

There's a New York Life Variable Annuity for everyone.

	New York Life Premier Variable Annuity II		New York Life Premier Plus Variable Annuity II ¹		New York Life Complete Access Variable Annuity II	New York Life Flexible Premium Variable Annuity III ²	
Minimum Initial Premium	Nonqualified: \$5,000 Tax-qualified: \$5,000		Nonqualified: \$5,000 Tax-qualified: \$5,000		Nonqualified: \$5,000 or less³	Nonqualified: \$5,000⁴ Tax-qualified: \$2,000 or less⁴	
Minimum Additional Premium Payments⁵	Nonqualified: \$5,000 Tax-qualified: \$2,500		Nonqualified: \$5,000 Tax-qualified: \$2,500		Nonqualified: \$500³	\$500	
Issue Ages	Nonqualified: 0–80 Tax-qualified: 18–80 (Inherited IRA: 0–80)		Nonqualified: 0–75 Tax-qualified: 18–75 (Inherited IRA: 0–75)		Nonqualified: 0–85	Nonqualified: 0–75 Tax-qualified: 18–75	
Fixed Account⁶	Yes		Yes		Yes⁷	Yes	
Dollar Cost Average (DCA) Advantage Account⁸	Yes (6-month)		Yes (6-month)		Yes (6-month)	Yes (6-month)	
Premium Credit (An extra amount added to the policy, calculated as a percentage of each premium payment)	Not Available		Based on the Credit Rate Schedule currently in effect, the bands are: Up to \$99,999: 2.75% \$100,000 – \$499,999: 3.00% \$500,000 & greater: 4.00% The premium credit and bands may change at the sole discretion of the company.		Not Available	Not Available	
Features or Riders Included in the Policy	Living Needs Benefit/Unemployment Rider Dollar cost averaging Interest sweep eDelivery credit ⁹		Living Needs Benefit/Unemployment Rider Dollar cost averaging Interest sweep eDelivery credit ⁹		Living Needs Benefit/Unemployment Rider Dollar cost averaging Interest sweep eDelivery credit ⁹	Living Needs Benefit/Unemployment Rider Dollar cost averaging Interest sweep eDelivery credit ⁹	
Optional Living and Death Benefit Riders (available at additional cost)	Annual Death Benefit Reset Rider ¹⁰ Investment Preservation Rider 3.0 ¹¹		Annual Death Benefit Reset Rider ¹⁰ Investment Preservation Rider 3.0 ¹¹		Annual Death Benefit Reset Rider ¹⁰	Annual Death Benefit Reset Rider ¹⁰	
Automatic Asset Rebalancing¹²	Yes		Yes		Yes	Yes	
Surrender Charges: Applies to withdrawals in excess of the surrender charge-free withdrawal amount	7 Years 8%, 7%, 6%, 5%, 4%, 3%, 2% Calculated from the date of each premium payment.		8 Years 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2% Calculated from the date of each premium payment.		None	9 Years 7%, 7%, 7%, 6%, 5%, 4%, 3%, 2%, 1% Calculated from the policy date.	
Mortality and Expense (M&E) Charge *Upon completing initial surrender charge period, M&E fee will be reduced by 0.20%.	1.30%* Based on premium payments.	1.20%* Based on account value.	1.60%* Based on premium payments.	1.50%* Based on account value.	1.60% Based on account value.	1.40%* Based on premium payments.	1.30%* Based on account value.
Annual Policy Service Charge	\$30 Waived at \$100,000.		\$30 Waived at \$100,000.		\$40 Waived at \$100,000.	\$30 Waived at \$50,000.	

Products and features may not be available in all jurisdictions. All guarantees, including death benefit payments, are dependent upon the claims-paying ability of NYLIAC and do not apply to the investment performance or the safety of the underlying Investment Divisions in the variable annuity. **This material is authorized for distribution to the public only if preceded or accompanied by effective product and fund prospectuses.**
PLEASE SEE OPPOSITE SIDE FOR IMPORTANT INFORMATION.



New York Life Variable Annuities are long-term investment vehicles used for retirement savings. New York Life Insurance and Annuity Corporation (NYLIAC) offers a variety of variable annuities, so you can select a product that meets your particular needs. Your NYLIFE Securities LLC Registered Representative can help you determine which New York Life Variable Annuity is best for you based on your individual financial needs, risk tolerance, time horizon, and liquidity preferences. Keep in mind, assets allocated to the Investment Divisions are subject to market risks and may fluctuate in value. There are fees and expenses associated with these contracts. Withdrawals are subject to ordinary income taxes and, if made prior to age 59½, a 10% IRS penalty tax (up to 25% in the case of distributions from a SIMPLE IRA). Tax-qualified retirement plans (like IRAs, TSAs, SEPs, and SIMPLE IRAs) already provide tax deferral under the Internal Revenue Code, so the tax deferral of an annuity does not provide any additional benefits. Also, variable annuities are subject to additional fees and expenses that other tax-qualified plan funding vehicles may not be subject to.

¹ The New York Life Premier Plus Variable Annuity II is designed generally for purchasers who prefer an annuity with a premium credit. Fees and charges for the New York Life Premier Plus Variable Annuity II are somewhat higher than those for other New York Life Variable Annuities, and, over time, the amount of the premium credit may be more than offset by those higher charges. Surrender periods may also be longer than for policies that do not provide the premium credit feature. Therefore, there may be circumstances in which the purchase of a New York Life Premier Plus Variable Annuity II is less advantageous than the purchase of another New York Life Variable Annuity that might have lower fees but no premium credit. This may be the case, for example, if you anticipate retaining the policy for a significant time beyond the surrender charge period.

² The product name and some features may vary in some jurisdictions. Please see the product fact sheet for details.

³ The New York Life Complete Access Variable Annuity II is closed to new tax-qualified sales. Additional premiums will continue to be accepted in existing policies. A minimum single premium payment of \$2,500 with Check-O-Matic of \$100 per month is also accepted.

⁴ For nonqualified policies, a minimum single premium payment of \$2,500 with Check-O-Matic of \$100 per month is also accepted. 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. Tax-sheltered annuity (TSA) policies may be funded via a single premium payment of \$2,000 or \$50 per month through a payroll deduction arrangement. SEP and SIMPLE IRA policies may be funded with a \$2,000 single premium or \$50 per month if part of a pre-authorized billing agreement.

⁵ All products require a \$25 minimum for each Investment Division, including those within a model portfolio.

⁶ The Fixed Account is not available with all product riders. It is backed by the assets in the General Account of NYLIAC.

⁷ The maximum percentage of any one premium that can be allocated to the Fixed Account is 25% with an overall maximum premium allocation of \$250,000.

⁸ The rates on this account are not the same on all products. Money in the DCA Advantage Account only earns the DCA Advantage Account interest rate while it is in the account waiting to be transferred. Because money is periodically transferred out of the DCA Advantage Account, amounts in the DCA Advantage Account will not achieve the declared annual effective rate. Also, if money has been transferred to the Investment Divisions, it is subject to market risks and will fluctuate in value. A minimum of \$2,000 must be allocated to the DCA Advantage Account.

⁹ With enrollment, a one-time credit of \$30 will be added to your policy (\$40 for the New York Life Complete Access Variable Annuity II). Available in states where permitted.

¹⁰ This rider is available to ages 75 and under at an additional charge. The rider name, benefits, and guidelines may vary in some jurisdictions. Please see the rider fact sheet for details. The guaranteed maximum annual charge for this rider is 1.00% of the reset value as of the last policy anniversary (or as of the policy date if within the first policy year), deducted quarterly. The current annual charge is 0.25% (annualized) of the reset value as of the last policy anniversary (or as of the policy date if within the first policy year), deducted quarterly.

¹¹ The name, benefits, and guidelines of this rider may vary in some jurisdictions. The rider is available at an additional charge. The guaranteed maximum annual charge for this rider is 1.50% of the amount that is guaranteed (2.00% for the 10- and 11-year holding periods), deducted quarterly. The current annual charge is shown here for each of the holding periods available: 10 (1.15%), 11 (1.00%), 12 (0.85%), 13 (0.70%), 14 (0.60%), 15 (0.50%), or 20 (0.60%) years, and is based off of the amount that is guaranteed, deducted quarterly. This rider is not available on TSA and inherited IRA policies. You will incur a Rider Risk Charge Adjustment of 2.00% of the guaranteed amount if the rider is canceled (1.00% for the 20-year holding period). Not applicable in CT or NY. If you reset the guaranteed amount, a new charge will apply. You must keep your policy for the entire holding period after the rider is elected or reset in order to get any benefits under the rider. If elected, investment option restrictions apply. The 10- and 11-year holding periods are available on the New York Life Premier Variable Annuity II only. Please see the rider fact sheet for more details.

¹² For your convenience, your policy will employ the Asset Allocation Rebalancing (AAR) feature unless you choose to opt out (in NY you must elect this feature). The AAR is required with purchase of the Investment Preservation Rider 3.0.

Investors are asked to consider the investment objectives, risks, charges, and expenses of the investment carefully before investing. The product prospectus and the underlying fund prospectuses contain this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

In most jurisdictions, the policy and rider form numbers for New York Life Variable Annuities are as follows (state variations may apply): Premier Variable Annuity II (ICC15-P301, or it may be 215-P301); Premier Plus Variable Annuity II (ICC15-P302, or it may be 215-P302); Flexible Premium Variable Annuity III (ICC15-P303, or it may be 215-P303); Complete Access Variable Annuity II (ICC15-P300, or it may be 215-P300); Investment Preservation Rider 3.0 (ICC16V-R01, or it may be NC16V-R01); and Annual Death Benefit Reset Rider (ICC15-R302, or it may be 215-R302).

Issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation, and offered by NYLIFE Securities LLC, Member FINRA/SIPC. Both NYLIAC and NYLIFE Securities LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

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