



# 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.<sup>1</sup>

# 4.60%

Guaranteed for 3 years

Annual guaranteed initial interest rate effective 3/30/26  
Based on a \$100,000 premium

- Access to your account value<sup>2</sup>
- Money grows tax deferred until you need it
- Interest rate guaranteed for all 3 years
- Backed by a company with the highest ratings for financial strength currently awarded to any U.S. life insurer<sup>3</sup>

**Call today for more information.**

**107 N. 2nd St.,  
Bellevue, Iowa 52031  
563-872-3402 office  
563-543-7129 cell**



**Tricia Holdgrafer, Agent, CPA, RICP®**  
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 59½, may be subject to a 10% IRS penalty. Depending on the period chosen, 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 for one year. The crediting rate will not be less than the guaranteed minimum interest rate (GMIR) stated in your policy. Please call your representative for current interest 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 awarded" 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 09/30/21.

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.