

Variable Annuity Information

Variable annuities have fees and charges at the Policy level and the Fund level. The table below shows the range of the fees and charges that New York Life Insurance and Annuity Corporation (“NYLIAC”) currently charges for its variable annuity policies. NYLIAC reserves the right to increase the current fees and charges up to the guaranteed maximum level stated in the Policies. For more information about the current and guaranteed maximum fees and charges, please see the Policy and Fund prospectuses.

Policy Level Charges (on an annual basis)	Range
<u>Transaction Expenses</u>	
Surrender Charges – <i>Calculated as a percentage of the amount withdrawn</i>	0.00%-8.00%
Transfer Fee – <i>for each transfer over 12 (or 25 for NYL Premier Advisory) in a Policy Year (no charge for the first 12 transfers in a Policy Year)</i>	\$0
<u>Policy Charges</u>	
Mortality and Expense Risk and Administrative Costs Charge	<i>Calculated as a percentage of Accumulation Value: 0.30% - 1.85%</i>
	<i>Calculated as a percentage of Adjusted Premium: 1.10% - 1.90%</i>
Annual Policy Service Charge	\$0 - \$40
<u>Optional Rider Charges</u>	
Guaranteed Minimum Accumulation Benefit (“GMAB”) Rider Charge – <i>Calculated as a percentage of the amount that is guaranteed under the Investment Preservation Rider – Advisory, Investment Preservation Rider 5.0, Investment Preservation Rider 4.0, Investment Preservation Rider 3.0, Investment Preservation Rider 2.0, Investment Preservation Rider, Guaranteed Investment Protection Rider 2.0, Guaranteed Investment Protection Rider, Investment Protection Plan II Rider, or the Investment Protection Plan Rider.</i>	0.25% - 1.35%
GMAB Rider Risk Charge Adjustment – <i>A one-time charge for cancellation of the GMAB Rider calculated as a percentage of the amount that is guaranteed under the Investment Preservation Rider 5.0, Investment Preservation Rider 4.0, Investment Preservation Rider 3.0, Investment Preservation Rider 2.0, Investment Preservation Rider, Guaranteed Investment Protection Rider 2.0, Guaranteed Investment Protection Rider, Investment Protection Plan II Rider, or the Investment Protection Plan Rider.</i>	0.00%-2.00%
IPR Termination and Withdrawal Charge – <i>A charge calculated as a percentage of the amount that is guaranteed under the Investment Preservation Rider - Advisory (IPR - Advisory) and applicable in the first three Policy Years for cancellation of the rider, surrenders and partial withdrawals in excess of 20% of the IPR guaranteed amount or the required minimum distribution applicable to the policy.</i>	0.00% - 2.40%
Annual Death Benefit Reset Rider Charge – <i>Calculated as a percentage of the Reset Value as of the last Policy Anniversary (or as of the Policy Date if within the first Policy Year)</i>	0.25% - 0.35%
Enhanced Beneficiary Benefit Rider Charge – <i>Calculated as percentage of the Policy's Accumulation Value</i>	0.30%
Guaranteed Future Income Benefit (“GFIB”) Rider Charge – <i>Calculated as a percentage of the Unfunded Income Benefit Base of Income Plus Policies</i>	1.00%
GFIB Cancellation Fee – <i>A one-time charge for cancellation of the GFIB Rider calculated as a percentage of the Unfunded Income Benefit Base of Income Plus Policies</i>	2.00%

Fund Level Charges (on an annual basis)	Range
Total Annual Portfolio Company Operating Expenses – <i>Deducted from Fund assets and calculated as a percentage of average net assets. Expenses include management fees, 12b-1 fees (if any), administration fees and other Fund expenses as of December 31, 2024</i>	0.19% - 1.44%

NYLIAC receives payments or compensation from the Funds or their investment advisers, or from other service providers of the Funds (who may be affiliates of NYLIAC) in connection with the administration, distribution and other services provided with respect to the Funds and their availability through the Policies. These payments may be derived, in whole or in part, from the advisory fee charged by the Fund and deducted from Fund assets and/or from Rule 12b-1 fees charged by the Fund and deducted from Fund assets. NYLIAC may use these payments for any corporate purpose, including payment of expenses that NYLIAC and/or its affiliates incur in promoting, marketing, and administering the Policies, and in its role as an intermediary of the Funds. The amount NYLIAC receives may vary by Fund and may depend on how much Policy value is invested in the particular Fund. NYLIAC receives payments or revenue under various arrangements in amounts ranging from 0% to 0.40% annually of the aggregate net asset value of the shares of some of the Funds. NYLIAC also receives compensation under various distribution services arrangements in amounts ranging from 0.05% to 0.25% annually of the aggregate net asset value of the shares of some of the Funds. These arrangements do not impact the compensation your Financial Professional receives.

NYLIAC receives payments from non-affiliates (also known as Third-Party Payments) on behalf of the following Funds:

AB Variable Products Series Fund, Inc.	AIM Variable Insurance Funds (Invesco Variable Insurance Funds)
American Funds Insurance Series®	BlackRock Variable Series Funds, Inc.
BlackRock Variable Series Funds II, Inc.	BNY Mellon Sustainable U.S. Equity Portfolio, Inc.
Columbia Funds Variable Series Trust	Columbia Funds Variable Series Trust II
Delaware VIP® Trust	Deutsche DWS Variable Series II
Fidelity® Variable Insurance Products Fund	Janus Aspen Series
Legg Mason Partners Variable Equity Trust	MFS® Variable Insurance Trust
MFS® Variable Insurance Trust II	MFS® Variable Insurance Trust III
Neuberger Berman Advisers Management Trust	PIMCO Variable Insurance Trust
Principal Variable Contracts Funds, Inc.	Putnam Variable Trust
Voya Variable Funds, Inc.	

NYLIAC receives payments from affiliates on behalf of the following Fund:

NYLI VP Funds Trust

All information in this document is current as of 5/1/2025

Variable annuities are long-term financial products designed for retirement purposes. There are fees, guidelines, limitations, restrictions, and risks to consider. Variable annuities are subject to market risk including possible loss of principal. Guarantees are based on the claims-paying ability of the issuer. Withdrawals or surrenders may be subject to ordinary income taxes and, if made prior to age 59½, may be subject to a 10% IRS penalty. For costs and complete details, contact a financial professional. These disclosures have been preceded or accompanied by a variable annuity prospectus.

In most jurisdictions, the form numbers for policies currently available for sale are as follows (state variations may apply): New York Life Premier Variable Annuity II (ICC15-P301 or it may be 215-P301); New York Life Premier Plus Variable Annuity II (ICC15-P302 or it may be 215-P302); New York Life IndexFlex Variable Annuity (ICC20V-P01 or it may be NC20V-P01); New York Life Advisory Variable Annuity (ICC21V-P01 or it may be NC21V-P01); Investment Preservation Rider-Advisory (ICC21V-R02 or it may be NC21V-R02); Annual Death Benefit Reset Rider (ICC21V-R01, or it may be NC21V-R01).

New York Life Flexible Premium Variable Annuity III (ICC15-P303 or it may be 215-P303); Investment Preservation Rider 5.0 (ICC19V-R01 or it may be NC19V-R01); Annual Death Benefit Reset Rider (ICC15-R302 or it may be 215-R302).

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