

Don't just look forward to a long retirement. Expect it.

Learn more about the New York Life Secure Term MVA Fixed Annuity II¹

Initial interest rate guarantee/ surrender charge period²

Premium amount	3 years	4 years	5 years	6 years	7 years
\$100,000 or more	4.80%	4.80%	4.85%	4.90%	4.95%
\$50,000–\$99,999	4.55%	4.55%	4.60%	4.65%	4.70%
\$25,000–\$49,999	4.35%	4.35%	4.40%	4.45%	4.50%
\$5,000–\$24,999	4.15%	4.15%	4.20%	4.25%	4.30%

Guaranteed initial interest rates effective 07/20/2026

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

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

1. Available in jurisdictions where approved and subject to eligibility requirements. All contract and rider guarantees, including crediting rates or annuity payout rates, are backed by the claims-paying ability of NYLIAC. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or by any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of NYLIAC.
2. Depending on the period chosen, withdrawals during the first 3, 4, 5, 6, or 7 years of the policy may be subject to surrender charges and a market value adjustment (MVA). Rates are subject to change at any time. The interest rate is an effective annual yield based on a nominal rate that is compounded daily. Yields assume no additions or withdrawals made during the guaranteed period. After the initial interest rate guarantee period, the policy will receive a renewal rate that is guaranteed for one year. The crediting rate will not be less than the guaranteed minimum interest rate (GMIR) stated in your policy. Policies with premium amounts of \$2 million or more require prior NYLIAC approval.

The policy form number for the New York Life Secure Term MVA Fixed Annuity II is ICC10-P112 in most jurisdictions; in some states, it may be 210-P112, and state variations may apply.

The New York Life Secure Term MVA Fixed 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, 51 Madison Avenue, New York, NY 10010.

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

