



# The name you know. The retirement solutions *you trust*.

Discover how New York Life can empower you to help  
investors retire with confidence.

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

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## Our story.

For almost 180 years, America's largest mutual life insurer has been protecting families and futures predicated on a simple promise: to be there when people need us most, no matter what. For generations, we've staked our name on our values: integrity, financial strength, humanity and transparency. The world has changed, but our name and our commitment to doing what's right hasn't.



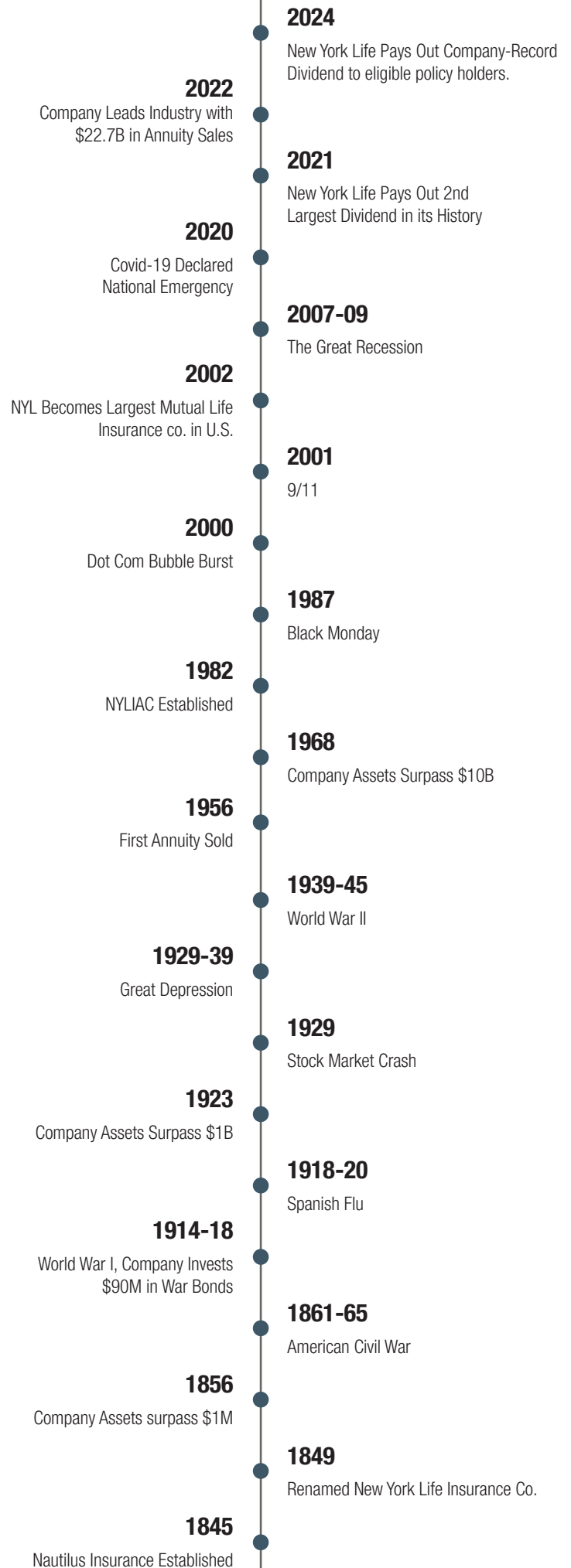


## We are New York Life.

Since 1845, our core values have remained the same: underpinning the principles which drive our purpose today. New York Life is the name clients recognize for our heritage and ability to deliver on our promises.

# Strength for unprecedented times.

From pandemics to wars, Depressions to Great Recessions, from Bull to Bear and back again—our DNA was forged in the defining hours of our nation's history and we've emerged the stronger for it. Like the company it represents, the New York Life Annuity Wholesaling Team is dedicated to serving the long-term best interest of our partners in every circumstance.



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Our business decisions are never driven by the good opinion of Wall Street analysts. We answer to our policyholders—always with an eye to the long term, but we think Wall Street would be impressed:

Established in

**1845**

—179 years and counting

Fortune

**World's Most  
Admired Companies**

Insurance Life and Health (2024)<sup>1</sup>

More than

**\$18.7B**

in Annuity Sales (2023)<sup>2</sup>



Fixed Deferred  
Annuity Provider  
(2010-2023)<sup>3</sup>



Income Annuity  
Provider  
(2006-2023)<sup>3</sup>



Provider of Principal-  
Protected Variable  
Annuities in 2023<sup>7</sup>

Strong financial profile including

**\$31.9B**

cash reserve (2023)<sup>6</sup>

**#1**

Financial Strength Ratings  
of any life insurer<sup>4</sup>

**#1**

Largest Mutual Life Insurer  
in U.S.<sup>5</sup>

Newsweek

**Best Customer  
Service**

award (2023)

**#78**

Ranking on the  
**Fortune 500**<sup>5</sup>



# A reputation built on integrity.

Three pillars on which our business is built:

## 1. Strong financial strength.

The issuer of New York Life's annuity products, New York Life Insurance and Annuity Corporation (NYLIAC), takes a measured, diversified approach to ensure long-term solvency in its financial decision making. Our resilient and well-capitalized balance sheet is designed to withstand market shocks.

## 2. Best-in-class ratings.

New York Life Insurance Company and NYLIAC have earned the highest financial strength ratings currently awarded to any life insurer by all four major ratings agencies reflecting our ability to meet our obligations to our policyholders and investors.<sup>8</sup>

**A++**

A.M. Best

**AAA**

Fitch Ratings

**Aaa**

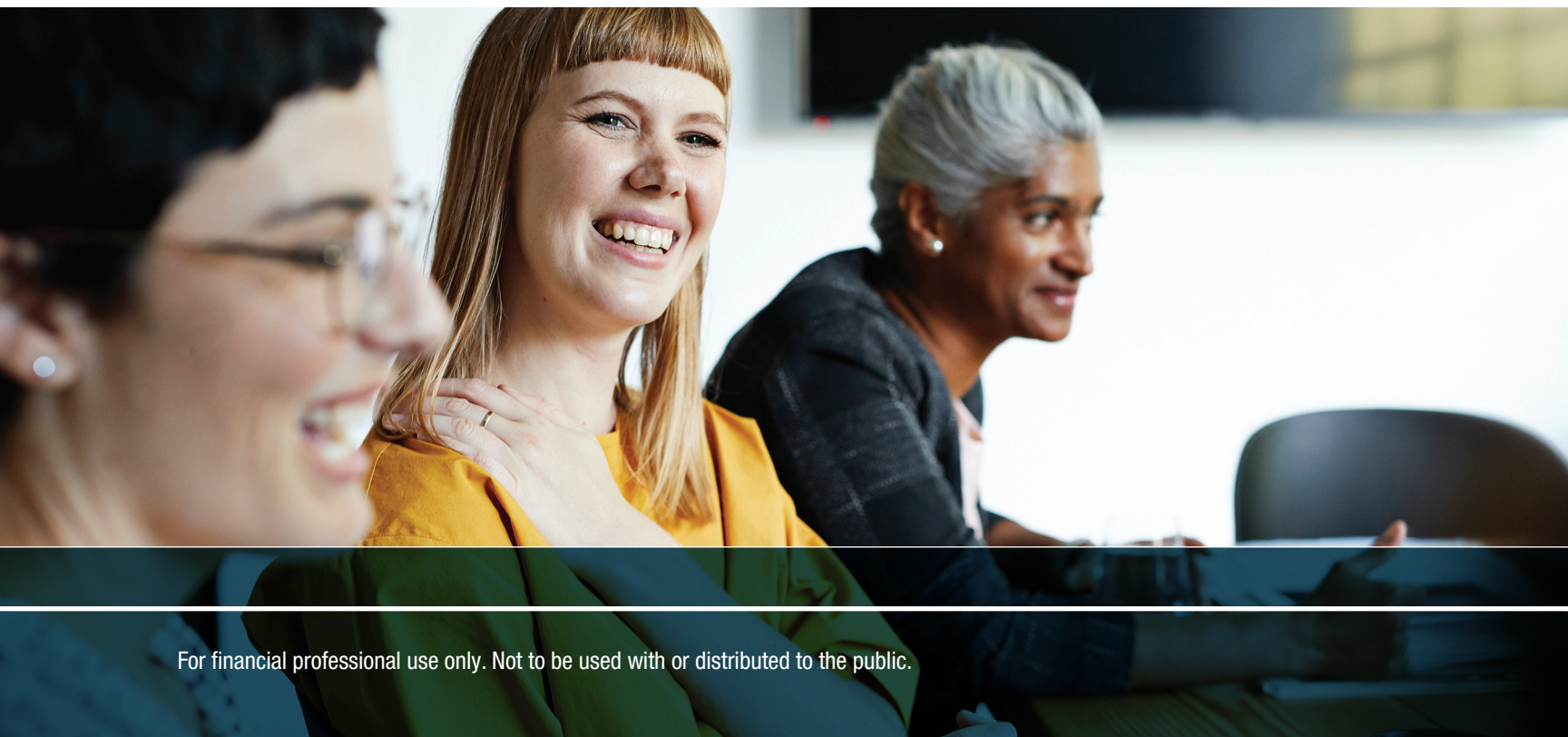
Moody's Investors Service

**AA+**

Standard & Poor's<sup>8</sup>

## 3. Commitment to corporate responsibility.

As a mutual company, the way that we achieve outstanding business results is just as important as the outcomes themselves. Our commitment to corporate transparency, the environment, communities, social equity, and ethical governance is highlighted in our Corporate Responsibility report, published annually.





# Retirement has changed—are your clients prepared?

## Annuity Wholesalers— Your partners in service.

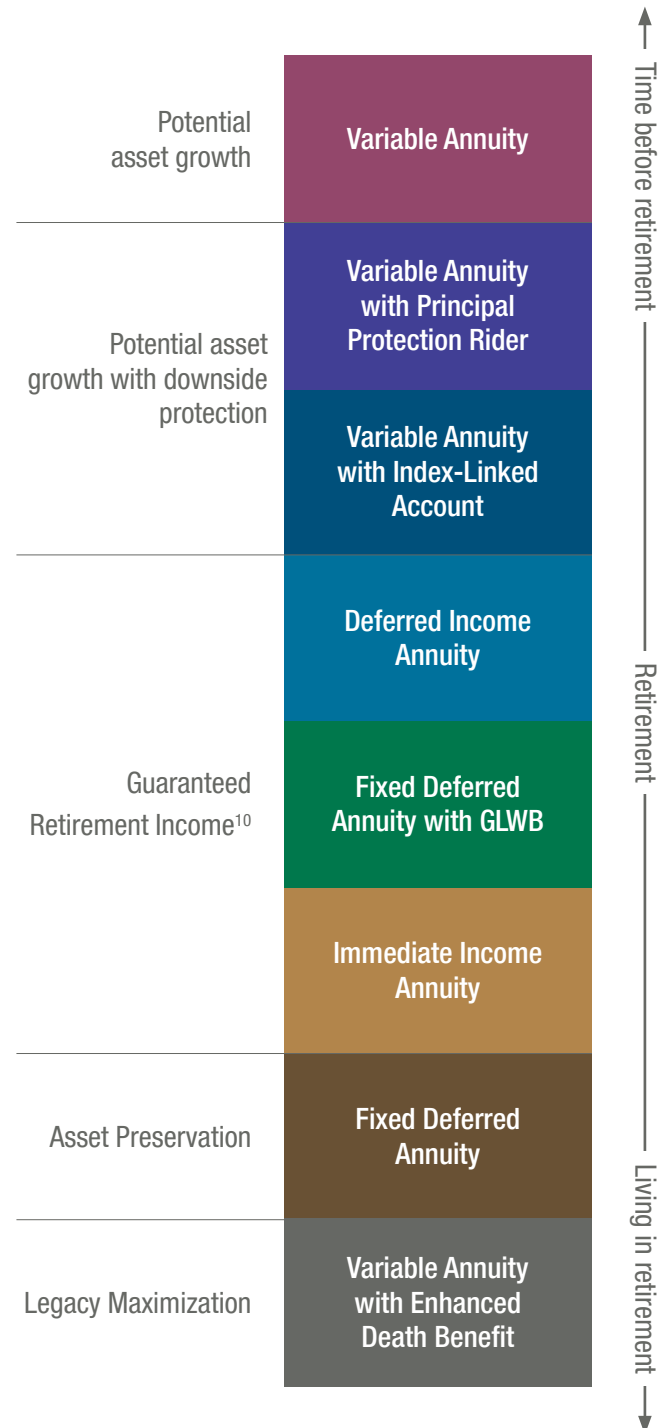
You serve clients whose retirement needs are as unique as they are. Whether they're planning for a 20- or 30-year retirement, longevity, risk tolerance and lifestyle will inform your guidance. Our Wholesalers are well-versed in identifying diversified retirement strategies that can help address the financial impacts of recessions, pandemics, low-interest rates and black swan events.

## Better products. Better retirement outcomes.

Working with a New York Life Wholesaler gives you access to a comprehensive suite of retirement solutions to satisfy the needs of today's savvy, resourceful and engaged clients. Our slate of thoughtfully designed, innovative products, utilize a protection-forward approach and are available with customizable features to support a breadth of client needs.

## Competitive solutions to meet any retirement need.<sup>9</sup>

Here is a sampling of product types we offer and their benefits:<sup>9</sup>





A photograph of two men in business suits shaking hands in front of a large window. The man on the left is an older African American man with a beard, wearing a blue suit and a striped tie. He is smiling and holding a pair of glasses. The man on the right is a younger white man with glasses, also in a blue suit. The background shows a bright, out-of-focus view through the window.

## Advisor perspective— more tools to close more business.

Exceeding client expectations and outpacing the competition remain paramount priorities for today's financial professional. A confluence of factors present today's advisor with many challenges: rising investor standards, economic uncertainty, market volatility, increasing reliance on digital engagement and growing regulatory complexity. Yet, in every challenge, we see opportunity for you to set yourself apart.



## From obstacle to opportunity.

Solving advisor challenges is where we thrive. Whether it's strengthening your knowledge of the evolving needs for today's retirees; learning how to engage clients in the right conversations; or helping to build an intergenerational business, we embrace collaboration in all its forms.

## Building a generation-resilient business.

Your New York Life Annuities Wholesaler will help you implement an entire tool kit to assess the potential risks and opportunities your practice is currently facing relating to wealth transfer. They can facilitate you connecting with next generation clientele by helping you discover nuances in their communication style and preferences: taking them from "prospect" to "client for life."

**80%**

of heirs will look for a new advisor after coming into an inheritance.<sup>11</sup>

**\$68 Trillion**

The \$68 trillion wealth transfer has already begun, and experts say the next few years will be the most crucial.<sup>12</sup>

## CE credits for every learning style.

We get it—you're busy, but you need to stay current with your CE credits. Fortunately, when working with your Wholesaling partner at New York Life you'll have a wealth of options.

Your Wholesaler will ensure you have access to a range of learning opportunities to fit your busy lifestyle. Need to engage in your own time? On-demand is one of the most in-demand forms of learning and we have it. Prefer the efficiency of knocking it all out at once? We've got you covered—Super CE is your solution. We offer learning modules in the most sought-after advisor subject areas. Keeping your credentials up-to-date is essential: we want to make it seamless for you.



# Why New York Life?

## The New York Life difference: Relationship-focused.

A meaningful partnership is predicated upon collaboration and support. Our Wholesaling team is here for you with a breadth of value-add services beyond providing a best-in-class product suite. As a valued partner, you'll have access to our financial professional solutions program and resources. This includes the Advanced Income Solutions team which will provide concierge level support for New York Life's suite of annuity products and our customized solutions analysis. What you can unlock with your access:

Wholesaler Support  
Pre and Post-sale

Ongoing Industry  
Education Credits

Prepare Your Business  
for Next Gen Clients

CE Credits –  
1 Hour to Super CE

Identifying Prospecting  
Opportunities

Evaluating Retirement  
Income Approaches

Initiating Trigger  
Conversations with Clients

Advanced Income  
Solutions Support

Sales and Discovery  
Process Resources

Industry Insights  
and Research

Legacy Building and  
Tax-efficiency

Client-approved  
Educational Library





# Disclosures

1. Fortune magazine, May 2024. For methodology, please see <http://fortune.com/fortune500/>.
2. Total annuity sales represent premiums on our deferred annuities (both fixed and variable) and on our guaranteed income annuities. Sales are generally recognized when premiums are received. Annuities are primarily issued by NYLIAC.
3. LIMRA, December 2023.
4. Individual independent rating agency commentary as of 09/14/2022: A.M. Best (A++), Fitch (AAA), Moody's Investors Service (Aaa), Standard & Poor's (AA+).
5. NYLIC: Based on revenues as reported by "Fortune 500 ranked within Industries, Insurance: Life, Health (Mutual)." Fortune magazine, February 2024.
6. Statutory surplus and Asset Valuation Reserve show is as of 12/31/2023 and is on a consolidated basis of the company.
7. Source: Rankings are as of 12/31/23 and are based on premium amounts as reported by LIMRA in the U.S. Individual Annuities Sales Survey and the Variable Annuity Guaranteed Living Benefit Election Tracking Survey. For the purposes of the market share ranking, principal protection, or a Guaranteed Minimum Accumulation Benefit (GMAB) Rider, entitles the contract owner to receive a minimum amount, equal to some percentage of premiums received less withdrawals, at a future specified date. The market share ranking is based on data collected from a LIMRA Secure Retirement Institute Variable Annuity Guaranteed Living Benefit Election Tracking survey. The survey tracks the amount of sales (premiums invested) in variable annuities in which a living benefit was selected. Rankings include all carriers who reported premiums into policies with a GMAB Rider elected vs. premiums that purchased contracts without such a rider elected. If a carrier offers a variable annuity with GMAB but does not report sales to LIMRA, that carrier is excluded from the ranking.
8. Individual independent rating agency commentary as of 11/17/2023: A.M. Best (A++), Fitch (AAA), Moody's Investors Service (Aaa), Standard & Poor's (AA+). A.M. Best (Financial Strength): A Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders.

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Fitch Ratings (Insurer Financial Strength): Fitch Ratings' Insurer Financial Strength rating provides an assessment of the financial strength of an insurance organization and its capacity to meet

senior obligations to policyholders and contract holders on a timely basis.

Moody's (Financial Strength): Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations. Standard & Poor's, a division of The McGraw-Hill Companies, Inc., provides independent financial information, analytical services, and credit ratings to the world's financial markets.

9. Product availability may vary, depending on firm.
10. All guarantees are backed by the claims-paying ability of the issuer.
11. CNBC.com. 10/21/19. Andrew Osterland. What the coming \$68 trillion Great Wealth Transfer means for financial advisors. [www.cnbc.com/2019/10/21/what-the-68-trillion-great-wealth-transfer-means-for-advisors.html](http://www.cnbc.com/2019/10/21/what-the-68-trillion-great-wealth-transfer-means-for-advisors.html).
12. 12/4/20. Accesswire. The \$68 Trillion Wealth Transfer No One's Really Talking About and What You Can Do Next. [www.accesswire.com](http://www.accesswire.com).

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Discover the power of partnership today.  
Reach out and let us support you while you  
empower clients to achieve financial wellness,  
retirement security and peace of mind.

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SMRU5030703 (Exp.07.11.2025)

501.0724

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