



Equity investing is easier with a principal guarantee.

With upside potential and optional downside protection, you can prepare for retirement with confidence.

The New York Life Premier Variable Annuity–FP Series (Premier) is a long-term financial product designed to help investors save for retirement. It offers tax deferral, a wide variety of investment options, and an optional Investment Preservation Rider–FP Series (IPR), which protects your first-year premium—and a specified rate of additional potential growth—from down markets.¹ Effective February 10, 2025, we have enhanced our IPR guarantees.

Guarantee options to meet your retirement accumulation objectives.

Whether you want access to your full account value in as little as seven years, or if retirement is decades away, you can find a no-loss guarantee to fit your time horizon.

IPR Guarantee options effective February 10, 2025²

	100%	110%	115%	120%	150%
PRINCIPAL GUARANTEE (%)	100%	110%	115%	120%	150%
HOLDING PERIOD (YEARS)	7	10,11	12,13	14,15	20
GUARANTEED GROWTH		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
100% DOWNSIDE PROTECTION (OF THE ORIGINAL INVESTMENT)	<input checked="" type="checkbox"/>				

Any guarantees are based on the claims-paying ability of the issuer.

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

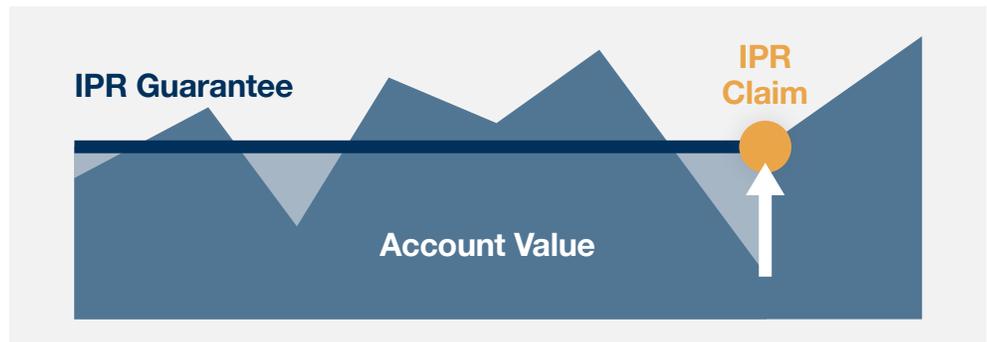
Why guarantees matter.

- If you're concerned about market uncertainty and intend to keep your policy for the holding period or longer, an optional principal guarantee can help you worry less about market losses during the guarantee period.
- If you elect the IPR, you are free to allocate up to 70% of your initial premium to equities with no performance cap, and you still have a range of fixed income options for the remaining percentage, including high yield funds.
- Lock in potential market growth with IPR resets.³

IPR Investors have **15% higher equity allocations** than those without a principal guarantee.⁴

How the IPR works.⁵

1. Select your holding period and lock in your guarantee.
2. At the end of the holding period, if the account value is less than the guaranteed amount, New York Life will make up the difference.



Please carefully consider the investment objectives, risks, charges and expenses of the variable annuity before investing. This and other information can be found in the product and funds prospectuses, which can be obtained from your registered representative. Please read the prospectuses carefully before investing or sending money. Variable annuities are subject to market risk including possible loss of principal.



Variable annuities are easier with New York Life.

Finding confidence in retirement planning is easier than you think. Speak to your financial professional to learn more about Premier with an optional principal guarantee.





For more information about New York Life Variable Annuities, contact your financial professional.

IMPORTANT DISCLOSURES:

Variable annuities are long-term financial products designed to help you save for retirement. As with many financial products, there are fees, expenses, limitations, restrictions, and risks associated with variable annuity contracts. For costs and complete details, contact a financial professional.

Guarantees are backed by the claims-paying ability of New York Life Insurance and Annuity Corporation (NYLIAC) and do not apply to the investment performance of the underlying funds, which are subject to market risk and will fluctuate in value. Withdrawals and surrenders may be taxable transactions subject to ordinary income taxes, and if made prior to age 59½, may be subject to a 10% penalty tax. The account value is referred to as the "Accumulation Value" in the prospectus.

1. The Investment Preservation Rider–FP Series (IPR) is an optional rider available for an additional fee. The IPR contains principal protection that guarantees a percentage of premium payments made in the first policy year (less proportional withdrawals) after the completion of a holding period. 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 allocation restrictions so not all investment divisions offered under the VA may be available for allocation. With the IPR, the investment option choices include a variety of asset classes and styles. Among the investment options available 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.
2. IPR Fees are determined by the holding period selected and based on the following percentages of the Guaranteed Amount: 7 years, 1.30%; 10 years, 1.00%; 11 years, 0.90%; 12 years, 0.80%; 13 years, 0.70%; 14-years, 0.60%; 15 years, 0.50%; 20-years, 0.60%. Fees and guarantee percentages as of February 10, 2025 and subject to change. Refer to the Rate Sheet Prospectus Supplement for the current IPR charge and Guaranteed Amount percentages for policies with an application signed on or after February 10, 2025.
3. Resets are available on any policy anniversary through age 75 (age 70 for the 20-year holding period). Upon reset, a new rider holding period with the same duration as the original rider holding period starts, the rider fee may increase to a higher charge and allocation guidelines may change upon reset. With each reset, the previous guarantee ends and the holding period restarts.
4. Source: 2023 New York Life internal study assessing equity-holding NYL VA policyholders with and without Accumulation Benefit (AB) riders who were between the ages of 50 and 70, had an initial premium into the policy of \$50,000 to \$150,000, and who were issued the policy between the years of 2008 and 2011. The policies stayed active through 2020 allowing 10-year tracking.
5. The rider 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. Any guarantees are based the claims-paying ability of the issuer.

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 professionals.

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 are wholly owned subsidiaries of New York Life Insurance Company, 51 Madison Ave, New York, NY 10010. Variable annuities are offered through properly licensed registered representatives of a third-party registered broker dealer.

Products and features are available in approved jurisdictions. In most jurisdictions, the form numbers are as follows (state variations may apply): Investment Preservation Rider–FP Series (ICC19V-R02 or it may be NC19V-R02); New York Life Premier Variable Annuity–FP Series (ICC18V-P06 or it may be NC18V-P06).

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