

# Transparent upside potential to help fund your future.

Learn more about the New York Life Secure Term Choice Fixed Annuity II with an Interest Opportunity Rider (IOR).<sup>1</sup>

## Option 1

Rates effective 03/16/2026

Premium amount	Initial interest rate guarantee/ surrender charge period <sup>2</sup>					IOR is triggered (If the 10-year Treasury rate increases by 50bps or more on the policy's 1st semi-anniversary or 1st anniversary)
	3 Years	4 Years	5 Years	6 Years	7 Years	
\$100,000 or more	4.10%	4.10%	4.10%	4.25%	4.25%	↑ <b>0.50%</b> (50bps)
\$50,000 - \$99,999	3.85%	3.85%	3.85%	4.00%	4.00%	
\$25,000 - \$49,999	3.65%	3.65%	3.65%	3.80%	3.80%	
\$5,000 - \$24,999	3.45%	3.45%	3.45%	3.60%	3.60%	

## Option 2

Rates effective 03/16/2026

Premium amount	Initial interest rate guarantee/ surrender charge period <sup>2</sup>					IOR is triggered (If the 10-year Treasury rate increases by 100bps or more on the policy's 1st semi-anniversary, 1st anniversary, 2nd semi-anniversary or 2nd anniversary)
	3 Years	4 Years	5 Years	6 Years	7 Years	
\$100,000 or more	4.00%	4.00%	4.00%	4.15%	4.15%	↑ <b>1.00%</b> (100bps)
\$50,000 - \$99,999	3.75%	3.75%	3.75%	3.90%	3.90%	
\$25,000 - \$49,999	3.55%	3.55%	3.55%	3.70%	3.70%	
\$5,000 - \$24,999	3.35%	3.35%	3.35%	3.50%	3.50%	

<sup>1</sup> Available in jurisdictions where approved and subject to eligibility requirements. In New York, the Interest Opportunity Rider (also known as the Interest Rate Adjustment Benefit Rider) is not available for the 3 and 4 year interest rate guarantee periods. Guarantees based on the claims-paying ability of the issuer.

<sup>2</sup> 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. By electing IOR, you will receive a lower initial guaranteed interest rate than if you did not elect IOR. Rates are subject to change at any time. The interest rate is an effective annual yield based on a nominal rate which is compounded daily. Yields assume no additions or withdrawals made during the guarantee period. After the initial guaranteed interest rate 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 Choice Fixed Annuity II is ICC11-P114 in most jurisdictions; in some states it may be 211-P114, and state variations may apply. The rider form number for the Interest Opportunity Rider is ICC15-R100 in most jurisdictions; in some states it may be 215-R100 and state variations may apply.

The New York Life Secure Term Choice Fixed Annuity II is issued by New York Life Insurance and Annuity Corporation (A Delaware Corporation), a wholly owned subsidiary of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

New York Life Insurance Company  
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