



**New York Life IndexFlex Variable Annuity &  
New York Life IndexFlex Variable Annuity - FP Series Performance Summary  
As of November 30, 2025**

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be lower or higher than the figures shown. The investment return and the Accumulation Value of your policy will fluctuate so that a policy, when surrendered may be worth more or less than the premium payment(s). For current to the most recent month-end performance information, please call 1-800-598-2019 or visit [www.newyorklife.com](http://www.newyorklife.com) for the New York Life IndexFlex Variable Annuity or 1-800-762-6212 or visit [www.newyorklifeannuities.com](http://www.newyorklifeannuities.com) for the New York Life IndexFlex Variable Annuity - FP Series.

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested and includes the maximum annualized Mortality and Expense Risk and Administrative Costs Charge of 1.30% for the 5 year surrender charge period for the initial premium and Fund Company Expenses.

Non-Standardized returns ("Assuming No Surrender") assume no deduction for contingent deferred sales charge.

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 8% for the first two years, 7% for year 3, 6% for year 4, 5% for year 5, 4% for year 6 and 3% by the 7th year for the 7-year Surrender Charge Period after that premium payment has been in the policy, with no surrender charge thereafter. The Standardized returns are as of the most recent calendar quarter-end.

Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty .

The Investment Divisions offered through the New York Life IndexFlex Variable Annuity and New York Life IndexFlex Variable Annuity - FP Series and described herein are different from mutual funds that may have similar names but are available directly to the general public. Investment results may differ.

In most jurisdictions, the policy form number for the New York Life IndexFlex Variable Annuity is ICC20V-P011 or ICC20V-P02 for the New York Life IndexFlex Variable Annuity - FP Series.

**Average Annual Total Return as of November 30, 2025 (Updated Monthly)**

Investment Divisions <sup>4</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Year to Date					Since Investment Division Inception	
				Month to (Updated Date Monthly)	1 Year	3 Year	5 Year	10 Year		
<b>Equity</b>										
<b>NYLI VP S&amp;P 500 Index5 – Service Class</b>										
NonStandardized <sup>2</sup>	High	6/2/2003	1/19/2021	0.11%	16.02%	13.08%	18.56%	13.36%	12.69%	12.65%
Standardized	High	6/2/2003	1/19/2021	-	-	5.08%	16.88%	12.75%	12.69%	12.00%
<b>American Funds IS Growth Fund - Class 4</b>										
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2022	-1.10%	18.19%	16.50%	24.74%	13.06%	15.92%	17.49%
Standardized	High	12/14/2012	5/1/2022	-	-	8.50%	23.22%	12.44%	15.92%	16.37%
<b>American Funds IS Washington Mutual Investors Fund - Class 4</b>										
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2022	2.43%	16.16%	13.03%	14.85%	13.03%	10.50%	12.91%
Standardized	High	12/14/2012	5/1/2022	-	-	5.03%	13.05%	12.41%	10.50%	11.66%
<b>Fidelity® VIP International Index Portfolio — Service Class 2</b>										
NonStandardized <sup>2</sup>	High	4/16/2018	1/19/2021	0.04%	27.73%	24.28%	13.84%	6.94%	N/A	5.21%
Standardized	High	4/16/2018	1/19/2021	-	-	16.28%	12.01%	6.17%	N/A	4.35%
<b>Franklin Templeton Aggressive Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	High	5/1/2020	1/19/2021	0.07%	14.99%	11.22%	14.34%	9.42%	N/A	8.42%
Standardized	High	5/1/2020	1/19/2021	-	-	3.22%	12.52%	8.72%	N/A	7.66%
<b>Franklin Templeton Moderately Aggressive Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	1/19/2021	0.16%	13.22%	10.15%	12.02%	7.04%	N/A	6.32%
Standardized	Moderate	5/1/2020	1/19/2021	-	-	2.15%	10.13%	6.26%	N/A	5.50%
<b>Equity and Income</b>										
<b>NYLI VP Income Builder – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	1/19/2021	1.08%	14.89%	10.21%	10.22%	5.32%	5.45%	4.77%
Standardized	Moderate	6/2/2003	1/19/2021	-	-	2.21%	8.26%	4.49%	5.45%	3.90%
<b>American Funds IS Asset Allocation Fund - Class 4</b>										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	1/19/2021	1.40%	13.59%	11.58%	12.38%	7.92%	7.80%	7.07%
Standardized	Moderate	12/14/2012	1/19/2021	-	-	3.58%	10.50%	7.17%	7.80%	6.27%
<b>BlackRock® Global Allocation V.I. Fund – Class III Shares</b>										
NonStandardized <sup>2</sup>	Moderate	11/18/2003	1/19/2021	0.37%	16.38%	13.25%	10.56%	4.68%	5.69%	3.71%
Standardized	Moderate	11/18/2003	1/19/2021	-	-	5.25%	8.62%	3.83%	5.69%	2.80%
<b>Fidelity® VIP FundsManager® 60% Portfolio — Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	8/22/2007	1/19/2021	0.07%	13.66%	10.45%	10.34%	5.92%	6.52%	5.07%
Standardized	Moderate	8/22/2007	1/19/2021	-	-	2.45%	8.39%	5.11%	6.52%	4.21%



**New York Life IndexFlex Variable Annuity &  
New York Life IndexFlex Variable Annuity - FP Series Performance Summary  
As of November 30, 2025**

**Average Annual Total Return as of November 30, 2025 (Updated Monthly)**

Investment Divisions <sup>4</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Year to Date					Since Investment Division Inception	
				Month to Date	(Updated Monthly)	1 Year	3 Year	5 Year		10 Year
<b>Equity and Income</b>										
<b>Franklin Templeton Moderate Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	1/19/2021	0.26%	11.62%	8.87%	10.15%	5.58%	N/A	5.05%
Standardized	Moderate	5/1/2020	1/19/2021	-	-	0.87%	8.20%	4.76%	N/A	4.19%
<b>Franklin Templeton Moderately Conservative Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	1/19/2021	0.37%	10.09%	7.66%	8.16%	3.95%	N/A	3.50%
Standardized	Moderate	5/1/2020	1/19/2021	-	-	-0.34%	6.13%	3.08%	N/A	2.59%
<b>NYLI VP Janus Henderson Balanced – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	1/19/2021	0.16%	13.62%	11.15%	12.45%	7.48%	8.40%	7.24%
Standardized	Moderate	2/17/2012	1/19/2021	-	-	3.15%	10.57%	6.72%	8.40%	6.44%
<b>Income</b>										
<b>Fidelity® VIP Bond Index Portfolio – Service Class 2</b>										
NonStandardized <sup>2</sup>	Moderate	4/19/2018	1/19/2021	0.50%	5.84%	3.93%	2.81%	-2.02%	N/A	-1.91%
Standardized	Moderate	4/19/2018	1/19/2021	-	-	-4.07%	0.56%	-3.02%	N/A	-2.94%
<b>Franklin Templeton Conservative Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	1/19/2021	0.37%	7.84%	5.83%	5.91%	1.59%	N/A	1.37%
Standardized	Moderate	5/1/2020	1/19/2021	-	-	-2.17%	3.79%	0.64%	N/A	0.38%

Please read the important disclosures below regarding the product performance.



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As of November 30, 2025**

*To obtain a copy of the product and funds prospectuses, please contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for the New York Life IndexFlex Variable Annuity or 1-800-762-6212 for the New York Life IndexFlex Variable Annuity - FP Series. Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. Both the product prospectus and the underlying fund prospectuses contain this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.*

The New York Life IndexFlex Variable Annuity and the New York Life IndexFlex Variable Annuity- FP Series are modified single premium deferred annuity policies with variable, fixed index-linked and fixed investment options. The policies provide for the accumulation of retirement or other long-term savings on a tax-deferred basis. They also offer lifetime income payments. This Performance Summary applies only to the variable investment options. Variable annuities involve market risk; investment losses are possible.

<sup>1</sup> The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for the New York Life IndexFlex Variable Annuity or 1-800-762-6212 for the New York Life IndexFlex Variable Annuity - FP Series for more information.

Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered. The Portfolio Inception Dates are hypothetical only in the sense that a portfolio history predated the launch date of the variable annuity.

<sup>2</sup> Non-Standardized returns ("Assuming No Surrender") assume no deduction for contingent deferred sales charge. Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 8%, for the first two years, 7% for year 3, 6% for year 4, 5% for year 5, 4% for year 6 and 3% by the 7th year for the 7-year Surrender Charge Period after that premium payment has been in the policy, with no surrender charge thereafter. The Standardized returns are as of the most recent calendar quarter-end.

<sup>3</sup> Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

While there is no standard definition, generally "alternative" funds include nontraditional asset classes or strategies and/or illiquid assets. Alternative investments are speculative, can carry substantial risk, and may not be appropriate for all investors. For those investors who are able to bear greater risk in return for the opportunity they provide, alternative investments may be appropriate.

<sup>4</sup> The New York Life IndexFlex Variable Annuity - FP Series was first offered for sale on January 19, 2021. Certain Portfolios and Investment Divisions existed prior to the date. The performance for NYLI VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. Performance that precedes Investment Division Inception has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life IndexFlex Variable Annuity - FP Series invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

<sup>5</sup> The S&P 500® Index includes 500 large cap stocks from leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500® Index does not include dividends declared by any of the companies in this Index. S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The foregoing trademarks have been licensed for use by S&P Dow Jones Indices LLC and sublicensed for certain purposes by New York Life. The S&P 500® index is a product of S&P Dow Jones Indices LLC and has been licensed for use by New York Life. New York Life IndexFlex Variable Annuity-FP Series is not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P nor their respective affiliates make any representation regarding the advisability of investing in such product(s).

Performance information less than 1 year has not been annualized.

Historically, certain fees have been assumed or reduced by some of the portfolios. Had these expenses not been assumed or reduced, the total return for these Investment Divisions would have been lower.

NYLIFE Distributors LLC (NYLIFE Distributors), the underwriter and distributor of the policies, is registered with the SEC and the Financial Industry Regulatory Authority, Inc. (FINRA) as a broker-dealer. New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation, and offered by NYLIFE Securities LLC, (member FINRA/SIPC) a Licensed Insurance Agency. The New York Life IndexFlex Variable Annuity - FP Series policies are sold by registered representatives of other, unaffiliated broker-dealers that have selling agreements with NYLIFE Distributors and NYLIAC. Both NYLIAC and NYLIFE Securities LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.

**Investments and insurance products are:**

**Not FDIC/NCUA Insured • Not Insured by Any Federal Government Agency • Not a Deposit  
or Other Obligation of, or Guaranteed by, the Bank or Any of Its Affiliates • May Lose Value**



**New York Life IndexFlex Variable Annuity &  
New York Life IndexFlex Variable Annuity - FP Series Performance Summary  
As of November 30, 2025**

**Average Annual Total Return as of September 30, 2025 (Updated Quarterly)**

Investment Divisions <sup>4</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>Equity</b>								
<b>NYLI VP S&amp;P 500 Index<sup>5</sup> – Service Class</b>								
NonStandardized <sup>2</sup>	High	6/2/2003	1/19/2021	15.63%	22.85%	14.53%	13.34%	12.58%
Standardized	High	6/2/2003	1/19/2021	7.63%	21.28%	13.95%	13.34%	11.89%
<b>American Funds IS Growth Fund - Class 4</b>								
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2022	24.70%	28.28%	15.26%	16.87%	18.07%
Standardized	High	12/14/2012	5/1/2022	16.70%	26.85%	14.68%	16.87%	16.88%
<b>American Funds IS Washington Mutual Investors Fund - Class 4</b>								
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2022	12.97%	19.67%	14.55%	11.06%	12.76%
Standardized	High	12/14/2012	5/1/2022	4.97%	18.01%	13.96%	11.06%	11.42%
<b>Fidelity® VIP International Index Portfolio — Service Class 2</b>								
NonStandardized <sup>2</sup>	High	4/16/2018	1/19/2021	15.81%	19.50%	8.68%	N/A	5.02%
Standardized	High	4/16/2018	1/19/2021	7.81%	17.85%	7.95%	N/A	4.12%
<b>Franklin Templeton Aggressive Model Portfolio - Class II</b>								
NonStandardized <sup>2</sup>	High	5/1/2020	1/19/2021	13.10%	18.03%	10.86%	N/A	8.37%
Standardized	High	5/1/2020	1/19/2021	5.10%	16.33%	10.19%	N/A	7.57%
<b>Franklin Templeton Moderately Aggressive Model Portfolio - Class II</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	1/19/2021	10.78%	15.05%	8.10%	N/A	6.22%
Standardized	Moderate	5/1/2020	1/19/2021	2.78%	13.26%	7.35%	N/A	5.36%
<b>Equity and Income</b>								
<b>NYLI VP Income Builder – Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	1/19/2021	8.11%	13.68%	6.08%	5.70%	4.50%
Standardized	Moderate	6/2/2003	1/19/2021	0.11%	11.84%	5.28%	5.70%	3.58%
<b>American Funds IS Asset Allocation Fund - Class 4</b>								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	1/19/2021	12.55%	16.11%	8.75%	8.38%	6.96%
Standardized	Moderate	12/14/2012	1/19/2021	4.55%	14.35%	8.03%	8.38%	6.12%
<b>BlackRock® Global Allocation V.I. Fund – Class III Shares</b>								
NonStandardized <sup>2</sup>	Moderate	11/18/2003	1/19/2021	11.68%	13.18%	5.81%	5.90%	3.49%
Standardized	Moderate	11/18/2003	1/19/2021	3.68%	11.32%	5.00%	5.90%	2.53%
<b>Fidelity® VIP FundsManager® 60% Portfolio — Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	8/22/2007	1/19/2021	9.21%	13.21%	6.77%	6.83%	4.89%
Standardized	Moderate	8/22/2007	1/19/2021	1.21%	11.36%	5.99%	6.83%	3.98%
<b>Franklin Templeton Moderate Model Portfolio - Class II</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	1/19/2021	8.60%	12.47%	6.33%	N/A	4.90%
Standardized	Moderate	5/1/2020	1/19/2021	0.60%	10.59%	5.54%	N/A	3.99%
<b>Franklin Templeton Moderately Conservative Model Portfolio - Class II</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	1/19/2021	6.76%	10.03%	4.50%	N/A	3.33%
Standardized	Moderate	5/1/2020	1/19/2021	-1.24%	8.07%	3.65%	N/A	2.37%
<b>NYLI VP Janus Henderson Balanced – Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	1/19/2021	11.47%	15.05%	8.02%	8.77%	7.13%
Standardized	Moderate	2/17/2012	1/19/2021	3.47%	13.26%	7.28%	8.77%	6.29%
<b>Income</b>								
<b>Fidelity® VIP Bond Index Portfolio – Service Class 2</b>								
NonStandardized <sup>2</sup>	Moderate	4/19/2018	1/19/2021	1.15%	3.17%	-2.16%	N/A	-2.18%
Standardized	Moderate	4/19/2018	1/19/2021	-6.85%	0.93%	-3.15%	N/A	-3.24%
<b>Franklin Templeton Conservative Model Portfolio - Class II</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	1/19/2021	4.25%	7.01%	1.80%	N/A	1.17%
Standardized	Moderate	5/1/2020	1/19/2021	-3.75%	4.93%	0.85%	N/A	0.13%

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The New York Life IndexFlex Variable Annuity and the New York Life IndexFlex Variable Annuity- FP Series are modified single premium deferred annuity policies with variable, fixed index-linked and fixed investment options. The policies provide for the accumulation of retirement or other long-term savings on a tax-deferred basis. They also offer lifetime income payments. This Performance Summary applies only to the variable investment options. Variable annuities involve market risk; investment losses are possible.

<sup>1</sup> The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for the New York Life IndexFlex Variable Annuity or 1-800-762-6212 for the New York Life IndexFlex Variable Annuity - FP Series for more information.

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<sup>2</sup> Non-Standardized returns ("Assuming No Surrender") assume no deduction for contingent deferred sales charge. Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 8%, for the first two years, 7% for year 3, 6% for year 4, 5% for year 5, 4% for year 6 and 3% by the 7th year for the 7-year Surrender Charge Period after that premium payment has been in the policy, with no surrender charge thereafter. The Standardized returns are as of the most recent calendar quarter-end.

<sup>3</sup> Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

While there is no standard definition, generally "alternative" funds include nontraditional asset classes or strategies and/or illiquid assets. Alternative investments are speculative, can carry substantial risk, and may not be appropriate for all investors. For those investors who are able to bear greater risk in return for the opportunity they provide, alternative investments may be appropriate.

<sup>4</sup> The New York Life IndexFlex Variable Annuity - FP Series was first offered for sale on January 19, 2021. Certain Portfolios and Investment Divisions existed prior to the date. The performance for NYLI VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. Performance that precedes Investment Division Inception has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life IndexFlex Variable Annuity - FP Series invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

<sup>5</sup> The S&P 500® Index includes 500 large cap stocks from leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500® Index does not include dividends declared by any of the companies in this Index. S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The foregoing trademarks have been licensed for use by S&P Dow Jones Indices LLC and sublicensed for certain purposes by New York Life. The S&P 500® index is a product of S&P Dow Jones Indices LLC and has been licensed for use by New York Life. New York Life IndexFlex Variable Annuity-FP Series is not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P nor their respective affiliates make any representation regarding the advisability of investing in such product(s).

Performance information less than 1 year has not been annualized.

Historically, certain fees have been assumed or reduced by some of the portfolios. Had these expenses not been assumed or reduced, the total return for these Investment Divisions would have been lower.

NYLIFE Distributors LLC (NYLIFE Distributors), the underwriter and distributor of the policies, is registered with the SEC and the Financial Industry Regulatory Authority, Inc. (FINRA) as a broker-dealer. New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation, and offered by NYLIFE Securities LLC, (member FINRA/SIPC) a Licensed Insurance Agency. The New York Life IndexFlex Variable Annuity - FP Series policies are sold by registered representatives of other, unaffiliated broker-dealers that have selling agreements with NYLIFE Distributors and NYLIAC. Both NYLIAC and NYLIFE Securities LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.

**Investments and insurance products are:**

**Not FDIC/NCUA Insured • Not Insured by Any Federal Government Agency • Not a Deposit  
or Other Obligation of, or Guaranteed by, the Bank or Any of Its Affiliates • May Lose Value**