

Turn your gains into guaranteed income for life.

**You've done all the right things to pursue growth in the market.
Now keep a good thing going by pursuing a secure retirement, too.**

Where will your retirement income come from?

You may look to your retirement plans, like 401(k)s and IRAs, or to your bank accounts, to create the income you'll need throughout your retirement. But your other investments, those that may have the potential to realize gains, may also be a viable source for retirement income.

Consider using the gains in your investments to create a stream of guaranteed income that lasts a lifetime, using a Guaranteed Future Income Annuity¹, a flexible premium deferred income annuity from New York Life. For investors who are willing to give up liquidity now for guaranteed income later, this may be an easy way to secure more guaranteed retirement income.

¹New York Life Guaranteed Future Income Annuity 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 Ave, New York, NY 10010. Guarantees are subject to contract terms, exclusions and limitations, and the claims-paying ability of NYLIAC (A Delaware Corporation), a wholly owned subsidiary of New York Life Insurance Company. 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 income start date chosen. Contracts in which a Life Only payout option is selected do not provide a death benefit either prior to or after the chosen income start date. Product and features available in jurisdictions where approved. For most jurisdictions, the policy form number for the New York Life Guaranteed Future Income Annuity is ICC11-P100 (it may be 211-P100, and state variations may apply).



The Company You Keep®

Meet Dave, age 60. He plans to retire at 65, but he's ready to take steps to secure more guaranteed retirement income, in addition to his other income sources. Dave's current investment is susceptible to market gains and losses. Here's how he's still enjoying participation in the market while systematically locking in gains to fund additional retirement income that will begin at age 65.²

	Age	Beginning of year accumulation value	End of year accumulation value ²	Gain (to be moved to GFI)	GFI payout rate ³	Guaranteed income purchased
<p>In years where Dave has a gain above his original investment of \$100,000, Dave moves this gain to a New York Life Guaranteed Future Income Annuity (GFI).</p> <p>By the time he's ready to retire, he'll have created a guaranteed stream of lifetime income that helps him meet his total income goals. Dave will have also preserved his initial investment, which is important to him.</p>	60	\$100,000	\$126,460	\$26,460	7.18%	\$1,901
	61	\$100,000	\$115,060	\$15,060	6.89%	\$1,038
	62	\$100,000	\$102,110	\$2,110	6.58%	\$138
	63	\$100,000	\$116,000	–	–	–
	64	\$116,000	\$153,572	–	–	–
Total at age 65				\$43,630	7.19%	\$3,077 Annual income for life starting at age 65



PROVIDER
INCOME ANNUITIES

Since 2006

LIMRA,
current rankings.

Based on premium
amount each year
since 2006.

² Hypothetical example. Accumulation value growth dictated by S&P large company stocks total return in Ibbotson SBBI, 2014 Classic Yearbook: Market Results for Stocks, Bonds, Bills, and Inflation between 2009 and 2013. This is a hypothetical example and returns are assumed based on the performance of the index. Investors cannot invest directly in an index. Past results do not guarantee future results.

³ All payout rates are based on New York Life Guaranteed Future Income Annuity rates as of 10/23/15 for a male, projected for each of the ages specified, Cash Refund payout option. Payout rates are subject to change and may vary depending on premium amount, age, gender, income option selected, deferral period, and interest rates in effect when premium is received. **Payments consist of interest and return of premium. Payout rate is not an interest rate.**

Figures are for illustrative purposes only and do not represent any specific investments.

New York Life Insurance Company

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

51 Madison Avenue

New York, NY 10010

www.newyorklife.com

AR06329.122014 SMRU522967(Exp.11.25.2017)