The New York Life IndexFlex Annuity

# Crediting and Interest Rates as of: 11/23/2026

## Initial term strategies

The New York Life IndexFlex Annuity (IndexFlex) is a single premium deferred fixed indexed annuity.[1] Cap Rates and Trigger Rates[2] at issue are guaranteed for the duration of the full 5- or 7-year term.

Index-linked credits are based on the performance of the stock market index you select over a 1-year measuring period. With the Cap Rate method, positive performance is credited up to the Cap Rate; with the Trigger Rate method, zero or positive performance is credited at the Trigger Rate. Negative performance results in no index-linked credit. In all cases, your principal is protected. Both rates are locked at contract issue for the full 5- or 7-year Initial Term. At the end of the Initial Term, rates renew for 1-year Recurring Term periods. Contact your financial professional for current Recurring Term crediting rates.



The Cap and Trigger Rates shown below are set at contract issue and will not change throughout the 5- or 7-year Initial Term.

### S&P 500® Price Return Index (S&P 500)[3]

#### Cap Rates

| Premium payment | 5 years | 7 years |
|---|---|---|
| $100,000 or more | 9.75% | 9.75% |
| $50,000–$99,999 | 9.35% | 9.35% |
| $10,000–$49,999 | 9.00% | 9.00% |

#### Trigger Rates

| Premium payment | 5 years | 7 years |
|---|---|---|
| $100,000 or more | 8.25% | 8.25% |
| $50,000–$99,999 | 7.80% | 7.80% |
| $10,000–$49,999 | 7.45% | 7.45% |

### Russell 2000® Price Return Index (Russell 2000)[4]

#### Cap Rates

| Premium payment | 5 years | 7 years |
|---|---|---|
| $100,000 or more | 10.50% | 10.50% |
| $50,000–$99,999 | 10.05% | 10.05% |
| $10,000–$49,999 | 9.70% | 9.70% |

#### Trigger Rates

| Premium payment | 5 years | 7 years |
|---|---|---|
| $100,000 or more | 9.00% | 9.00% |
| $50,000–$99,999 | 8.55% | 8.55% |
| $10,000–$49,999 | 8.20% | 8.20% |

### Fixed Account

The Fixed Account is credited with a fixed interest rate. All guarantees, including the guaranteed minimum interest rate, are backed by the issuer, New York Life Insurance and Annuity Corporation (NYLIAC).

| Fixed Account Interest Rate (Guaranteed for 1 Year) | 3.55% |
|---|---|

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

**Product availability may vary by distributor. Some distributors may limit or eliminate the availability of certain terms, features, or options.**

Index-linked Account crediting rates and Fixed Account interest rates will not be less than the guaranteed minimum interest rate (GMIR) stated in your policy. As of 7/1/2026, the GMIR is 0.05%.

1. In the policy, The New York Life IndexFlex Annuity is referred to as the "New York Life IndexFlex Fixed Annuity–FP Series," and the term "fixed indexed annuity" is referred to as a "fixed annuity with an index-linked account."
2. Trigger Rates are referred to as "Flat Rates" in the policy.
3. The S&P 500® Index includes 500 large cap stocks from leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500® Index does not include dividends declared by any of the companies in this Index. S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The foregoing trademarks have been licensed for use by S&P Dow Jones Indices LLC and sublicensed for certain purposes by New York Life. The S&P 500® index is a product of S&P Dow Jones Indices LLC and has been licensed for use by New York Life. IndexFlex is not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P nor their respective affiliates make any representation regarding the advisability of investing in such product(s).
4. The Russell 2000® Index measures the performance of the small cap segment of the U.S. equity universe. The Russell 2000® is a subset of the Russell 3000® Index representing approximately 10% of the total market capitalization of that index. The Russell 2000® Index represents approximately 10% of the total market capitalization of the Russell 3000® Index. The Russell 2000® Index includes approximately 2000 of the smallest securities based on a combination of their market capitalization and current index membership. The Russell 2000® Index does not include dividends declared by any of the companies in the Index.

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Cap Rates and Trigger Rates at issue are guaranteed for the surrender charge period. If you choose to transfer assets into a new Recurring Term strategy during the surrender charge period, your new rate is subject to a 1.00% minimum. After the surrender charge period, all Cap Rates and Trigger Rates are subject to a 0.50% minimum.

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Products and features are available where approved. In most jurisdictions, the policy form numbers are as follows (state variations may apply): New York Life IndexFlex Fixed Annuity–FP Series (ICC25D-P01 or it may be ICC25D-P01D).

New York Life Annuities are 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.

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