



Service matters.

Your relationship with your clients is priceless, to us.

What's in a rate?

At New York Life, we invest in the long term. We invest in our people. Folks who will work all weekend to close a case, ensure the paperwork gets in on time and done right.

It's not rocket science. It's the difference between short-term gain and long-term investment. Investment in clients and making sure things are done to our exacting standards.

You get what you pay for. Sometimes a few bps can cost you on the back end.

The more things change, the more we adhere to our standards.

In an industry that's seen a lot of change in the last few years, we've remained steady in our commitment to building relationships that go the distance. Relationships with you, our Advisors. Supporting that relationship by treating your clients with respect.

With a rich heritage of keeping promises, and maintaining the highest standards, it's safe to say we're not a flash in the pan. But we take pride in treating every new sale as if it were our first.

Rankings, ratings, and what really matters.

Every day at New York Life, we're asking "how can we serve better?" We're honored by the accolades we've received.



INCOME ANNUITIES¹



FIXED DEFERRED ANNUITIES¹



PRINCIPAL PROTECTED^{1,2} VARIABLE ANNUITIES

Highest Financial Strength Ratings of any U.S. Life Insurer from all major ratings agencies:³

A++

A.M. Best

AAA

Fitch

Aaa

Moody's

AA+

Standard & Poor's

#71

Fortune's 500 for 2023⁴

100

Perfect COMDEX Score⁵

But what really sets us apart is our service. It matters to you and your clients, so it matters to us.

Newsweek's "America's Best Customer Service" 2023

New York Life recognized in leading position within Retirement Planning Solutions category.

We're serious about meeting our commitment to getting your business processed with industry-leading turnaround times. Our Service Level Agreements are backed by our ability to handle record-setting levels of new business without missing a beat.³

The highest accolade we could ever receive is for you to honor us with your business.

Let's build something that lasts, **together.**

¹ LIMRA as of 12/31/2022, based on premiums.

² Variable Annuities with "Principal protection" provided by the Investment Preservation Rider-FP Series, an optional rider for an additional fee.

³ Individual Third-Party Ratings Reports as of 10/18/2022.

⁴ Based on revenue as reported by "Fortune 500 ranked within Industries, Insurance: Life, Health (Mutual)," Fortune Magazine, 06/05/2023.

For methodology, please visit <https://fortune.com/fortune500/>

⁵ Forbes. 10 Best Annuity Companies, July 2023. 07/05/2023.

New York Life income, deferred and variable annuities are issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation, and a wholly owned subsidiary of New York Life.