



# Annuity opportunities: Matching client needs with the right options

New York Life Annuities wants to make it easier for you to identify key opportunities for introducing annuity options. Whether your clients are seeking growth, stability, or a guaranteed income for retirement, understanding these options will enable you to offer strategic recommendations that align with their financial goals.

Retirement concerns	Client's goal	Product considerations
 <b>Portfolio growth</b>	<ul style="list-style-type: none"><li>• Growth potential with optional principal protection</li><li>• Flexibility in portfolio with dozens of variable investment options (tolerance of market risk)</li></ul>	<ul style="list-style-type: none"><li>• Variable annuity</li></ul>
 <b>Market volatility</b>	<ul style="list-style-type: none"><li>• Protection from market downturns</li><li>• Consistent income regardless of market performance</li></ul>	<ul style="list-style-type: none"><li>• Guaranteed income annuity</li><li>• Fixed deferred annuity</li></ul>
 <b>Running out of money</b>	<ul style="list-style-type: none"><li>• Guaranteed, lifetime income stream</li><li>• Fixed interest rate</li></ul>	<ul style="list-style-type: none"><li>• Guaranteed income annuity</li><li>• Fixed deferred annuity</li></ul>
 <b>Tax burden</b>	<ul style="list-style-type: none"><li>• Tax-deferred growth</li><li>• Portfolio transfers without tax penalties</li></ul>	<ul style="list-style-type: none"><li>• Variable annuity</li><li>• Fixed deferred annuity</li></ul>
 <b>Legacy*</b>	<ul style="list-style-type: none"><li>• Death benefit that protects family financial interests</li><li>• Strategic wealth transfer mechanism</li></ul>	<ul style="list-style-type: none"><li>• Variable annuity</li></ul>

**For more information, please visit [nylannuities.com](https://www.nylannuities.com) or contact your wholesaler.**

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\* Insurance benefit depends on not annuitizing the policy before a claim is made.

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• Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any of Its Affiliates • May Lose Value