



Bring Your Future Into Focus Today

New York Life Guaranteed Future Income Annuity II* | RATES

If you're making decisions about retirement, consider a New York Life Guaranteed Future Income Annuity II. An initial premium today can guarantee that you'll receive a monthly paycheck during retirement. **For your entire life.**

The Guaranteed Future Income Annuity II is a flexible premium, deferred income annuity. Benefits include:

- Guaranteed lifetime income that you CANNOT outlive
- Flexible funding options and income payment schedules
- Security of knowing your income stream is not subject to the ups and downs of the stock market
- Simple, worry-free, lifetime income with no recurring fees

A New York Life Guaranteed Future Income Annuity II can help bring your future into focus today. Ask your representative about how it can fit into your own retirement income strategy.

Rates effective as of 10/17/11¹

Issue Age	Deferring Income Start Date	Annual Payout Rate on Income Start Date
55	5 Years	6.5%
	10 Years	8.9%
60	5 Years	7.1%
	10 Years	10.1%
65	5 Years	8.0%
	10 Years	11.9%

Please note these payout rates, which include both interest *and* return of principal, are based on a Life with Cash Refund payout option.

* Issued by New York Life Insurance and Annuity Corporation (NYLIAC) (a Delaware Corporation), a wholly owned subsidiary of New York Life Insurance Company. Available in jurisdictions where approved. Guarantees are subject to contract terms, exclusions and limitations, and the claims paying ability of (NYLIAC). This contract 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 for payments to beneficiaries either prior to or after the designated income start date.

1. Rates effective as of 10/17/2011 for a male annuitant, \$100,000 premium and Life with Cash Refund payout option. Rates are subject to change and payout will vary with age, gender, payout option selected and premium amount. Actual amounts are dependent upon interest rates in effect at time of policy issue. Payout amounts for female applicants, who have longer life expectancies, are lower. In the states of MA and MT, Payout amounts do not differentiate male and female life expectancies. Income is payable for the life of the annuitant. If the annuitant dies before receiving payouts that total the premium amount, the beneficiary receives in a lump sum the difference between the premium paid for the policy and the total payments to the annuitant. Payout rates will vary for the other income plans and for premiums less than \$100,000. Certain limitations may apply to payout options, including age restrictions.

For most jurisdictions, the policy form number for the New York Life Guaranteed Future Income Annuity II is ICC11-P101 (it may be 211-P101 and state variations may apply). Not available in all jurisdictions.

ANNUITIES	Are Not FDIC/NCUA Insured	Are Not a Deposit	May Lose Value	Have No Bank Guarantee	Are Not Insured by Any Government Agency
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