



Variable annuities are long-term investment vehicles designed to help save for retirement. As with many investments, there are fees, expenses, and risks associated with variable annuity contracts.

Guarantees are backed by the claims-paying ability of New York Life Insurance and Annuity Corporation (NYLIAC) and do not apply to the investment performance of the underlying funds, which are subject to market risk and will fluctuate in value.

Withdrawals or surrenders may be subject to ordinary income taxes and, if made prior to age 59½, may be subject to a 10% IRS penalty.

Rider charges are 0.25% of the reset value as of the last policy anniversary (or as of the policy date if within the first policy year) deducted quarterly. The maximum annual rider charge is 1.00%. The current charge is subject to change at any time, but will not increase once the policy is issued.

The rider benefit will not reset after the owner's death (or after the death of any grantor in grantor-owned policies). If the owner is not a natural person, or a grantor trust, the rider benefit will no longer reset after the death of the annuitant. In addition, if an ownership change or assignment to the policy is made, the rider may terminate, and no reset value will be payable. Please see the prospectus for more details.

This material is general in nature and is being provided for informational purposes only. It was not prepared, and is not intended, to address the needs, circumstances and/or objectives of any specific individual or group of individuals. New York Life and its affiliates are not making a recommendation to purchase any specific products. For advice regarding your personal circumstances, you should consult with your own independent financial and tax professionals.

This material is authorized for use by the general public only if preceded or accompanied by the product and fund prospectuses. Investors are asked to consider the investment objectives, risks, charges, and expenses of the investment carefully before investing. Both prospectuses contain this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

New York Life Variable Annuities are issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation. NYLIFE Distributors LLC, Member FINRA/SIPC, is the wholesale distributor and underwriter for these products. Both NYLIAC and NYLIFE Distributors are wholly owned subsidiaries of New York Life Insurance Company, 51 Madison Ave, New York, N Y 10010. Variable annuities are offered through properly licensed registered representatives of an affiliated broker dealer, as well as registered representatives of third party unaffiliated broker dealers.

In most jurisdictions, rider and policy form numbers are as follows: ADBR Rider (ICC15-R302, or it may be 215-R302); New York Life Premier Variable Annuity—FP Series (ICC17V-P01, or it may be NC17V-P01).

New York Life Insurance Company

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Love lives on. So can a financial legacy.

Investments and insurance products are:

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





A meaningful gift for those who matter most.

If savings aren't used for income in retirement, the New York Life Variable Premier Annuity - FP Series with the Annual Death Benefit Reset Rider may help maximize what's left behind.

Enhanced legacy protection may be right for those who...



Do not plan to use the investment for income right away.



Want to lock in potential earnings for beneficiaries.

There are fees, guidelines, and risks to consider. Guarantees are backed by the claims-paying ability of New York Life Insurance and Annuity Corporation (NYLIAC).

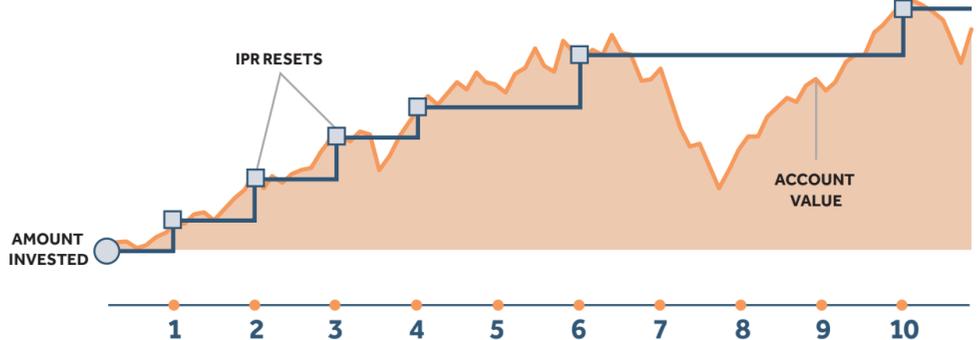
The Annual Death Benefit Reset Rider

Maximizes a financial legacy by locking in any growth on each policy anniversary.

Automatically resets the death benefit to the highest policy anniversary amount up to age 80.

Is available for an annual cost of 0.25% of the reset value for owners or annuitants 0–75 years old

How to help enhance a financial legacy—a hypothetical example.



With purchase of the Annual Death Benefit Reset Rider, the beneficiary would receive the greatest of three possible amounts: the total of all money invested, the account value, or the most recent reset amount.²

This hypothetical illustration is intended to show how the ADBR works in rising and declining markets, assumes the policy owner did not annuitize the policy, and is not intended to show actual performance of any investment. Annual charges reflected in your value include a mortality and expense charge, fund fees, and any applicable policy service charge, rider fees, and surrender charges. Variable annuities fluctuate in value, and you may receive more or less than the premiums paid.

² Adjusted for any withdrawals.