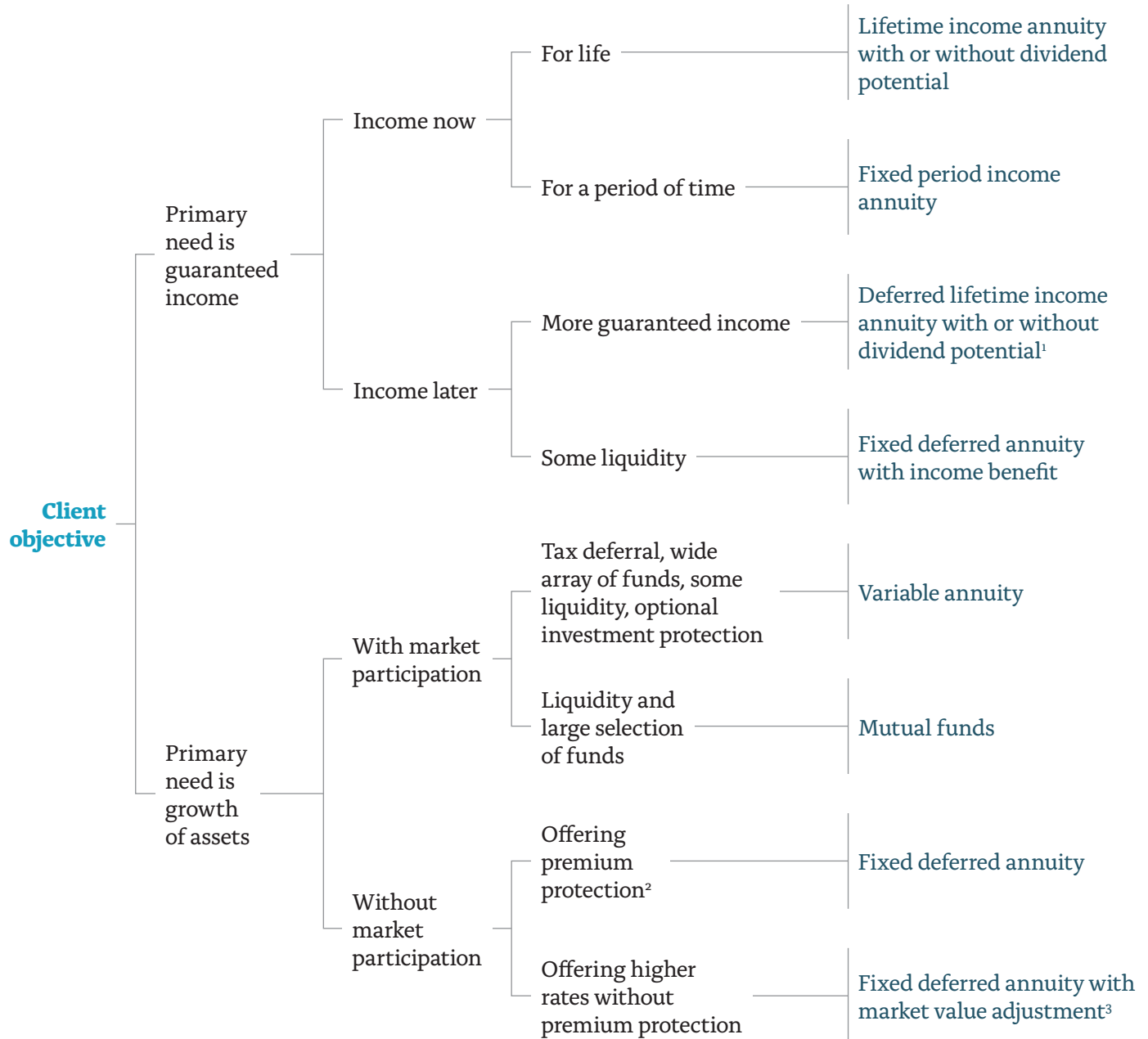


New York Life and its affiliates offer an array of retirement solutions to help meet your clients' financial goals.*



* Products and features available where approved. Optional benefits may vary, so please consult the product fact sheet or prospectus. Please note: There are trade-offs when purchasing one of these products over the other, including differences in lifetime income amounts, investment restrictions, and overall performance.

SEE NEXT PAGE FOR IMPORTANT INFORMATION. FOR INTERNAL REGISTERED REPRESENTATIVE USE ONLY. NOT FOR PUBLIC USE.



¹ Guarantees are subject to contract terms, exclusions and limitations, and the claims-paying ability of the issuer. This contract is irrevocable, it has no cash surrender value, and no withdrawals are permitted prior to the income start date. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Contracts in which a life only payout option is selected do not provide a death benefit either prior to, or after, the designated start date.

² 100% return of premium guarantee begins on the second policy anniversary date.

³ A Market Value Adjustment (MVA) applies when you surrender or make a withdrawal from the contract that is greater than the surrender-charge-free withdrawal amount during the surrender-charge period. The MVA will add or deduct an amount from your annuity, or from the withdrawal amount you receive. The MVA cannot decrease the surrender value of the policy below the premiums paid less prior withdrawals, applicable charges and taxes, accumulated at the guaranteed minimum interest rate as stated in your contract. However, the applicable surrender charges may further reduce the accumulation value below the premium paid or the amount you receive when you make a partial withdrawal or fully surrender the policy.

Variable annuities are long-term investment vehicles designed to help you save for retirement. As with many investments, there are fees, expenses, and risks associated with these contracts. All guarantees, including the death benefit payments, are dependent on the claims-paying ability of New York Life Insurance and Annuity Corporation (NYLIAC) and do not apply to the investment performance of the underlying Investment Divisions in the variable annuity. Assets in the Investment Divisions are subject to market risk and will fluctuate in value.

The MainStay funds are managed by New York Life Investment Management LLC and distributed through NYLIFE Distributors LLC, 30 Hudson Street, Jersey City, NJ 07302, a wholly owned subsidiary of New York Life Insurance Company. NYLIFE Distributors LLC is a Member of FINRA/SIPC. MainStay Investments is a registered service mark under which New York Life Investment Management LLC does business. MainStay Investments, an indirect subsidiary of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, provides investment advisory products and services.

Investors should consider the investment objectives, risks, charges, and expenses of the contract and its underlying Investment Divisions and the investment company carefully before investing. The prospectus or summary prospectus contains this and other information about the contract and its underlying Investment Divisions and the investment company and can be obtained by contacting you, the financial services professional. Instruct your clients to read the prospectuses or summary prospectuses carefully before investing.

New York Life Annuities are issued by New York Life Insurance Company (NYLIC) and 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. Guarantees are backed by the claims-paying ability of the issuer. Products available in jurisdictions where approved.

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New York Life Insurance Company

New York Life Insurance and Annuity Corporation
(NYLIAC) (A Delaware Corporation)

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