

Right now earn

12%^{*} for the first year, and 6.0% each year thereafter

Eligible through Nov 30 for select life insurance policies funded by the Premium Deposit Account.¹

Making a single, lump sum payment to the Premium Deposit Account allows you to earn guaranteed interest on assets in the account and provides a convenient way to prepay life insurance premiums. Interest earned on money in the account is applied to your life insurance premiums, lowering your out-of-pocket cost.

^{*} Requires four or more years of scheduled life insurance premiums from the PDA. The first-year rate is available only through 11/30/26 and does not reflect the effective yield which will vary based on how long the premium-paying period is and will be lower than the rate shown.

¹ Rates vary over time, but once the PDA Agreement is accepted, the rate is fixed for the life of the Agreement. Interest earned on the PDA will be taxable. There may be early withdrawal fees if you withdraw funds from your PDA. Guarantees are based on the claims-paying ability of the issuer.



New York Life Insurance Company

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