

Attention: Special interest rate 11/23/20–11/30/20 only.



Looking for a little more certainty with your money?

The New York Life Secure Term Choice Fixed Annuity offers guaranteed growth – safe from the ups and downs of the market.¹

2.00%

Guaranteed for 3, 4, 5, 6, 7, or 8 years

Annual guaranteed initial interest rate effective 11/23/2020–11/30/20 only.
Based on a premium of \$100,000 or more.

- Access to your account value²
- Money grows tax deferred until you need it
- Interest rate guaranteed for selected period
- Backed by a company with the highest ratings for financial strength currently awarded to any U.S. life insurer³

Secure Term Choice Fixed Annuity special rates as of 11/23/20–11/30/20 only

Premium	3 Year Guarantee	4 Year Guarantee	5 Year Guarantee	6 Year Guarantee	7 Year Guarantee	8 Year Guarantee
\$100,000	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
\$50,000	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
\$25,000	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
\$5,000	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%

Call today for more information.

Agent, New York Life Insurance Company

1. The New York Life Secure Term Choice Fixed Annuity is a single premium fixed deferred annuity with a number of interest rate guarantee/surrender periods to choose from. Available in jurisdictions where approved and subject to eligibility requirements. Guarantees based on the claims-paying ability of the issuer.

2. Withdrawals may be subject to regular income taxes and, if made prior to age 59 ½, may be subject to a 10% IRS penalty. Depending on the period chose, withdrawals during the first 3, 4, 5, 6, 7, or 8 years of the policy may be subject to surrender charges. Rates are subject to change at any time. The interest rate is an effective annual yield based on a nominal rate that is compounded daily. Yields assume no additions or withdrawals made during the guaranteed period. After the initial guaranteed interest rate period, the policy will receive a renewal rate that is guaranteed minimum interest rate (GMIR) stated in your policy. Please call your representative for current rates on premium amounts of \$1.5 million or more. Policies with premium amounts of \$1 million or more require prior NYLIAC approval.

3. The "highest ratings currently rewarded" refers to the highest ratings currently awarded to any U.S. life insurer, specifically: Standard & Poor's (AA+); A.M. Best (A++); Moody's (Aaa); and Fitch (AAA). Source: Individual Third-Party Ratings Reports as of 10/15/20.

The policy form number for the New York Life Secure Term Choice Fixed Annuity is ICC11-P113 in most jurisdictions; in some states, it may be 211-P113, and state variations may apply.

The New York Life Secure Term Choice Fixed Annuity is issued by New York Life Insurance and Annuity Corporation (A Delaware Corporation), a wholly owned subsidiary of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.