N/A	N/A	N/A
Life with Cash Refund	\$806.86	9.68%	0.23%	\$964.07	11.57%	0.35%	\$1,588.23	19.06%	0.61%	N/A	N/A	N/A
Life with Installment Refund	\$808.75	9.71%	0.26%	\$966.16	11.59%	0.35%	\$1,592.04	19.10%	0.60%	N/A	N/A	N/A

Payouts are based on a non-qualified New York Life Guaranteed Future Income Annuity, \$100,000 premium and based on rates in effect as of 1/20/2025. The amounts shown are for illustrative purposes only and are not a guarantee of the amount the policyholder will receive. The guaranteed income/payout rates associated with each premium payment is determined by the purchase rates in effect at the time premium payment is received by New York Life and applied to the contract. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. Payout amounts do not include applicable state premium taxes.

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2. Monthly income calculated using \$100,000 premium.
3. Annual payout rates include interest and return of principal. They represent the annualized payouts as a percent of total premium.
4. All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.
5. Joint Life reflects the same issue age for male and female.

New York Life Deferred Income Annuities¹

Based on Rates and Dividend Scale in effect as of 1/20/2025

For Internal Use only

Male Premium: \$100,000 Contract Type: Non Qualified ³	Guaranteed Future Income Annuity				Future Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*				Guaranteed Future Income Annuity				Future Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*				Guaranteed Future Income Annuity				Future Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*											
	Annualized Income		Annualized Income ²		Annual Payout Rate		Payout Rate Change from 1/13/2025		Annualized Income		Annualized Income ²		Annual Payout Rate		Payout Rate Change from 1/13/2025		Annualized Income		Annualized Income ²		Annual Payout Rate		Payout Rate Change from 1/13/2025		Annualized Income		Annualized Income ²		Annual Payout Rate		Payout Rate Change from 1/13/2025	
	15 Year Deferral				20 Year Deferral				25 Year Deferral				30 Year Deferral																			
Age 45	Life with Cash Refund - at income start date (ISD)				Life with Cash Refund - five years after ISD				Life with Cash Refund - ten years after ISD				Life with Cash Refund - at age 85				Life with Cash Refund - at income start date (ISD)				Life with Cash Refund - five years after ISD				Life with Cash Refund - ten years after ISD				Life with Cash Refund - at age 85			
	\$14,449.80	\$16,988.40	16.99%	0.70%	\$20,569.44	\$26,422.66	26.42%	1.36%	\$29,795.52	\$42,174.34	42.17%	2.57%	\$44,075.88	\$68,633.86	68.63%	4.77%	\$11,371.56	\$12,661.98	12.66%	0.39%	\$16,153.68	\$19,743.67	19.74%	0.83%	\$24,045.48	\$32,069.20	32.07%	1.70%	\$37,018.44	\$54,173.59	54.17%	3.40%
	\$14,449.80	\$17,465.18	17.47%	0.71%	\$20,569.44	\$26,805.62	26.81%	1.35%	\$29,795.52	\$42,304.51	42.30%	2.50%	\$44,075.88	\$68,032.61	68.03%	4.56%	\$11,371.56	\$13,120.76	13.12%	0.41%	\$16,153.68	\$20,173.12	20.17%	0.83%	\$24,045.48	\$32,262.22	32.26%	1.65%	\$37,018.44	\$53,857.40	53.86%	3.26%
	\$14,449.80	\$17,988.78	17.99%	0.72%	\$20,569.44	\$27,290.76	27.29%	1.33%	\$29,795.52	\$42,512.27	42.51%	2.42%	\$44,075.88	\$68,516.57	68.52%	4.43%	\$11,371.56	\$13,618.61	13.62%	0.43%	\$16,153.68	\$20,663.23	20.66%	0.83%	\$24,045.48	\$32,617.85	32.62%	1.61%	\$37,018.44	\$54,259.39	54.26%	3.15%
	\$14,449.80	\$20,345.04	20.35%	0.79%	\$20,569.44	\$28,866.03	28.87%	1.34%	\$29,795.52	\$43,361.98	43.36%	2.38%	\$44,075.88	\$68,516.57	68.52%	4.43%	\$11,371.56	\$15,736.17	15.74%	0.52%	\$16,153.68	\$22,166.86	22.17%	0.87%	\$24,045.48	\$33,385.73	33.39%	1.60%	\$37,018.44	\$54,259.39	54.26%	3.15%
Age 50	Life with Cash Refund - at income start date (ISD)				Life with Cash Refund - five years after ISD				Life with Cash Refund - ten years after ISD				Life with Cash Refund - at age 85				Life with Cash Refund - at income start date (ISD)				Life with Cash Refund - five years after ISD				Life with Cash Refund - ten years after ISD				Life with Cash Refund - at age 85			
	\$8,676.24	\$8,771.52	8.77%	0.17%	\$12,502.80	\$14,257.87	14.26%	0.44%	\$18,467.16	\$23,076.41	23.08%	0.96%	\$29,252.04	\$39,613.74	39.61%	2.09%	\$8,099.40	\$7,845.97	7.85%	0.12%	\$9,426.96	\$9,752.48	9.75%	0.19%	\$14,043.60	\$16,312.16	16.31%	0.49%	\$21,880.68	\$27,792.04	27.79%	1.14%
	\$8,676.24	\$9,111.26	9.11%	0.19%	\$12,502.80	\$14,728.07	14.73%	0.45%	\$18,467.16	\$23,433.12	23.43%	0.95%	\$29,252.04	\$39,583.00	39.58%	2.00%	\$8,099.40	\$8,445.88	8.45%	0.15%	\$9,426.96	\$10,114.15	10.11%	0.20%	\$14,043.60	\$16,790.90	16.79%	0.50%	\$21,880.68	\$28,066.01	28.07%	1.12%
	\$8,676.24	\$9,513.92	9.51%	0.20%	\$12,502.80	\$15,231.34	15.23%	0.47%	\$18,467.16	\$23,891.02	23.89%	0.94%	\$29,252.04	\$39,549.49	39.55%	1.96%	\$8,099.40	\$8,811.45	8.81%	0.16%	\$9,426.96	\$10,544.63	10.54%	0.22%	\$14,043.60	\$17,307.24	17.31%	0.52%	\$21,880.68	\$28,663.71	28.66%	1.10%
	\$8,676.24	\$11,150.75	11.15%	0.28%	\$12,502.80	\$16,611.61	16.61%	0.51%	\$18,467.16	\$24,657.20	24.66%	0.95%	\$29,252.04	\$40,133.49	40.13%	1.96%	\$8,099.40	\$9,949.11	9.95%	0.21%	\$9,426.96	\$11,632.41	11.63%	0.27%	\$14,043.60	\$18,001.08	18.00%	0.53%	\$21,880.68	\$28,663.71	28.66%	1.10%
Age 55	Life with Cash Refund - at income start date (ISD)				Life with Cash Refund - five years after ISD				Life with Cash Refund - ten years after ISD				Life with Cash Refund - at age 85				Life with Cash Refund - at income start date (ISD)				Life with Cash Refund - five years after ISD				Life with Cash Refund - ten years after ISD				Life with Cash Refund - at age 85			
	\$8,852.04	\$8,700.72	8.70%	0.12%	\$10,443.48	\$10,862.58	10.86%	0.20%	\$16,280.76	\$19,377.32	19.38%	0.59%	\$27,375.48	\$35,566.26	35.57%	1.47%	\$8,852.04	\$9,350.01	9.35%	0.15%	\$10,443.48	\$11,240.72	11.24%	0.22%	\$16,280.76	\$19,882.62	19.88%	0.59%	\$27,375.48	\$35,904.85	35.90%	1.42%
	\$8,852.04	\$9,745.28	9.75%	0.18%	\$10,443.48	\$11,697.43	11.70%	0.24%	\$16,280.76	\$20,486.50	20.49%	0.60%	\$27,375.48	\$36,880.21	36.88%	1.43%	\$8,852.04	\$10,411.86	10.41%	0.20%	\$10,443.48	\$12,235.35	12.24%	0.26%	\$16,280.76	\$20,486.50	20.49%	0.60%	\$27,375.48	\$35,904.85	35.90%	1.42%
	\$8,852.04	\$10,411.86	10.41%	0.20%	\$10,443.48	\$12,235.35	12.24%	0.26%	\$16,280.76	\$20,486.50	20.49%	0.60%	\$27,375.48	\$35,904.85	35.90%	1.42%	\$8,852.04	\$11,549.11	11.55%	0.22%	\$10,443.48	\$13,544.63	13.54%	0.28%	\$16,280.76	\$21,307.24	21.31%	0.52%	\$27,375.48	\$36,663.71	36.66%	1.40%
	\$8,852.04	\$12,411.86	12.41%	0.26%	\$10,443.48	\$14,443.48	14.44%	0.32%	\$16,280.76	\$23,486.50	23.49%	0.66%	\$27,375.48	\$40,486.50	40.49%	1.48%	\$8,852.04	\$13,549.11	13.55%	0.24%	\$10,443.48	\$15,632.41	15.63%	0.32%	\$16,280.76	\$23,486.50	23.49%	0.66%	\$27,375.48	\$40,486.50	40.49%	1.48%
Age 60	Life with Cash Refund - at income start date (ISD)				Life with Cash Refund - five years after ISD				Life with Cash Refund - ten years after ISD				Life with Cash Refund - at age 85				Life with Cash Refund - at income start date (ISD)				Life with Cash Refund - five years after ISD				Life with Cash Refund - ten years after ISD				Life with Cash Refund - at age 85			
	\$19,768.56	\$24,099.02	24.10%	0.75%	\$37,241.88	\$49,772.37	49.77%	2.12%	\$57,375.48	\$74,772.37	74.77%	2.12%	\$87,375.48	\$114,772.37	114.77%	2.12%	\$19,768.56	\$24,099.02	24.10%	0.75%	\$37,241.88	\$49,772.37	49.77%	2.12%	\$57,375.48	\$74,772.37	74.77%	2.12%	\$87,375.48	\$114,772.37	114.77%	2.12%
	\$19,768.56	\$24,765.71	24.77%	0.75%	\$37,241.88	\$50,361.69	50.36%	2.07%	\$57,375.48	\$75,361.69	75.36%	2.07%	\$87,375.48	\$115,361.69	115.36%	2.07%	\$19,768.56	\$25,542.32	25.54%	0.76%	\$37,241.88	\$51,361.69	51.36%	2.12%	\$57,375.48	\$75,361.69	75.36%	2.07%	\$87,375.48	\$115,361.69	115.36%	2.07%
	\$19,768.56	\$25,542.32	25.54%	0.76%	\$37,241.88	\$52,125.35	52.13%	2.12%	\$57,375.48	\$76,361.69	76.36%	2.07%	\$87,375.48	\$116,361.69	116.36%	2.07%	\$19,768.56	\$26,542.32	26.54%	0.77%	\$37,241.88	\$52,625.35	52.63%	2.12%	\$57,375.48	\$76,361.69	76.36%	2.07%	\$87,375.48	\$116,361.69	116.36%	2.07%

Payouts are based on a non-qualified funds, \$100,000 premium and based on rates in effect as of 1/20/2025. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA (Future Mutual Income Annuity only), payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

New York Life offers guaranteed income annuities that have higher guaranteed income than Future Mutual Income and Lifetime Mutual Income Annuities, but do not offer the opportunity for dividends. Please refer to preceding pages for the guaranteed payments for Future Mutual Income and Lifetime Mutual Income.

* The Non-Guaranteed values only refer to Future Mutual Income and include guaranteed values plus projected dividends and assume the annuity's current dividend scale will not change. However, it is likely that the dividend scale will change and therefore actual values will be higher or lower than those shown, but will not be less than the Guaranteed amounts. The values that do include dividends are not guarantees of the total amounts expected to be paid from the annuity. The dividends payable are based on a different set of investments, use a different dividend formula, and have a different dividend scale than those of New York Life's life insurance products. Dividends are declared and payable only at the discretion of New York Life Insurance Company (NYLIC) and are not guaranteed. No dividends are payable in the first policy year.

- Guaranteed Future Income Annuity is issued by New York Life Insurance and Annuity Company (NYLIAC). Future Mutual Income Annuity is issued by New York Life Insurance Company (NYLIC). Guarantees are subject to policy terms, exclusions and limitations, and the claims paying ability of NYLIC or NYLIAC, as applicable. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Contracts in which a Life Only payout option is selected do not provide for payments to beneficiaries either prior to or after the designated income start date.
- Annualized income calculated using \$100,000 premium and assumes dividends are used to Purchase Additional Income during the deferral period and taken as cash during the income period.
- All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.

New York Life Deferred Income Annuities¹

Based on Rates and Dividend Scale in effect as of 1/20/2025

For Internal Use only

Female Premium: \$100,000 Contract Type: Non Qualified ³	Guaranteed Future Income Annuity	Future Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*			Guaranteed Future Income Annuity	Future Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*			Guaranteed Future Income Annuity	Future Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*			Guaranteed Future Income Annuity	Future Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*		
	Annualized Income	Annualized Income ²	Annual Payout Rate	Payout Rate Change from 1/13/2025	Annualized Income	Annualized Income ²	Annual Payout Rate	Payout Rate Change from 1/13/2025	Annualized Income	Annualized Income ²	Annual Payout Rate	Payout Rate Change from 1/13/2025	Annualized Income	Annualized Income ²	Annual Payout Rate	Payout Rate Change from 1/13/2025
Age 45																
Life with Cash Refund - at income start date (ISD)	\$13,747.68	\$16,161.36	16.16%	0.67%	\$19,227.36	\$24,680.88	24.68%	1.29%	\$27,258.96	\$38,427.97	38.43%	2.37%	\$39,247.92	\$61,028.99	61.03%	4.27%
Life with Cash Refund - five years after ISD	\$13,747.68	\$16,567.98	16.57%	0.68%	\$19,227.36	\$25,016.13	25.02%	1.28%	\$27,258.96	\$38,651.18	38.65%	2.30%	\$39,247.92	\$60,633.69	60.63%	4.09%
Life with Cash Refund - ten years after ISD	\$13,747.68	\$17,054.25	17.05%	0.69%	\$19,227.36	\$25,520.99	25.52%	1.26%	\$27,258.96	\$38,919.02	38.92%	2.24%	\$39,247.92	\$60,537.53	60.54%	3.93%
Life with Cash Refund - at age 85	\$13,747.68	\$19,267.77	19.27%	0.76%	\$19,227.36	\$26,892.14	26.89%	1.26%	\$27,258.96	\$39,421.33	39.42%	2.18%	\$39,247.92	\$60,537.53	60.54%	3.93%
Age 50																
Life with Cash Refund - at income start date (ISD)	\$10,867.80	\$12,115.34	12.12%	0.39%	\$15,192.72	\$18,551.83	18.55%	0.79%	\$22,103.88	\$29,409.83	29.41%	1.58%	\$33,037.32	\$48,419.65	48.42%	3.08%
Life with Cash Refund - five years after ISD	\$10,867.80	\$12,524.19	12.52%	0.40%	\$15,192.72	\$18,940.16	18.94%	0.80%	\$22,103.88	\$29,657.28	29.66%	1.55%	\$33,037.32	\$48,236.24	48.24%	2.95%
Life with Cash Refund - ten years after ISD	\$10,867.80	\$12,994.12	12.99%	0.42%	\$15,192.72	\$19,430.90	19.43%	0.80%	\$22,103.88	\$30,034.43	30.03%	1.50%	\$33,037.32	\$48,171.09	48.17%	2.83%
Life with Cash Refund - at age 85	\$10,867.80	\$15,004.78	15.00%	0.50%	\$15,192.72	\$20,777.37	20.78%	0.83%	\$22,103.88	\$30,541.84	30.54%	1.48%	\$33,037.32	\$48,171.09	48.17%	2.83%
Age 55																
Life with Cash Refund - at income start date (ISD)	\$8,340.96	\$8,551.48	8.55%	0.18%	\$11,846.88	\$14,357.60	14.36%	0.50%	\$17,146.32	\$21,416.59	21.42%	0.92%	\$26,343.48	\$35,783.19	35.78%	1.92%
Life with Cash Refund - five years after ISD	\$8,340.96	\$8,883.35	8.88%	0.19%	\$11,846.88	\$14,808.24	14.81%	0.51%	\$17,146.32	\$21,787.85	21.79%	0.91%	\$26,343.48	\$35,814.13	35.81%	1.85%
Life with Cash Refund - ten years after ISD	\$8,340.96	\$9,281.48	9.28%	0.22%	\$11,846.88	\$15,333.09	15.33%	0.52%	\$17,146.32	\$22,238.65	22.24%	0.90%	\$26,343.48	\$36,035.14	36.04%	1.79%
Life with Cash Refund - at age 85	\$8,340.96	\$10,914.15	10.91%	0.29%	\$11,846.88	\$16,702.31	16.70%	0.57%	\$17,146.32	\$22,838.09	22.84%	0.90%	\$26,343.48	\$36,035.14	36.04%	1.79%
Age 60																
Life with Cash Refund - at income start date (ISD)	\$7,776.24	\$7,703.71	7.70%	0.12%	\$8,998.80	\$10,051.36	10.05%	0.24%	\$13,170.00	\$15,340.97	15.34%	0.48%	\$19,978.44	\$25,508.51	25.51%	1.09%
Life with Cash Refund - five years after ISD	\$7,776.24	\$8,331.72	8.33%	0.16%	\$8,998.80	\$10,449.73	10.45%	0.26%	\$13,170.00	\$15,784.72	15.78%	0.49%	\$19,978.44	\$25,789.29	25.79%	1.06%
Life with Cash Refund - ten years after ISD	\$7,776.24	\$8,712.83	8.71%	0.17%	\$8,998.80	\$10,936.25	10.94%	0.28%	\$13,170.00	\$16,282.11	16.28%	0.50%	\$19,978.44	\$26,181.26	26.18%	1.04%
Life with Cash Refund - at age 85	\$7,776.24	\$9,898.37	9.90%	0.23%	\$8,998.80	\$12,153.68	12.15%	0.33%	\$13,170.00	\$16,881.99	16.88%	0.52%	\$19,978.44	\$26,181.26	26.18%	1.04%
Age 65																
Life with Cash Refund - at income start date (ISD)	\$8,437.08	\$8,641.56	8.64%	0.14%	\$9,882.96	\$10,934.83	10.93%	0.24%	\$15,059.76	\$18,083.91	18.08%	0.57%	\$24,401.52	\$32,180.23	32.18%	1.39%
Life with Cash Refund - five years after ISD	\$8,437.08	\$9,359.27	9.36%	0.18%	\$9,882.96	\$11,342.56	11.34%	0.26%	\$15,059.76	\$18,536.08	18.54%	0.58%	\$24,401.52	\$32,286.20	32.29%	1.35%
Life with Cash Refund - ten years after ISD	\$8,437.08	\$9,792.70	9.79%	0.20%	\$9,882.96	\$11,837.62	11.84%	0.28%	\$15,059.76	\$19,040.71	19.04%	0.59%	\$24,401.52	\$33,219.93	33.22%	1.35%
Life with Cash Refund - at age 85	\$8,437.08	\$10,516.54	10.52%	0.24%	\$9,882.96	\$12,409.47	12.41%	0.31%	\$15,059.76	\$19,040.71	19.04%	0.59%	\$24,401.52	\$32,286.20	32.29%	1.35%
Age 70																
Life with Cash Refund - at income start date (ISD)	\$17,934.96	\$22,371.22	22.37%	0.74%	\$31,981.44	\$43,737.33	43.74%	1.99%								
Life with Cash Refund - five years after ISD	\$17,934.96	\$22,812.42	22.81%	0.74%	\$31,981.44	\$44,557.73	44.56%	1.96%								
Life with Cash Refund - ten years after ISD	\$17,934.96	\$23,637.33	23.64%	0.76%	\$31,981.44	\$45,830.59	45.83%	1.97%								

Payouts are based on a non-qualified funds, \$100,000 premium and based on rates in effect as of 1/20/2025. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA (Future Mutual Income Annuity only), payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

New York Life offers guaranteed income annuities that have higher guaranteed income than Future Mutual Income and Lifetime Mutual Income Annuities, but do not offer the opportunity for dividends. Please refer to preceding pages for the guaranteed payments for Future Mutual Income and Lifetime Mutual Income.

* The Non-Guaranteed values only refer to Future Mutual Income and include guaranteed values plus projected dividends and assume the annuity's current dividend scale will not change. However, it is likely that the dividend scale will change and therefore actual values will be higher or lower than those shown, but will not be less than the Guaranteed amounts. The values that do include dividends are not guarantees of the total amounts expected to be paid from the annuity. The dividends payable are based on a different set of investments, use a different dividend formula, and have a different dividend scale than those of New York Life's life insurance products. Dividends are declared and payable only at the discretion of New York Life Insurance Company (NYLIC) and are not guaranteed. No dividends are payable in the first policy year.

- Guaranteed Future Income Annuity is issued by New York Life Insurance and Annuity Company (NYLIAC). Future Mutual Income Annuity is issued by New York Life Insurance Company (NYLIC). Guarantees are subject to policy terms, exclusions and limitations, and the claims paying ability of NYLIC or NYLIAC, as applicable. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Contracts in which a Life Only payout option is selected do not provide for payments to beneficiaries either prior to or after the designated income start date.
- Annualized income calculated using \$100,000 premium and assumes dividends are used to Purchase Additional Income during the deferral period and taken as cash during the income period.
- All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.

New York Life Deferred Income Annuities¹

Based on Rates and Dividend Scale in effect as of 1/20/2025

For Internal Use only

Joint Life: Male/Female ⁴ Premium: \$100,000 Contract Type: Non Qualified ³	Guaranteed Future Income Annuity				Future Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*				Guaranteed Future Income Annuity				Future Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*				Guaranteed Future Income Annuity				Future Mutual Income Annuity - Non Guaranteed (Using Current Dividend Scale)*											
	Annualized Income		Annualized Income ²		Annual Payout Rate		Payout Rate Change from 1/13/2025		Annualized Income		Annualized Income ²		Annual Payout Rate		Payout Rate Change from 1/13/2025		Annualized Income		Annualized Income ²		Annual Payout Rate		Payout Rate Change from 1/13/2025		Annualized Income		Annualized Income ²		Annual Payout Rate		Payout Rate Change from 1/13/2025	
	15 Year Deferral				20 Year Deferral				25 Year Deferral				30 Year Deferral																			
Age 45																																
Life with Cash Refund - at income start date (ISD)	\$12,620.52	\$14,347.70	14.35%	0.58%	\$17,149.68	\$21,101.37	21.10%	1.04%	\$23,512.92	\$31,529.97	31.53%	1.82%	\$32,541.84	\$47,505.11	47.51%	3.09%																
Life with Cash Refund - five years after ISD	\$12,620.52	\$14,731.89	14.73%	0.58%	\$17,149.68	\$21,456.01	21.46%	1.04%	\$23,512.92	\$31,829.13	31.83%	1.78%	\$32,541.84	\$47,517.49	47.52%	2.97%																
Life with Cash Refund - ten years after ISD	\$12,620.52	\$15,194.15	15.19%	0.59%	\$17,149.68	\$21,951.54	21.95%	1.03%	\$23,512.92	\$32,237.69	32.24%	1.75%	\$32,541.84	\$48,012.13	48.01%	2.88%																
Life with Cash Refund - at age 85	\$12,620.52	\$17,319.12	17.32%	0.67%	\$17,149.68	\$23,405.08	23.41%	1.05%	\$23,512.92	\$32,980.13	32.98%	1.72%	\$32,541.84	\$48,012.13	48.01%	2.88%																
Age 50																																
Life with Cash Refund - at income start date (ISD)	\$10,083.24	\$10,926.62	10.93%	0.34%	\$13,744.68	\$16,202.63	16.20%	0.66%	\$19,325.28	\$24,566.05	24.57%	1.24%	\$27,716.52	\$38,189.32	38.19%	2.24%																
Life with Cash Refund - five years after ISD	\$10,083.24	\$11,301.20	11.30%	0.35%	\$13,744.68	\$16,584.48	16.58%	0.66%	\$19,325.28	\$24,862.46	24.86%	1.21%	\$27,716.52	\$38,317.39	38.32%	2.16%																
Life with Cash Refund - ten years after ISD	\$10,083.24	\$11,740.00	11.74%	0.37%	\$13,744.68	\$17,054.18	17.05%	0.67%	\$19,325.28	\$25,319.89	25.32%	1.20%	\$27,716.52	\$38,749.75	38.75%	2.10%																
Life with Cash Refund - at age 85	\$10,083.24	\$13,635.48	13.64%	0.45%	\$13,744.68	\$18,413.13	18.41%	0.71%	\$19,325.28	\$25,994.10	25.99%	1.19%	\$27,716.52	\$38,749.75	38.75%	2.10%																
Age 55																																
Life with Cash Refund - at income start date (ISD)	\$7,833.24	\$7,810.89	7.81%	0.16%	\$10,869.48	\$13,841.07	13.84%	0.51%	\$15,270.84	\$18,373.88	18.37%	0.74%	\$22,509.84	\$29,000.22	29.00%	1.44%																
Life with Cash Refund - five years after ISD	\$7,833.24	\$8,113.38	8.11%	0.17%	\$10,869.48	\$14,287.45	14.29%	0.52%	\$15,270.84	\$18,747.01	18.75%	0.74%	\$22,509.84	\$29,225.86	29.23%	1.40%																
Life with Cash Refund - ten years after ISD	\$7,833.24	\$8,475.73	8.48%	0.20%	\$10,869.48	\$14,818.46	14.82%	0.54%	\$15,270.84	\$19,222.68	19.22%	0.74%	\$22,509.84	\$29,749.61	29.75%	1.37%																
Life with Cash Refund - at age 85	\$7,833.24	\$9,975.21	9.98%	0.27%	\$10,869.48	\$16,277.82	16.28%	0.58%	\$15,270.84	\$19,890.65	19.89%	0.75%	\$22,509.84	\$29,749.61	29.75%	1.37%																
Age 60																																
Life with Cash Refund - at income start date (ISD)	\$7,303.56	\$7,262.19	7.26%	0.12%	\$8,369.88	\$9,657.43	9.66%	0.25%	\$11,908.92	\$15,021.02	15.02%	0.52%	\$17,425.44	\$21,401.40	21.40%	0.85%																
Life with Cash Refund - five years after ISD	\$7,303.56	\$7,881.88	7.88%	0.15%	\$8,369.88	\$10,060.56	10.06%	0.26%	\$11,908.92	\$15,465.90	15.47%	0.53%	\$17,425.44	\$21,762.44	21.76%	0.83%																
Life with Cash Refund - ten years after ISD	\$7,303.56	\$8,257.11	8.26%	0.17%	\$8,369.88	\$10,554.21	10.55%	0.28%	\$11,908.92	\$16,005.33	16.01%	0.54%	\$17,425.44	\$22,305.64	22.31%	0.84%																
Life with Cash Refund - at age 85	\$7,303.56	\$9,435.74	9.44%	0.23%	\$8,369.88	\$11,824.01	11.82%	0.33%	\$11,908.92	\$16,696.98	16.70%	0.56%	\$17,425.44	\$22,305.64	22.31%	0.84%																
Age 65																																
Life with Cash Refund - at income start date (ISD)	\$7,853.28	\$8,274.69	8.27%	0.14%	\$9,091.44	\$10,593.64	10.59%	0.25%	\$13,386.84	\$15,636.88	15.64%	0.47%	\$20,751.12	\$26,064.38	26.06%	1.02%																
Life with Cash Refund - five years after ISD	\$7,853.28	\$9,019.35	9.02%	0.19%	\$9,091.44	\$11,013.71	11.01%	0.27%	\$13,386.84	\$16,068.79	16.07%	0.47%	\$20,751.12	\$26,475.78	26.48%	1.00%																
Life with Cash Refund - ten years after ISD	\$7,853.28	\$9,467.64	9.47%	0.21%	\$9,091.44	\$11,537.49	11.54%	0.30%	\$13,386.84	\$16,617.65	16.62%	0.49%	\$20,751.12	\$27,353.39	27.35%	1.00%																
Life with Cash Refund - at age 85	\$7,853.28	\$10,230.24	10.23%	0.24%	\$9,091.44	\$12,162.45	12.16%	0.32%	\$13,386.84	\$16,617.65	16.62%	0.49%	\$20,751.12	\$26,475.78	26.48%	1.00%																
Age 70																																
Life with Cash Refund - at income start date (ISD)	\$15,592.20	\$18,683.36	18.68%	0.56%	\$26,282.40	\$33,800.37	33.80%	1.33%	\$26,282.40	\$34,621.40	34.62%	1.31%	\$26,282.40	\$35,766.22	35.77%	1.33%																
Life with Cash Refund - five years after ISD	\$15,592.20	\$19,202.04	19.20%	0.56%	\$26,282.40	\$34,621.40	34.62%	1.31%	\$26,282.40	\$35,766.22	35.77%	1.33%	\$26,282.40	\$35,766.22	35.77%	1.33%																
Life with Cash Refund - ten years after ISD	\$15,592.20	\$19,954.55	19.95%	0.58%	\$26,282.40	\$35,766.22	35.77%	1.33%	\$26,282.40	\$35,766.22	35.77%	1.33%	\$26,282.40	\$35,766.22	35.77%	1.33%																

Payouts are based on a non-qualified funds, \$100,000 premium and based on rates in effect as of 1/20/2025. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/payout rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, income payment option selected, and prevailing market interest rates. Payment options are subject to suitability review and may not be available at all ages.

Payout amounts reflected are before taxes. In the state of MA (Future Mutual Income Annuity only), payout amounts do not differentiate between male and female life expectancies. Payout amounts do not include applicable state premium taxes.

New York Life offers guaranteed income annuities that have higher guaranteed income than Future Mutual Income and Lifetime Mutual Income Annuities, but do not offer the opportunity for dividends. Please refer to preceding pages for the guaranteed payments for Future Mutual Income and Lifetime Mutual Income.

* The Non-Guaranteed values only refer to Future Mutual Income and include guaranteed values plus projected dividends and assume the annuity's current dividend scale will not change. However, it is likely that the dividend scale will change and therefore actual values will be higher or lower than those shown, but will not be less than the Guaranteed amounts. The values that do include dividends are not guarantees of the total amounts expected to be paid from the annuity. The dividends payable are based on a different set of investments, use a different dividend formula, and have a different dividend scale than those of New York Life's life insurance products. Dividends are declared and payable only at the discretion of New York Life Insurance Company (NYLIC) and are not guaranteed. No dividends are payable in the first policy year.

- Guaranteed Future Income Annuity is issued by New York Life Insurance and Annuity Company (NYLIAC). Future Mutual Income Annuity is issued by New York Life Insurance Company (NYLIC). Guarantees are subject to policy terms, exclusions and limitations, and the claims paying ability of NYLIC or NYLIAC, as applicable. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Contracts in which a Life Only payout option is selected do not provide for payments to beneficiaries either prior to or after the designated income start date.
- Annualized income calculated using \$100,000 premium and assumes dividends are used to Purchase Additional Income during the deferral period and taken as cash during the income period.
- All illustrations are for non-qualified policies only. Due to New York Life restrictions concerning non-qualified policies, not all payout options are available. For tax qualified policies, not all payout options are available due to IRS restrictions.
- Joint Life reflects the same issue age for male and female.

New York Life Clear Income Advantage Fixed Annuity

Fixed Deferred Annuity w/ GLWB

Based on Rates in Effect as of 1/20/2025

New York Life Clear Income Advantage Fixed Annuity ¹ Premium: \$100,000 Contract Type: Non Qualified ⁴	SINGLE LIFE: MALE												
	Monthly Income ²	Annual Withdrawal Rate ³	Monthly Income Change from 1/13/2025	Monthly Income ²	Annual Withdrawal Rate ³	Monthly Income Change from 1/13/2025	Monthly Income ²	Annual Withdrawal Rate ³	Monthly Income Change from 1/13/2025	Monthly Income ²	Annual Withdrawal Rate ³	Monthly Income Change from 1/13/2025	
	0 Year Deferral			2 Year Deferral			3 Year Deferral			5 Year Deferral			
Age 55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$683.33	8.20%	0.00%
Age 60	\$554.17	6.65%	0.00%	\$612.50	7.35%	0.00%	\$658.33	7.90%	0.00%	\$754.17	9.05%	0.00%	
Age 62	\$570.83	6.85%	0.00%	\$633.33	7.60%	0.00%	\$683.33	8.20%	0.00%	\$783.33	9.40%	0.00%	
Age 65	\$595.83	7.15%	0.00%	\$666.67	8.00%	0.00%	\$720.83	8.65%	0.00%	\$833.33	10.00%	0.00%	
Age 70	\$641.67	7.70%	0.00%	\$729.17	8.75%	0.00%	\$795.83	9.55%	0.00%	\$941.67	11.30%	0.00%	
Age 75	\$716.67	8.60%	0.00%	\$829.17	9.95%	0.00%	\$916.67	11.00%	0.00%	\$1,108.33	13.30%	0.00%	

New York Life Clear Income Advantage Fixed Annuity ¹ Premium: \$100,000 Contract Type: Non Qualified ⁴	SINGLE LIFE: FEMALE											
	Monthly Income ²	Annual Withdrawal Rate ³	Monthly Income Change from 1/13/2025	Monthly Income ²	Annual Withdrawal Rate ³	Monthly Income Change from 1/13/2025	Monthly Income ²	Annual Withdrawal Rate ³	Monthly Income Change from 1/13/2025	Monthly Income ²	Annual Withdrawal Rate ³	Monthly Income Change from 1/13/2025
	0 Year Deferral			2 Year Deferral			3 Year Deferral			5 Year Deferral		
Age 55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$658.33	7.90%	0.00%
Age 60	\$525.00	6.30%	0.00%	\$583.33	7.00%	0.00%	\$625.00	7.50%	0.00%	\$704.17	8.45%	0.00%
Age 62	\$541.67	6.50%	0.00%	\$600.00	7.20%	0.00%	\$645.83	7.75%	0.00%	\$725.00	8.70%	0.00%
Age 65	\$562.50	6.75%	0.00%	\$633.33	7.60%	0.00%	\$679.17	8.15%	0.00%	\$762.50	9.15%	0.00%
Age 70	\$616.67	7.40%	0.00%	\$691.67	8.30%	0.00%	\$750.00	9.00%	0.00%	\$845.83	10.15%	0.00%
Age 75	\$691.67	8.30%	0.00%	\$775.00	9.30%	0.00%	\$850.00	10.20%	0.00%	\$979.17	11.75%	0.00%

New York Life Clear Income Advantage Fixed Annuity ¹ Premium: \$100,000 Contract Type: Non Qualified ⁴	JOINT LIFE ⁵ : MALE/FEMALE, MALE/MALE, FEMALE/FEMALE											
	Monthly Income ²	Annual Withdrawal Rate ³	Monthly Income Change from 1/13/2025	Monthly Income ²	Annual Withdrawal Rate ³	Monthly Income Change from 1/13/2025	Monthly Income ²	Annual Withdrawal Rate ³	Monthly Income Change from 1/13/2025	Monthly Income ²	Annual Withdrawal Rate ³	Monthly Income Change from 1/13/2025
	0 Year Deferral			2 Year Deferral			3 Year Deferral			5 Year Deferral		
Age 55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$616.67	7.40%	0.00%
Age 60	\$508.33	6.10%	0.00%	\$554.17	6.65%	0.00%	\$587.50	7.05%	0.00%	\$662.50	7.95%	0.00%
Age 62	\$520.83	6.25%	0.00%	\$566.67	6.80%	0.00%	\$604.17	7.25%	0.00%	\$683.33	8.20%	0.00%
Age 65	\$541.67	6.50%	0.00%	\$591.67	7.10%	0.00%	\$633.33	7.60%	0.00%	\$716.67	8.60%	0.00%
Age 70	\$583.33	7.00%	0.00%	\$645.83	7.75%	0.00%	\$695.83	8.35%	0.00%	\$800.00	9.60%	0.00%
Age 75	\$645.83	7.75%	0.00%	\$716.67	8.60%	0.00%	\$783.33	9.40%	0.00%	\$916.67	11.00%	0.00%

Payouts are based on a non-qualified New York Life Clear Income Fixed Annuity, \$100,000 premium and based on rates in effect as of 1/20/2025. The amounts shown are for illustrative purposes only and are not a guarantee of the amount policyholder(s) will receive. Actual income/withdrawal rates may be greater or less than the amounts illustrated and will vary depending on factors including: premium amount, age, gender, single or joint benefit and prevailing market interest rates. GLWB amounts are subject to suitability review and may not be available in all scenarios.

Payment amounts reflected are before taxes.

1. 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 subject to the claims paying ability of NYLIAC.
2. Monthly income calculated using \$100,000 premium.
3. Annual withdrawal rates represent the annualized Guaranteed Lifetime Withdrawal Amount as a percent of the Income Base.
4. All illustrations are for non-qualified policies only. In this case, withdrawals are taxed on a last-in, first-out basis. Therefore, gains, which are fully taxable, are withdrawn first. Premium is withdrawn when gains are exhausted and is considered non-taxable, withdrawals again become fully taxable when premium has been exhausted. For qualified policies (except Roth IRAs) all withdrawals are taxable. For Roth IRAs, all withdrawals are non-taxable.
5. Joint Life is based on the age of the younger annuitant.

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Here's a snapshot of the guaranteed lifetime income rates as of:

01/20/2025

Rates are a percent of premium and are subject to change.

Ask your financial representative for a fact sheet for complete information before purchasing.

Issue Age	Male Withdrawal Rates by Years of Deferral											
	At Issue	1	2	3	4	5	6	7	8	9	10	
50												9.55%
51											9.65%	9.70%
52									9.25%	9.90%	9.95%	
53								8.85%	9.50%	10.15%	10.20%	
54							8.40%	9.00%	9.65%	10.30%	10.35%	
55						8.20%	8.75%	9.35%	10.00%	10.65%	10.70%	
56					7.90%	8.35%	8.90%	9.50%	10.15%	10.80%	10.85%	
57				7.45%	8.00%	8.45%	9.05%	9.65%	10.30%	10.95%	11.00%	
58			7.10%	7.60%	8.15%	8.60%	9.20%	9.80%	10.45%	11.10%	11.15%	
59		6.90%	7.15%	7.70%	8.25%	8.75%	9.35%	10.00%	10.65%	11.30%	11.35%	
60	6.65%	7.10%	7.35%	7.90%	8.50%	9.05%	9.65%	10.30%	11.00%	11.65%	11.70%	
61	6.75%	7.20%	7.50%	8.05%	8.65%	9.20%	9.85%	10.50%	11.25%	11.95%	12.00%	
62	6.85%	7.30%	7.60%	8.20%	8.80%	9.40%	10.05%	10.75%	11.50%	12.25%	12.30%	
63	6.95%	7.45%	7.75%	8.35%	9.00%	9.60%	10.30%	11.00%	11.80%	12.60%	12.65%	
64	7.05%	7.55%	7.85%	8.50%	9.15%	9.80%	10.50%	11.25%	12.15%	13.00%	13.05%	
65	7.15%	7.70%	8.00%	8.65%	9.35%	10.00%	10.75%	11.55%	12.45%	13.35%	13.40%	
66	7.25%	7.80%	8.15%	8.85%	9.55%	10.25%	11.05%	11.90%	12.85%	13.80%	13.85%	
67	7.35%	7.90%	8.25%	8.95%	9.70%	10.45%	11.30%	12.15%	13.20%	14.25%	14.30%	
68	7.45%	8.05%	8.45%	9.15%	9.95%	10.70%	11.60%	12.55%	13.65%	14.75%	14.80%	
69	7.55%	8.20%	8.60%	9.35%	10.15%	10.95%	11.90%	12.90%	14.05%	15.25%	15.30%	
70	7.70%	8.35%	8.75%	9.55%	10.45%	11.30%	12.30%	13.30%	14.55%	15.85%	15.90%	
71	7.85%	8.55%	9.00%	9.80%	10.70%	11.60%	12.70%	13.80%	15.15%	16.55%	16.60%	
72	8.05%	8.75%	9.20%	10.10%	11.05%	12.00%	13.15%	14.30%	15.75%	17.30%	17.35%	
73	8.20%	8.95%	9.45%	10.40%	11.35%	12.40%	13.65%	14.85%	16.40%	18.10%	18.15%	
74	8.40%	9.20%	9.70%	10.70%	11.75%	12.85%	14.15%	15.45%	17.15%	19.00%	19.05%	
75	8.60%	9.45%	9.95%	11.00%	12.10%	13.30%	14.70%	16.10%	17.95%	19.95%	20.00%	
76	8.65%	9.50%	10.00%	11.05%	12.15%	13.40%	14.95%	16.55%	18.55%	20.55%	20.60%	
77	8.75%	9.65%	10.20%	11.35%	12.55%	13.90%	15.60%	17.25%	19.25%	21.25%	21.30%	
78	8.90%	9.85%	10.45%	11.60%	12.85%	14.35%	16.15%	17.85%	19.85%	21.85%	21.90%	
79	9.05%	10.05%	10.65%	11.90%	13.20%	14.80%	16.75%	18.50%	20.50%	22.50%	22.55%	
80	9.20%	10.25%	10.90%	12.20%	13.55%	15.35%	17.35%	19.30%	21.30%	23.30%	23.35%	

- The New York Life Clear Income Advantage Fixed Annuity, a fixed deferred annuity with a Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider, 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. Rates are subject to change at any time. All guarantees are dependent upon the claims-paying ability of NYLIAC. Products available in approved jurisdictions. There is an annual rider fee of 0.95% of the Accumulation Value that is deducted quarterly.
- Withdrawals made prior to age 59 1/2 may be subject to a 10% IRS penalty. All withdrawals taken prior to or in excess of your guaranteed lifetime withdrawals will result in a proportional reduction to the GLWB amount. Withdrawals greater than the GLWB amount during the first 7 years of the policy may be subject to surrender charges and Market Value Adjustments (MVA).
- In most jurisdictions, the policy form number for the New York Life Clear Income Advantage Fixed Annuity is ICC22D-P01; in some states it may be NC22D-P01, and state variations may apply. In most jurisdictions, the rider form number for the Guaranteed Lifetime Withdrawal Benefit Rider is ICC22D-R01; in some states, it may be NC22D-R01, and state variations may apply. The rider form number for the Living Needs Benefit/ Unemployment Rider is ICC09-R100; in some states, it may be 209-100, and state variations may apply. The rider form number for the Home Health Care Rider is ICC10-R101; in some states, it may be 210-R101, and state variations may apply.

An MVA only applies when the policy owner surrenders or makes a withdrawal from the contract that is greater than the surrender-charge-free withdrawal amount during the surrender-charge period and will add or deduct an amount from your annuity or from the withdrawal amount you receive based on a formula and the prevailing interest rate environment. Please request a Product Fact Sheet from your financial professional for additional important information.



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01/20/2025

Rates are a percent of premium and are subject to change.

Ask your financial representative for a fact sheet for complete information before purchasing.

Issue Age	Female Withdrawal Rates by Years of Deferral										
	At Issue	1	2	3	4	5	6	7	8	9	10
50											8.70%
51										8.80%	8.85%
52									8.65%	8.95%	9.00%
53								8.40%	8.80%	9.10%	9.15%
54							8.00%	8.50%	8.90%	9.20%	9.25%
55						7.90%	8.35%	8.85%	9.25%	9.55%	9.60%
56					7.60%	8.00%	8.45%	8.95%	9.35%	9.65%	9.70%
57				7.20%	7.70%	8.10%	8.55%	9.05%	9.45%	9.75%	9.80%
58			6.85%	7.30%	7.80%	8.20%	8.65%	9.15%	9.55%	9.90%	9.95%
59		6.65%	6.95%	7.40%	7.90%	8.30%	8.75%	9.25%	9.70%	10.10%	10.15%
60	6.30%	6.70%	7.00%	7.50%	8.05%	8.45%	8.90%	9.40%	9.90%	10.30%	10.35%
61	6.40%	6.80%	7.10%	7.60%	8.15%	8.55%	9.00%	9.50%	10.10%	10.55%	10.60%
62	6.50%	6.90%	7.20%	7.75%	8.30%	8.70%	9.15%	9.70%	10.30%	10.80%	10.85%
63	6.55%	7.00%	7.30%	7.85%	8.45%	8.85%	9.30%	9.90%	10.55%	11.10%	11.15%
64	6.65%	7.10%	7.45%	8.00%	8.60%	9.00%	9.50%	10.15%	10.80%	11.35%	11.40%
65	6.75%	7.25%	7.60%	8.15%	8.75%	9.15%	9.70%	10.35%	11.10%	11.70%	11.75%
66	6.85%	7.35%	7.70%	8.30%	8.95%	9.35%	9.95%	10.60%	11.40%	12.00%	12.05%
67	7.00%	7.50%	7.85%	8.45%	9.15%	9.55%	10.20%	10.90%	11.70%	12.40%	12.45%
68	7.10%	7.65%	8.00%	8.60%	9.35%	9.75%	10.45%	11.20%	12.05%	12.80%	12.85%
69	7.25%	7.80%	8.15%	8.80%	9.55%	9.95%	10.70%	11.50%	12.40%	13.25%	13.30%
70	7.40%	7.95%	8.30%	9.00%	9.75%	10.15%	11.05%	11.85%	12.85%	13.70%	13.75%
71	7.50%	8.10%	8.45%	9.20%	10.00%	10.40%	11.35%	12.25%	13.25%	14.20%	14.25%
72	7.70%	8.30%	8.65%	9.45%	10.30%	10.70%	11.70%	12.65%	13.75%	14.80%	14.85%
73	7.95%	8.55%	8.90%	9.70%	10.55%	11.05%	12.10%	13.10%	14.30%	15.40%	15.45%
74	8.15%	8.75%	9.10%	9.95%	10.85%	11.35%	12.50%	13.55%	14.85%	16.10%	16.15%
75	8.30%	8.90%	9.30%	10.20%	11.20%	11.75%	12.95%	14.05%	15.45%	16.80%	16.85%
76	8.35%	8.95%	9.35%	10.25%	11.25%	12.15%	13.45%	14.60%	16.15%	17.60%	17.65%
77	8.40%	9.10%	9.50%	10.45%	11.50%	12.55%	13.95%	15.20%	16.85%	18.50%	18.55%
78	8.45%	9.25%	9.65%	10.70%	11.75%	13.05%	14.55%	15.85%	17.60%	19.45%	19.50%
79	8.60%	9.45%	9.85%	10.90%	12.05%	13.40%	15.00%	16.50%	18.45%	20.45%	20.50%
80	8.75%	9.60%	10.05%	11.15%	12.35%	13.85%	15.55%	17.20%	19.20%	21.20%	21.25%

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- Withdrawals made prior to age 59 1/2 may be subject to a 10% IRS penalty. All withdrawals taken prior to or in excess of your guaranteed lifetime withdrawals will result in a proportional reduction to the GLWB amount. Withdrawals greater than the GLWB amount during the first 7 years of the policy may be subject to surrender charges and Market Value Adjustments (MVA).
- In most jurisdictions, the policy form number for the New York Life Clear Income Advantage Fixed Annuity is ICC22D-P01; in some states it may be NC22D-P01, and state variations may apply. In most jurisdictions, the rider form number for the Guaranteed Lifetime Withdrawal Benefit Rider is ICC22D-R01; in some states, it may be NC22D-R01, and state variations may apply. The rider form number for the Living Needs Benefit/ Unemployment Rider is ICC09-R100; in some states, it may be 209-100, and state variations may apply. The rider form number for the Home Health Care Rider is ICC10-R101; in some states, it may be 210-R101, and state variations may apply.

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Here's a snapshot of the guaranteed lifetime income rates as of:

01/20/2025

Rates are a percent of premium and are subject to change.

Ask your financial representative for a fact sheet for complete information before purchasing.

Issue Age	Joint Life Withdrawal Rates by Years of Deferral											
	At Issue	1	2	3	4	5	6	7	8	9	10	
50												8.50%
51										8.60%		8.65%
52									8.25%	8.75%		8.80%
53								7.95%	8.45%	8.95%		9.00%
54							7.55%	8.05%	8.55%	9.05%		9.10%
55						7.40%	7.85%	8.35%	8.85%	9.35%		9.40%
56					7.15%	7.50%	7.95%	8.45%	8.95%	9.45%		9.50%
57				6.80%	7.25%	7.60%	8.05%	8.55%	9.05%	9.55%		9.60%
58			6.50%	6.90%	7.35%	7.70%	8.15%	8.65%	9.15%	9.65%		9.70%
59		6.45%	6.60%	7.00%	7.45%	7.80%	8.30%	8.80%	9.30%	9.80%		9.85%
60	6.10%	6.50%	6.65%	7.05%	7.50%	7.95%	8.45%	8.95%	9.45%	9.95%		10.00%
61	6.15%	6.55%	6.70%	7.15%	7.65%	8.10%	8.60%	9.10%	9.60%	10.10%		10.15%
62	6.25%	6.65%	6.80%	7.25%	7.75%	8.20%	8.70%	9.25%	9.80%	10.35%		10.40%
63	6.30%	6.75%	6.90%	7.35%	7.85%	8.30%	8.85%	9.40%	10.00%	10.55%		10.60%
64	6.40%	6.85%	7.00%	7.45%	8.00%	8.45%	9.00%	9.60%	10.20%	10.80%		10.85%
65	6.50%	6.95%	7.10%	7.60%	8.15%	8.60%	9.20%	9.80%	10.45%	11.05%		11.10%
66	6.60%	7.05%	7.20%	7.70%	8.30%	8.80%	9.40%	10.00%	10.70%	11.35%		11.40%
67	6.70%	7.15%	7.30%	7.85%	8.45%	8.95%	9.60%	10.25%	10.95%	11.65%		11.70%
68	6.80%	7.25%	7.45%	8.00%	8.60%	9.15%	9.80%	10.50%	11.25%	12.00%		12.05%
69	6.90%	7.40%	7.60%	8.15%	8.80%	9.35%	10.05%	10.75%	11.55%	12.35%		12.40%
70	7.00%	7.55%	7.75%	8.35%	9.00%	9.60%	10.30%	11.05%	11.90%	12.75%		12.80%
71	7.15%	7.70%	7.90%	8.50%	9.20%	9.85%	10.60%	11.35%	12.30%	13.20%		13.25%
72	7.30%	7.85%	8.05%	8.70%	9.40%	10.10%	10.90%	11.70%	12.70%	13.65%		13.70%
73	7.40%	8.00%	8.20%	8.90%	9.65%	10.35%	11.25%	12.10%	13.10%	14.15%		14.20%
74	7.60%	8.20%	8.40%	9.15%	9.90%	10.65%	11.60%	12.50%	13.60%	14.75%		14.80%
75	7.75%	8.40%	8.60%	9.40%	10.20%	11.00%	11.95%	12.90%	14.10%	15.35%		15.40%
76	7.80%	8.45%	8.65%	9.45%	10.25%	11.05%	12.10%	13.20%	14.65%	16.00%		16.05%
77	7.85%	8.50%	8.75%	9.55%	10.45%	11.40%	12.50%	13.65%	15.25%	16.70%		16.75%
78	7.95%	8.65%	8.90%	9.75%	10.65%	11.65%	12.85%	14.05%	15.75%	17.50%		17.55%
79	8.10%	8.80%	9.05%	9.95%	10.90%	11.95%	13.25%	14.45%	16.25%	18.25%		18.30%
80	8.20%	9.00%	9.25%	10.15%	11.15%	12.30%	13.70%	14.95%	16.90%	18.90%		18.95%

- The New York Life Clear Income Advantage Fixed Annuity, a fixed deferred annuity with a Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider, 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. Rates are subject to change at any time. All guarantees are dependent upon the claims-paying ability of NYLIAC. Products available in approved jurisdictions. There is an annual rider fee of 0.95% of the Accumulation Value that is deducted quarterly.
- Withdrawals made prior to age 59 1/2 may be subject to a 10% IRS penalty. All withdrawals taken prior to or in excess of your guaranteed lifetime withdrawals will result in a proportional reduction to the GLWB amount. Withdrawals greater than the GLWB amount during the first 7 years of the policy may be subject to surrender charges and Market Value Adjustments (MVA).
- In most jurisdictions, the policy form number for the New York Life Clear Income Advantage Fixed Annuity is ICC22D-P01; in some states it may be NC22D-P01, and state variations may apply. In most jurisdictions, the rider form number for the Guaranteed Lifetime Withdrawal Benefit Rider is ICC22D-R01; in some states, it may be NC22D-R01, and state variations may apply. The rider form number for the Living Needs Benefit/ Unemployment Rider is ICC09-R100; in some states, it may be 209-100, and state variations may apply. The rider form number for the Home Health Care Rider is ICC10-R101; in some states, it may be 210-R101, and state variations may apply.
- For joint policies, the initial guaranteed lifetime withdrawal rate is based on the younger annuitant.

An MVA only applies when the policy owner surrenders or makes a withdrawal from the contract that is greater than the surrender-charge-free withdrawal amount during the surrender-charge period and will add or deduct an amount from your annuity or from the withdrawal amount you receive based on a formula and the prevailing interest rate environment. Please request a Product Fact Sheet from your financial professional for additional important information.

