



#1 IN VARIABLE ANNUITIES WITH
PRINCIPAL PROTECTION¹

Confident investing begins when loss isn't an option.

In times of market uncertainty, investor hesitation can derail even the most thoughtful retirement planning conversations. That's where the no-loss guarantee² option in the New York Life Premier Variable Annuity–FP Series can make a real difference. It protects your client's initial investment, while offering tax-deferred growth potential across a diverse range of investment options. Combine that with a built-in death benefit⁴ and unique fee structure that never charges for growth³, and you're helping investors manage risk and move forward with confidence.

Optional no-loss guarantee²

Growth-friendly fee structure option³

Legacy protection built-in⁴



Annuities are easier with New York Life.
Scan here for VA insights.



Please consider the charges, risks, expenses, and investment objectives carefully before purchasing a variable annuity. The product and fund prospectuses contain this and other information and can be obtained from a financial professional. Read the prospectuses carefully before you invest or send money.

¹ Provider of Principal-Protected Annuities - As of 12/31/24 and is based on premium amounts as reported by LIMRA. Variable Annuity Guaranteed Living Benefit Election Tracking Survey. "Principal protection" is provided by the Investment Preservation Rider–FP Series, an optional rider for an additional fee.

² Refers to the optional Investment Preservation Rider–FP Series (IPR), an accumulation benefit rider which contains principal protection that guarantees a percentage of the sum of all premium payments made in the first Policy Year, less all IPR Guaranteed Amount Proportional Reductions made during the rider holding period. Refer to the Rate Sheet Prospectus Supplement for the current IPR charge and Guaranteed Amount percentage for policies with an application signed on or after May 1, 2024. The IPR does not protect the owner's investment from day-to-day market fluctuations or against losses that could be realized prior to completion of the holding period. The IPR is subject to certain allocations restrictions so not all investment options offered under the VA may be available for allocation. With the IPR, the maximum target allocation to equity is 70%, so investors may not experience the full risk or return potential of the market. **Any guarantees of the annuity are based on the claims-paying ability of the issuer.**

³ In an up market, the level fee structure may work to the client's advantage, as more money stays in the account and potentially continues to grow. However, it should be noted that in a flat or down market, a traditional Mortality & Expense (M&E) fee structure may be more advantageous.

⁴ The Standard Death Benefit is automatically included with the policy at no additional cost, and unless the policy is annuitized, the beneficiary will receive the greater of the account value at the time of death or the total premiums paid, adjusted for withdrawals. Additionally, if the owner holds the policy through the initial 7-year surrender-charge period, they will qualify for a one-time death benefit step-up at no extra charge. For an even greater financial legacy, investors can purchase an Annual Death Benefit Reset Rider (ADBR) up to age 75 at an annual cost of 0.25% of the reset value. This rider locks in any growth on each policy anniversary up to age 85. ADBR

available only at the time of application, in jurisdictions and products where approved. Growth is locked in each year up to age 85 and the death benefit is adjusted for any proportional withdrawals.

Variable annuities are long-term financial products used for retirement purposes. Variable annuities contain certain fees and charges and there are risks, restrictions, and limitations to consider. Variable annuities are subject to market risk including possible loss of principal. Withdrawals or surrenders may be subject to ordinary income taxes and, if made prior to age 59½, may be subject to a 10% IRS penalty.

This material is general in nature and is being provided for informational purposes only. It was not prepared, and is not intended, to address the needs, circumstances and/or objectives of any specific individual or group of individuals.

New York Life and its affiliates are not making a recommendation to purchase any specific products. For advice regarding your personal circumstances, you should consult with your own independent financial and tax advisors.

New York Life Variable Annuities are issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation. NYLIFE Distributors LLC, Member FINRA/SIPC, is the wholesale distributor and underwriter for these products. Both NYLIAC and NYLIFE Distributors LLC are wholly owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. Variable annuities offered through properly licensed registered representatives of a third party registered broker dealer.

Products and features are available where approved. In most jurisdictions, the policy and rider form numbers are as follows (state variations may apply): New York Life Premier Variable Annuity–FP Series (ICC18V-P06 or it may be NC18V-P06); Investment Preservation Rider–FP Series (ICC19V-R02 or it may be NC19V-R02; some states may offer this rider under a different name, and benefits may vary); New York Life IndexFlex Variable Annuity–FP Series (ICC20V-P02 or it may be NC20V-P02). Please refer to the product prospectus for more 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 Guarantee by, the Bank or Any of Its Affiliates | May Lose Value SMRU8286961 A01597.0825