



Learn about the advantages of flexible, guaranteed income for life.

The New York Life Clear Income Advantage Fixed Annuity–FP Series provides protected retirement income you can't outlive.

Clear Income Advantage is a fixed annuity with a flexible Guaranteed Lifetime Withdrawal Benefit (GLWB).

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

07/21/2025

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

Ask your financial professional 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											9.35%
51										9.45%	9.50%
52									9.05%	9.70%	9.75%
53								8.65%	9.30%	9.95%	10.00%
54							8.20%	8.80%	9.45%	10.10%	10.15%
55						8.00%	8.55%	9.15%	9.80%	10.45%	10.50%
56					7.70%	8.15%	8.70%	9.30%	9.95%	10.60%	10.65%
57				7.25%	7.80%	8.25%	8.85%	9.45%	10.10%	10.75%	10.80%
58			6.90%	7.40%	7.95%	8.40%	9.00%	9.60%	10.25%	10.90%	10.95%
59		6.70%	6.95%	7.50%	8.05%	8.55%	9.15%	9.80%	10.45%	11.10%	11.15%
60	6.45%	6.90%	7.15%	7.70%	8.30%	8.85%	9.45%	10.10%	10.80%	11.45%	11.50%
61	6.55%	7.00%	7.30%	7.85%	8.45%	9.00%	9.65%	10.30%	11.05%	11.75%	11.80%
62	6.65%	7.10%	7.40%	8.00%	8.60%	9.20%	9.85%	10.55%	11.30%	12.05%	12.10%
63	6.75%	7.25%	7.55%	8.15%	8.80%	9.40%	10.10%	10.80%	11.60%	12.40%	12.45%
64	6.85%	7.35%	7.65%	8.30%	8.95%	9.60%	10.30%	11.05%	11.95%	12.80%	12.85%
65	6.95%	7.50%	7.80%	8.45%	9.15%	9.80%	10.55%	11.35%	12.25%	13.15%	13.20%
66	7.05%	7.60%	7.95%	8.65%	9.35%	10.05%	10.85%	11.70%	12.65%	13.60%	13.65%
67	7.15%	7.70%	8.05%	8.75%	9.50%	10.25%	11.10%	11.95%	13.00%	14.05%	14.10%
68	7.25%	7.85%	8.25%	8.95%	9.75%	10.50%	11.40%	12.35%	13.45%	14.55%	14.60%
69	7.35%	8.00%	8.40%	9.15%	9.95%	10.75%	11.70%	12.70%	13.85%	15.05%	15.10%
70	7.50%	8.15%	8.55%	9.35%	10.25%	11.10%	12.10%	13.10%	14.35%	15.65%	15.70%
71	7.65%	8.35%	8.80%	9.60%	10.50%	11.40%	12.50%	13.60%	14.95%	16.35%	16.40%
72	7.85%	8.55%	9.00%	9.90%	10.85%	11.80%	12.95%	14.10%	15.55%	17.10%	17.15%
73	8.00%	8.75%	9.25%	10.20%	11.15%	12.20%	13.45%	14.65%	16.20%	17.90%	17.95%
74	8.20%	9.00%	9.50%	10.50%	11.55%	12.65%	13.95%	15.25%	16.95%	18.80%	18.85%
75	8.40%	9.25%	9.75%	10.80%	11.90%	13.10%	14.50%	15.90%	17.75%	19.75%	19.80%
76	8.45%	9.30%	9.80%	10.85%	11.95%	13.20%	14.75%	16.35%	18.35%	20.35%	20.40%
77	8.55%	9.45%	10.00%	11.15%	12.35%	13.70%	15.40%	17.05%	19.05%	21.05%	21.10%
78	8.70%	9.65%	10.25%	11.40%	12.65%	14.15%	15.95%	17.65%	19.65%	21.65%	21.70%
79	8.85%	9.85%	10.45%	11.70%	13.00%	14.60%	16.55%	18.30%	20.30%	22.30%	22.35%
80	9.00%	10.05%	10.70%	12.00%	13.35%	15.15%	17.15%	19.10%	21.10%	23.10%	23.15%

1. The New York Life Clear Income Advantage Fixed Annuity–FP Series, 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.
2. Withdrawals made prior to age 59½ may be subject to a 10% IRA 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).
3. In most jurisdictions, the policy form number for the New York Life Clear Income Advantage Fixed Annuity–FP Series is ICC14-P110; in some states it may be 214-P110, and state variations may apply. In most jurisdictions, the rider form number for the Guaranteed Lifetime Withdrawal Benefit Rider is ICC14-R101; in some states, it may be 214-R101, 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.

An MVA only applies when the policy owner surrenders or makes a withdrawal from the contract that is greater than the 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.

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

CIA-1296.072125 SMRU 5355815 (Exp.12.06.2025)



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Clear Income Advantage is a fixed annuity with a flexible Guaranteed Lifetime Withdrawal Benefit (GLWB).

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

07/21/2025

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

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Issue Age	Female 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									8.45%	8.75%	8.80%
53								8.20%	8.60%	8.90%	8.95%
54							7.80%	8.30%	8.70%	9.00%	9.05%
55						7.70%	8.15%	8.65%	9.05%	9.35%	9.40%
56					7.40%	7.80%	8.25%	8.75%	9.15%	9.45%	9.50%
57				7.00%	7.50%	7.90%	8.35%	8.85%	9.25%	9.55%	9.60%
58			6.65%	7.10%	7.60%	8.00%	8.45%	8.95%	9.35%	9.70%	9.75%
59		6.45%	6.75%	7.20%	7.70%	8.10%	8.55%	9.05%	9.50%	9.90%	9.95%
60	6.10%	6.50%	6.80%	7.30%	7.85%	8.25%	8.70%	9.20%	9.70%	10.10%	10.15%
61	6.20%	6.60%	6.90%	7.40%	7.95%	8.35%	8.80%	9.30%	9.90%	10.35%	10.40%
62	6.30%	6.70%	7.00%	7.55%	8.10%	8.50%	8.95%	9.50%	10.10%	10.60%	10.65%
63	6.35%	6.80%	7.10%	7.65%	8.25%	8.65%	9.10%	9.70%	10.35%	10.90%	10.95%
64	6.45%	6.90%	7.25%	7.80%	8.40%	8.80%	9.30%	9.95%	10.60%	11.15%	11.20%
65	6.55%	7.05%	7.40%	7.95%	8.55%	8.95%	9.50%	10.15%	10.90%	11.50%	11.55%
66	6.65%	7.15%	7.50%	8.10%	8.75%	9.15%	9.75%	10.40%	11.20%	11.80%	11.85%
67	6.80%	7.30%	7.65%	8.25%	8.95%	9.35%	10.00%	10.70%	11.50%	12.20%	12.25%
68	6.90%	7.45%	7.80%	8.40%	9.15%	9.55%	10.25%	11.00%	11.85%	12.60%	12.65%
69	7.05%	7.60%	7.95%	8.60%	9.35%	9.75%	10.50%	11.30%	12.20%	13.05%	13.10%
70	7.20%	7.75%	8.10%	8.80%	9.55%	9.95%	10.85%	11.65%	12.65%	13.50%	13.55%
71	7.30%	7.90%	8.25%	9.00%	9.80%	10.20%	11.15%	12.05%	13.05%	14.00%	14.05%
72	7.50%	8.10%	8.45%	9.25%	10.10%	10.50%	11.50%	12.45%	13.55%	14.60%	14.65%
73	7.75%	8.35%	8.70%	9.50%	10.35%	10.85%	11.90%	12.90%	14.10%	15.20%	15.25%
74	7.95%	8.55%	8.90%	9.75%	10.65%	11.15%	12.30%	13.35%	14.65%	15.90%	15.95%
75	8.10%	8.70%	9.10%	10.00%	11.00%	11.55%	12.75%	13.85%	15.25%	16.60%	16.65%
76	8.15%	8.75%	9.15%	10.05%	11.05%	11.95%	13.25%	14.40%	15.95%	17.40%	17.45%
77	8.20%	8.90%	9.30%	10.25%	11.30%	12.35%	13.75%	15.00%	16.65%	18.30%	18.35%
78	8.25%	9.05%	9.45%	10.50%	11.55%	12.85%	14.35%	15.65%	17.40%	19.25%	19.30%
79	8.40%	9.25%	9.65%	10.70%	11.85%	13.20%	14.80%	16.30%	18.25%	20.25%	20.30%
80	8.55%	9.40%	9.85%	10.95%	12.15%	13.65%	15.35%	17.00%	19.00%	21.00%	21.05%

1. The New York Life Clear Income Advantage Fixed Annuity–FP Series, 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.
2. Withdrawals made prior to age 59½ may be subject to a 10% IRA 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).
3. In most jurisdictions, the policy form number for the New York Life Clear Income Advantage Fixed Annuity–FP Series is ICC14-P110; in some states it may be 214-P110, and state variations may apply. In most jurisdictions, the rider form number for the Guaranteed Lifetime Withdrawal Benefit Rider is ICC14-R101; in some states, it may be 214-R101, 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.

An MVA only applies when the policy owner surrenders or makes a withdrawal from the contract that is greater than the 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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07/21/2025

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Issue Age	Joint Life Withdrawal Rates by Years of Deferral										
	At Issue	1	2	3	4	5	6	7	8	9	10
50											8.30%
51										8.40%	8.45%
52									8.05%	8.55%	8.60%
53								7.75%	8.25%	8.75%	8.80%
54							7.35%	7.85%	8.35%	8.85%	8.90%
55						7.20%	7.65%	8.15%	8.65%	9.15%	9.20%
56					6.95%	7.30%	7.75%	8.25%	8.75%	9.25%	9.30%
57				6.60%	7.05%	7.40%	7.85%	8.35%	8.85%	9.35%	9.40%
58			6.30%	6.70%	7.15%	7.50%	7.95%	8.45%	8.95%	9.45%	9.50%
59		6.25%	6.40%	6.80%	7.25%	7.60%	8.10%	8.60%	9.10%	9.60%	9.65%
60	5.90%	6.30%	6.45%	6.85%	7.30%	7.75%	8.25%	8.75%	9.25%	9.75%	9.80%
61	5.95%	6.35%	6.50%	6.95%	7.45%	7.90%	8.40%	8.90%	9.40%	9.90%	9.95%
62	6.05%	6.45%	6.60%	7.05%	7.55%	8.00%	8.50%	9.05%	9.60%	10.15%	10.20%
63	6.10%	6.55%	6.70%	7.15%	7.65%	8.10%	8.65%	9.20%	9.80%	10.35%	10.40%
64	6.20%	6.65%	6.80%	7.25%	7.80%	8.25%	8.80%	9.40%	10.00%	10.60%	10.65%
65	6.30%	6.75%	6.90%	7.40%	7.95%	8.40%	9.00%	9.60%	10.25%	10.85%	10.90%
66	6.40%	6.85%	7.00%	7.50%	8.10%	8.60%	9.20%	9.80%	10.50%	11.15%	11.20%
67	6.50%	6.95%	7.10%	7.65%	8.25%	8.75%	9.40%	10.05%	10.75%	11.45%	11.50%
68	6.60%	7.05%	7.25%	7.80%	8.40%	8.95%	9.60%	10.30%	11.05%	11.80%	11.85%
69	6.70%	7.20%	7.40%	7.95%	8.60%	9.15%	9.85%	10.55%	11.35%	12.15%	12.20%
70	6.80%	7.35%	7.55%	8.15%	8.80%	9.40%	10.10%	10.85%	11.70%	12.55%	12.60%
71	6.95%	7.50%	7.70%	8.30%	9.00%	9.65%	10.40%	11.15%	12.10%	13.00%	13.05%
72	7.10%	7.65%	7.85%	8.50%	9.20%	9.90%	10.70%	11.50%	12.50%	13.45%	13.50%
73	7.20%	7.80%	8.00%	8.70%	9.45%	10.15%	11.05%	11.90%	12.90%	13.95%	14.00%
74	7.40%	8.00%	8.20%	8.95%	9.70%	10.45%	11.40%	12.30%	13.40%	14.55%	14.60%
75	7.55%	8.20%	8.40%	9.20%	10.00%	10.80%	11.75%	12.70%	13.90%	15.15%	15.20%
76	7.60%	8.25%	8.45%	9.25%	10.05%	10.85%	11.90%	13.00%	14.45%	15.80%	15.85%
77	7.65%	8.30%	8.55%	9.35%	10.25%	11.20%	12.30%	13.45%	15.05%	16.50%	16.55%
78	7.75%	8.45%	8.70%	9.55%	10.45%	11.45%	12.65%	13.85%	15.55%	17.30%	17.35%
79	7.90%	8.60%	8.85%	9.75%	10.70%	11.75%	13.05%	14.25%	16.05%	18.05%	18.10%
80	8.00%	8.80%	9.05%	9.95%	10.95%	12.10%	13.50%	14.75%	16.70%	18.70%	18.75%

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2. Withdrawals made prior to age 59½ may be subject to a 10% IRA 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).
3. In most jurisdictions, the policy form number for the New York Life Clear Income Advantage Fixed Annuity–FP Series is ICC14-P110; in some states it may be 214-P110, and state variations may apply. In most jurisdictions, the rider form number for the Guaranteed Lifetime Withdrawal Benefit Rider is ICC14-R101; in some states, it may be 214-R101, 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.
4. 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 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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