



New York Life
**Fixed Deferred
Annuities**

Comparison Chart

The Company You Keep[®]

New York Life Fixed

	New York Life Enhanced Fixed Annuity	New York Life Preferred Fixed Annuity
Minimum Premium	Non-Tax Qualified: \$5,000 Tax Qualified: \$5,000 One-Participant Pension/Profit Sharing/Keogh Plans: \$10,000	Non-Tax Qualified: \$5,000 Tax Qualified: \$5,000 One-Participant Pension/Profit Sharing/Keogh Plans: \$10,000
Additional Premium Payments	None	None
Issue Ages	Non-Tax Qualified: 0-90 Tax Qualified: 18-85 (Inherited IRA: 0-85)	Non-Tax Qualified: 0-90 Tax Qualified: 18-85 (Inherited IRA: 0-85)
Initial Interest Rate Guarantee Periods	Choice of 1 year, 3 years or 6 years	Choice of 1 year, 3 years or 7 years ³
Interest Crediting Bands	\$5,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$1,499,999 \$1,500,000 and over	\$5,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$1,499,999 \$1,500,000 and over
1-Year Additional Interest Rate⁴	Yes	Yes
Interest Rate Lock-in Period	60 days	60 days
Surrender Charges (when applicable, applies to amount withdrawn in excess of the free window)	6 years 7%, 7%, 7%, 6%, 5%, 4%, based on policy date, or 8 years 7%, 7%, 7%, 6%, 5%, 4%, 3%, 2%, based on policy date	7 Years 7%, 7%, 7%, 7%, 6%, 5%, 4%, based on policy date Alternate schedule for Alabama, Alaska, Illinois, Indiana, Maryland, Massachusetts, Minnesota, New Jersey, Oregon, Pennsylvania, South Carolina, Utah and Washington: 7%, 7%, 7%, 6%, 5%, 4%, 3%
Surrender-Charge-Free Withdrawals	10% of the current cash value or 10% of the policy's cash value as of the previous anniversary, whichever is higher, less any surrender-charge-free withdrawals made during the policy year. For policies with a premium amount of \$100,000 or more, the free window is the greater of the 10% free amount or the gain. ⁵	10% of the current cash value or 10% of the policy's cash value as of the previous anniversary, whichever is higher, less any surrender-charge-free withdrawals made during the policy year. For policies with a premium amount of \$100,000 or more, the free window is the greater of the 10% free amount or the gain. ⁵
Gain Window	\$100,000 or more premium amount ⁵	\$100,000 or more premium amount ⁵
Premium Guarantee	Yes	Yes
Annual Policy Service Charge	None	None
Enhanced Beneficiary Benefit Rider⁶	Yes	Yes
Living Needs & Unemployment Riders⁷	Yes	Yes

¹ May not be available in all jurisdictions. The Optimal Fixed Annuity and the Select 5 Fixed Annuity may have a lower guaranteed minimum interest rate.

² In lieu of a single premium payment of \$2,000, IRA policies can be funded with an initial premium payment of \$1,200, plus \$100 per month through automatic deductions from your bank account (C-O-M), or \$165 monthly automatic deductions from your bank account. TSA policies may be funded by a single premium payment of \$2,000, or \$50 per month through List Bill. SEP policies may be funded through a single premium payment of \$600, or \$50 per month through List Bill.

³ Seven-year Initial Interest Rate Guarantee period may not be available in all jurisdictions.

⁴ Additional interest rates vary by the interest crediting bands and do not apply to policies with issue ages 86-90.

Deferred Annuities

New York Life Optimal Fixed Annuity ¹	New York Life Select 5 Fixed Annuity ¹	New York Life Flexible Premium Fixed Annuity
Non-Tax Qualified: \$5,000 Tax Qualified: \$5,000 One-Participant Pension/Profit Sharing/ Keogh Plans: \$10,000	Non-Tax Qualified: \$5,000 Tax Qualified: \$5,000 One-Participant Pension/Profit Sharing/ Keogh Plans: \$10,000	Non-Tax Qualified: \$2,500 plus C-O-M of \$50 per month, or \$5,000 single premium Tax Qualified: \$2,000 ² SIMPLE IRAs: \$4,000 single premium One-Participant Pension/Profit Sharing/Keogh Plans: \$10,000
None	None	\$50 minimum (maximum additional payments \$50,000 per policy year)
Non-Tax Qualified: 0-90 Tax Qualified: 18-85 (Inherited IRA: 0-85)	Non-Tax Qualified: 0-90 Tax Qualified: 18-85 (Inherited IRA: 0-85)	Non-Tax Qualified: 0-65 Tax Qualified: 18-65
Choice of 1 year or 3 years	5 years	1 year
\$5,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$1,499,999 \$1,500,000 and over	\$5,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$1,499,999 \$1,500,000 and over	None
Yes	No	No
60 days	60 days	60 days
7 Years 7%, 7%, 7%, 6%, 5%, 4%, 3%, based on policy date	5 Years 8%, 7%, 6%, 5%, 4%, based on policy date	9 years 7%, 7%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, based on policy date
Policies with a premium amount less than \$100,000: 15% of the current cash value, 15% of the policy's cash value as of the previous anniversary, or the gain amount, whichever is highest, less any surrender-charge-free withdrawals made during the policy year. Policies with a premium amount of \$100,000 or more: 20% of the current cash value, 20% of the policy's cash value as of the previous anniversary, or the gain amount, whichever is highest, less any surrender-charge-free withdrawals made during the policy year. The 20% free window is not available in New York.	10% of the current cash value or 10% of the policy's cash value as of the previous anniversary, whichever is higher, less any surrender-charge-free withdrawals made during the policy year. For policies with a pre- mium amount of \$100,000 or more, the free window is the greater of the 10% free amount or the gain. ⁵	10% of the current cash value or 10% of the policy's cash value as of the previous anniversary, whichever is higher, less any surrender-charge-free withdrawals made during the policy year. For policies with a pre- mium amount of \$100,000 or more, the free window is the greater of the 10% free amount or the gain. ⁵
Yes	\$100,000 or more premium amount ⁵	\$100,000 or more premium amount ⁵
Yes	Yes	No
None	None	\$30, or 2% of cash value (whichever is less) for policies with a cash value under \$10,000 on policy anniversary (after the first anniversary) and for policies with a cash value under \$10,000 on full surrender.
Yes	Yes	No
Yes	Yes	Yes

⁵ The Gain Window is not available in New York.

⁶ Subject to state availability. Not available if either owner or annuitant is over 70, nor on Traditional IRA, Roth IRA, Inherited IRA, SEP IRA and SIMPLE IRA policies. There is an additional charge for this rider.

⁷ Subject to state availability. Not available if either owner or annuitant is age 86 or older at the time of issue. The policy must be in force for one policy year and have a minimum cash value of \$5,000 for the owner to exercise the benefits provided under these riders. The Unemployment Rider is not available on TSAs, Pension Plans, or Keogh Plans.



New York Life Insurance Company

New York Life Insurance and Annuity Corporation (A Delaware Corporation)

51 Madison Avenue
New York, NY 10010

www.newyorklife.com

If you are concerned that the money you've accumulated over time won't be enough to assure a comfortable retirement, then you may want to consider a fixed deferred annuity. It is designed to help you accumulate funds for your retirement. New York Life Insurance and Annuity Corporation (NYLIAC) offers five fixed deferred annuities to help you meet your particular financial goals. Your New York Life agent can help you determine which may be right for you.

With a New York Life Flexible Premium Fixed Annuity, you can set aside a small amount each month. If you have accumulated savings from an IRA, CD, savings account, or pension plan that you would like to transfer to an annuity, then the New York Life Preferred Fixed Annuity, the New York Life Optimal Fixed Annuity, the New York Life Select 5 Fixed Annuity or the New York Life Enhanced Fixed Annuity may be ideal for you.

Your New York Life agent does not provide tax or legal advice. Please consult your own tax or legal advisor.

