

# Could your retirement use more predictable income?

Invest now for predictable income later with the New York Life Guaranteed Future Income Annuity II<sup>1</sup>.

| If you're... | ...and you defer your income for... | ...the annual payout rate on your income start date is... | ...the annual payout rate on your income start date (for joint life policies) is... |
|--------------|-------------------------------------|---|---|
| Age 55       | 5 years                             | <b>8.7%</b>   | <b>7.8%</b>   |
|              | 10 years                            | <b>12.5%</b>  | <b>10.9%</b>  |
| Age 60       | 5 years                             | <b>9.4%</b>   | <b>8.4%</b>   |
|              | 10 years                            | <b>14.0%</b>  | <b>11.9%</b>  |
| Age 65       | 5 years                             | <b>10.4%</b>  | <b>9.1%</b>   |
|              | 10 years                            | <b>16.3%</b>  | <b>13.4%</b>  |
| Age 70       | 5 years                             | <b>11.9%</b>  | <b>10.1%</b>  |
|              | 10 years                            | <b>19.8%</b>  | <b>15.6%</b>  |
|              | 15 years                            | <b>37.2%</b>  | <b>26.3%</b>  |

Rates effective as of 07/21/2025<sup>2</sup>

New York Life Guaranteed Future Income Annuity II is a flexible premium, deferred income annuity. Payout rates include interest and return of principal. A payout rate is not an interest rate.

**Speak to your representative about adding more predictable income to your retirement. Start now and benefit from:**

- Predictable income you cannot outlive
- Flexible funding options and income payment schedules
- A simple, straightforward income stream that is not subject to market volatility and has no out of pocket fees

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

Investments and insurance products are: Not FDIC/NCUA Insured • Not Insured by Any Federal Government Agency  
• Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any of Its Affiliates • May Lose Value



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1. The New York Life Guaranteed Future Income Annuity II is issued by New York Life Insurance and Annuity Corporation (NYLIAC) (a Delaware Corporation), a wholly owned subsidiary of New York Life Insurance Company. Available in jurisdictions where approved. Guarantees are subject to contract terms, exclusions and limitations, and the claims-paying ability of NYLIAC. This contract is irrevocable, has no cash surrender value and no withdrawals are permitted prior to the income start date. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Certain payout options will not provide a death benefit either prior to, or after, the designated income start date. This material must be accompanied or preceded by a product fact sheet. Please ask your advisor for a copy to obtain complete information prior to making any decision to purchase this product.
2. Based on a male annuitant, \$100,000 premium and Life with Cash Refund payout option. Rates are subject to change and payout will vary with age, gender, payout option selected and premium amount. Actual amounts are dependent upon interest rates in effect at time of policy issue. Payout amounts for female applicants, who have longer life expectancies, are lower. Income is payable for the life of the annuitant. With the Cash Refund payout option, if the annuitant dies before receiving payouts that total the premium amount, the beneficiary receives in a lump sum the difference between the premium paid for the policy and the total payments to the annuitant. Payout rates will vary for the other income plans and for premiums less than \$100,000. Certain limitations may apply to payout options, including age restrictions.  
For most jurisdictions, the policy form number for the New York Life Guaranteed Future Income Annuity II is ICC11-P101 (it may be 211-P101). State variations may apply.

All annuity contract and rider guarantees, or annuity payout rates are the sole obligations of and backed by the claims paying ability of the issuing insurance company. They are not obligations of or backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of New York Life.

