

New York Life offers multiple Fixed Deferred annuities that may have different features, such as different initial interest rate guarantee periods, current interest rates, return of premium benefit, and guaranteed lifetime withdrawal benefits. A policy's initial interest rate will be guaranteed for a specific term of years, and that once that term ends, a new interest rate will apply. The new rate could be lower than the original rate.

During the initial rate guarantee period, a surrender charge may apply to any withdrawal that exceeds the surrender charge free amount provided by the policy. Although longer initial rate guarantee periods traditionally provide a higher guaranteed interest rate, this is not always the case. Similar or higher rates could be available at shorter durations. Over time, interest rates may increase or decrease based on then-prevailing market conditions. As a result, selecting a longer rate guarantee period may forgo the potential to receive higher interest rates during that period, but also protects against lower rates during that same period.

New York Life Fixed Annuity Rates - Effective May 30, 2022:

Secure Term Choice Fixed Annuity						
Minimum Premium	Three Year Guarantee*	Four Year Guarantee*	Five Year Guarantee*	Six Year Guarantee*	Seven Year Guarantee*	Eight Year Guarantee*
\$100,000	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%
\$50,000	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%
\$25,000	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%
\$5,000	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%

Secure Term MVA Fixed Annuity						
Minimum Premium	Three Year Guarantee	Four Year Guarantee	Five Year Guarantee	Six Year Guarantee	Seven Year Guarantee	Eight Year Guarantee
\$100,000	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%
\$50,000	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%
\$25,000	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
\$5,000	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%

Secure Term IV Fixed Annuity						
Minimum Premium	Three Year Guarantee*	Four Year Guarantee*	Five Year Guarantee*	Six Year Guarantee*	Seven Year Guarantee*	Eight Year Guarantee*
\$100,000	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
\$50,000	2.55%	2.75%	3.05%	3.05%	3.05%	3.05%
\$25,000	2.15%	2.35%	2.75%	2.75%	2.75%	2.75%
\$5,000	2.15%	2.35%	2.50%	2.50%	2.50%	2.50%

* The Interest Opportunity Rider (IOR) is an optional feature for this product and, if elected, will result in a lower initial guaranteed rate than the rate shown here. The IOR may only be elected at time of application and is available in all states. For more information about the IOR and the amount of the rate reduction, please contact your financial professional. In NY, the IOR is known as the Interest Rate Adjustment Benefit Rider and is not available for the 3- and 4-year interest rate guarantee periods.

New York Life fixed annuities are issued by New York Life Insurance and Annuity Corporation (NYLIAC), a Delaware Corporation and a wholly owned subsidiary of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. Guarantees are based on the claims-paying ability of the issuer. Products available in jurisdictions where approved. Interest rates are effective annual yields.

In most jurisdictions, the policy form number for New York Life Secure Term Choice Fixed Annuity is ICC11-P113, the policy form number for New York Life Secure Term MVA Fixed Annuity is ICC10-P111, and the policy form number for New York Life Secure Term IV Fixed Annuity is ICC13-P121. State variations may apply.

New York Life offers multiple Fixed Deferred annuities that may have different features, such as different initial interest rate guarantee periods, current interest rates, return of premium benefit, and guaranteed lifetime withdrawal benefits. A policy's initial interest rate will be guaranteed for a specific term of years, and that once that term ends, a new interest rate will apply. The new rate could be lower than the original rate.

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New York Life Fixed Annuity Rates - Effective May 23, 2022:

Secure Term Choice Fixed Annuity						
Minimum Premium	Three Year Guarantee*	Four Year Guarantee*	Five Year Guarantee*	Six Year Guarantee*	Seven Year Guarantee*	Eight Year Guarantee*
\$100,000	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%
\$50,000	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%
\$25,000	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%
\$5,000	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%

Secure Term MVA Fixed Annuity						
Minimum Premium	Three Year Guarantee	Four Year Guarantee	Five Year Guarantee	Six Year Guarantee	Seven Year Guarantee	Eight Year Guarantee
\$100,000	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%
\$50,000	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%
\$25,000	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
\$5,000	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%

Secure Term IV Fixed Annuity						
Minimum Premium	Three Year Guarantee*	Four Year Guarantee*	Five Year Guarantee*	Six Year Guarantee*	Seven Year Guarantee*	Eight Year Guarantee*
\$100,000	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
\$50,000	2.55%	2.75%	3.05%	3.05%	3.05%	3.05%
\$25,000	2.15%	2.35%	2.75%	2.75%	2.75%	2.75%
\$5,000	2.15%	2.35%	2.50%	2.50%	2.50%	2.50%

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New York Life Fixed Annuity Rates - Effective May 16, 2022:

Secure Term Choice Fixed Annuity						
Minimum Premium	Three Year Guarantee*	Four Year Guarantee*	Five Year Guarantee*	Six Year Guarantee*	Seven Year Guarantee*	Eight Year Guarantee*
\$100,000	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%
\$50,000	2.95%	2.95%	2.95%	2.95%	2.95%	2.95%
\$25,000	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%
\$5,000	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%

Secure Term MVA Fixed Annuity						
Minimum Premium	Three Year Guarantee	Four Year Guarantee	Five Year Guarantee	Six Year Guarantee	Seven Year Guarantee	Eight Year Guarantee
\$100,000	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%
\$50,000	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
\$25,000	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
\$5,000	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%

Secure Term IV Fixed Annuity						
Minimum Premium	Three Year Guarantee*	Four Year Guarantee*	Five Year Guarantee*	Six Year Guarantee*	Seven Year Guarantee*	Eight Year Guarantee*
\$100,000	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%
\$50,000	2.40%	2.60%	2.90%	2.90%	2.90%	2.90%
\$25,000	2.00%	2.20%	2.60%	2.60%	2.60%	2.60%
\$5,000	2.00%	2.20%	2.35%	2.35%	2.35%	2.35%

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New York Life Fixed Annuity Rates - Effective May 9, 2022:

Secure Term Choice Fixed Annuity						
Minimum Premium	Three Year Guarantee*	Four Year Guarantee*	Five Year Guarantee*	Six Year Guarantee*	Seven Year Guarantee*	Eight Year Guarantee*
\$100,000	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%
\$50,000	2.95%	2.95%	2.95%	2.95%	2.95%	2.95%
\$25,000	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%
\$5,000	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%

Secure Term MVA Fixed Annuity						
Minimum Premium	Three Year Guarantee	Four Year Guarantee	Five Year Guarantee	Six Year Guarantee	Seven Year Guarantee	Eight Year Guarantee
\$100,000	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%
\$50,000	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
\$25,000	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
\$5,000	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%

Secure Term IV Fixed Annuity						
Minimum Premium	Three Year Guarantee*	Four Year Guarantee*	Five Year Guarantee*	Six Year Guarantee*	Seven Year Guarantee*	Eight Year Guarantee*
\$100,000	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%
\$50,000	2.40%	2.60%	2.90%	2.90%	2.90%	2.90%
\$25,000	2.00%	2.20%	2.60%	2.60%	2.60%	2.60%
\$5,000	2.00%	2.20%	2.35%	2.35%	2.35%	2.35%

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