



OUR ANNUITIES

## Income Annuities

### Let's Give Americans Their Pensions Back®

New York Life has solutions to help clients achieve the peace of mind a pension once provided.

#### Tailor annuities to meet client needs

Give clients the income they need, when they need it with both deferred and immediate annuity solutions.

#### Optimize portfolios to manage risk

Adding annuities to a portfolio can reduce income risk and allow clients to invest remaining assets more confidently.

#### Simplify planning with tax deferred solutions

Help clients meet required minimum distribution rules automatically and potentially reduce taxes on distributions.

As the #1 provider of income annuities since 2006<sup>1</sup>, New York Life offers innovative products backed by a company with unsurpassed financial strength. We are the trusted source for guaranteed lifetime income.

1. Source: LIMRA as of 06/30/2022

## Literature

Easily access all of the New York Life income annuity sales and marketing materials in one place.

[Guaranteed Lifetime Income Annuity II](#)

[Fact Sheet: Guaranteed Lifetime Income Annuity II](#)

[Client Flyer: Not all income is alike](#)

[Brochure: Redefining Retirement](#)

[Guaranteed Future Income Annuity II](#)

[Guaranteed Period Income Annuity II](#)

## Clear Income Advantage—FP Series

To view applications and additional materials, visit the Literature library.

[Explore Literature](#)

## Rates

Rates effective as of 9/25/2023

### ■ New York Life Guaranteed Lifetime Income Annuity II<sup>2</sup>

Age	Single Life	Joint Life
65	7.06%	6.39%
70	7.87%	7.03%
75	8.94%	7.91%
85	12.02%	10.57%

Based on the life with cash refund option for a policy purchased by a male annuitant with \$100,000. These payout rates, which include both interest and return of principal. The rates represent the annualized payout as percent of total premium. Payout rate is not an interest rate.

#### Income Annuity Quote-Lock Procedures

2. The New York Life Guaranteed Lifetime Income Annuity II is issued by New York Life Insurance and Annuity Corporation (NYLIAC), a Delaware Corporation, a wholly owned subsidiary of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. All guarantees are based on the claims-paying ability of New York Life Insurance and Annuity Corporation. Available in jurisdictions where approved.

\*These figures are effective as of 9/25/2023 and are subject to change at any time. Based on the life with cash refund option, male annuitant with \$100,000. Payout amounts for female applicants, who have longer life expectancies, are lower. In the state of MT, payout amounts do not differentiate male and female life expectancies. Payouts are subject to change and will vary dependent on age, gender, payout option and premium amount, and interest in effect at time of policy issue. For most jurisdictions, the policy form number for the Guaranteed Lifetime Income Annuity II is ICC11-P103; it may be 211-P103, and state variations may apply.

**Investments and insurance products are: Not FDIC/NCUA Insured | Not Insured by Any Federal Government Agency | Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any of its Affiliates | May Lose Value**



## Our Annuities

Our suite of solutions helps prepare for retirement with confidence and peace of mind.

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## Resources

Our tools help financial professionals lay a solid retirement foundation.

[Get Started](#)

## Who We Are

Our legacy of financial strength is built on our longstanding tradition of putting people first.

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Annuities are long-term financial products used for retirement purposes. Annuities contain certain fees and charges and there are risks, restrictions, and limitations to consider. Variable annuities are subject to market risk including possible loss of principal. 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. Guarantees are based on the claims-paying ability of New York Life Insurance and Annuity Corporation (NYLIAC).

*Clients should consider the charges, risks, expenses, and investment objectives carefully before purchasing a variable annuity. The product and fund prospectuses contain this and other information and can be obtained from a financial professional. Clients should read the prospectuses carefully before investing or sending money.*

New York Life Variable Annuities are issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation. NYLIFE Distributors LLC, Member FINRA/SIPC, is the wholesale distributor and underwriter for these products. Both NYLIAC and NYLIFE Distributors LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. Variable annuities offered through properly licensed registered representatives of a third party registered broker dealer.

Income annuities and deferred annuities are issued by New York Life Insurance and Annuity Corporation (a Delaware Corporation), 51 Madison Avenue, New York, NY 10010.