



Annuities

Bring Your Future Into Focus.

Today.

New York Life
Guaranteed Future
Income Annuity

The Company You Keep[®]



We all have a vision of a successful retirement.

For some, it will include relaxation and travel, while others may choose to continue working. However, with individuals living longer than ever before, one thing is clear — your portfolio must provide income each and every year of your retirement. Up to this point, you've spent a lifetime helping others — perhaps raising a family, putting your children through college. Now it is your turn to provide yourself with the financial security of guaranteed retirement income.

Build your future retirement income today!

Flexible. Secure. Simple.

A Guaranteed Future Income Annuity* from New York Life can help you build a guaranteed¹ lifetime income stream. Your investment today can guarantee that you will receive a monthly paycheck throughout your entire retirement.

Retirement Income: It's Now Up to You

In the past, people received guaranteed lifetime income from a pension plan and Social Security to supplement their own personal retirement savings. However, the environment that retirees now face is quite different. The New York Life Guaranteed Future Income Annuity can help you meet the unique challenges of retirement. Like a pension plan, it can provide guaranteed¹ income, helping you build a retirement strategy on your own terms through a customized stream of income payments that will last for your entire life.

A Flexible, Secure and Simple Way to Retirement Income

A New York Life Guaranteed Future Income Annuity is:

- **Flexible** – You get a guaranteed income stream tailored to help meet your own unique retirement needs.
- **Secure** – You receive an income stream that is not subject to stock or bond market risk, and backed by an institution you can trust.
- **Simple** – You get a worry-free stream of income to help cover expenses without recurring fees.

What's best is that you receive this income stream guaranteed for as long as you live. It is essentially a paycheck for life.

Meeting Your Needs With the Guaranteed Future Income Annuity

The Guaranteed Future Income Annuity may be suited for individuals nearing retirement who don't need income now, but would like to lock in a future guaranteed income stream. Consider the following scenarios where it might make sense for you:

- **Build Your Own Retirement** – For those individuals still working who want to create their own pension-like retirement income. Income payments begin on a predetermined future date and will last for the rest of your life.
- **401(k) Rollovers** – For individuals with money in 401(k) accounts sitting at former employers. You can turn that money into what it was intended for — guaranteed retirement income.
- **Longevity Protection** – For retirees looking to protect their retirement plans should they live beyond their life expectancy. Income payments can start at an advanced age, allowing you to live life to the fullest without worrying about income for your later years.

Getting Started: Determining Your Income Needs

Not sure how much income you will require in retirement? Academic studies suggest that most retirees need about 78%-94% of their pre-retirement income, adjusted for inflation, to maintain the same standard of living in retirement.² To determine how much retirement income you can count on, combine your estimated Social Security benefits and/or any pension income you may receive (go to www.ssa.gov to estimate your Social Security income).

With this information, a simple calculation can help you determine your income gap:

Your Required Retirement Income		Your Social Security/Pension Income		Your Income Gap
<input type="text"/>	–	<input type="text"/>	=	<input type="text"/>

Talk to a New York Life agent about our guaranteed income rates today—even partially filling your income gap might give you peace of mind about your financial future.

* 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.

¹ Guarantees are subject to contract terms, exclusions and limitations, and the claims paying ability of New York Life Insurance and Annuity Corporation (NYLIAC) (a Delaware Corporation), a wholly-owned subsidiary of New York Life Insurance Company. 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.

² Aon Consulting's Replacement Ratio Study,™ "A Measurement for Retirement Planning," 2008.

Helping You Meet Your Future Income Needs

With fewer Americans covered by pension plans than previous generations and Social Security providing a smaller percentage of retirement income needs for many, finding guaranteed sources of income is now more important than ever. Fortunately, you don't have to look much further than the Guaranteed Future Income Annuity.

Here are a few hypothetical examples of how it may help you meet your future income needs:

Retirement

Build Guaranteed Income by Investing Over Time.



Barbara Jones, age 54 - Small Business Owner - Planning to retire in 11 years

- Does NOT have a pension plan through work.
- Much like funding a 401(k) or IRA³, she invests \$10,000 per year in a Guaranteed Future Income Annuity (Each premium payment will receive the payout rate in effect at the time the payment is made and will generate a percentage of the total annual payout).
- Elects to have her income payments start at age 65.
- When she's ready to retire, she's invested a total of \$100,000, which will generate a guaranteed stream of income that will last for the rest of her life.

Age	Premium	Payout Rate	Annual Income for Life at 65
54	\$10,000	10.9%	\$1,090
55	\$10,000	10.3%	\$1,030
56	\$10,000	9.7%	\$970
57	\$10,000	9.2%	\$920
58	\$10,000	8.7%	\$870
59	\$10,000	8.2%	\$820
60	\$10,000	7.7%	\$770
61	\$10,000	7.3%	\$730
62	\$10,000	6.9%	\$690
63	\$10,000	6.5%	\$650
64	\$0	—	—
65	\$0	—	—
TOTAL	\$100,000		\$8,540

Please Note: This hypothetical example is for illustrative purposes only. Illustration is based on market rates as of 6/3/2011 for Life with a 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. Income payments include return of premium, interest and mortality credits.

Retirement

Benefit From Higher Rates by Deferring Your Income Start Date.



Kathy & Mike Clark, both age 59 - Both currently working - Nearing retirement

Age	Premium	Payout Rate	Annual Income for Life at 66
59	\$100,000	8.1%	\$8,100
60	\$0	—	—
61	\$0	—	—
62	\$0	—	—
63	\$0	—	—
64	\$0	—	—
65	\$0	—	—
66	\$0	—	—
TOTAL	\$100,000		\$8,100

Please Note: This hypothetical example is for illustrative purposes only. Illustration is based on market rates as of 6/3/2011 for Joint Life with a 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. Income payments include return of premium, interest and mortality credits.

- Just finished paying for children's college education.
- Because they were busy paying for college and may not have saved enough, they take a portion of their assets and put \$100,000 in a Guaranteed Future Income Annuity Joint Life Policy.
- At age 66, they begin receiving income payments that last both of their lives, helping to pay for expenses.

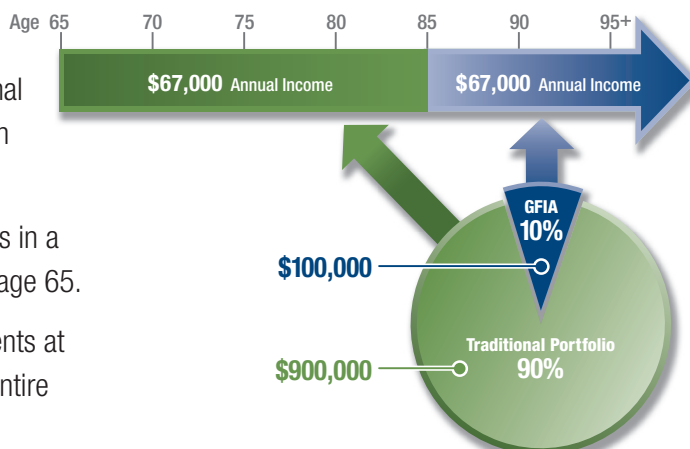
Retirement

Maintain Retirement Income Over Your Entire Lifetime.



Paul Alvarez, age 65 - Retired - Wants to ensure he doesn't outlive his assets

- \$1 million in assets.
- Invests 90% of his assets in a traditional portfolio that he intends to spend down between age 65 and 85.
- Invests 10% of his non-qualified assets in a Guaranteed Future Income Annuity at age 65.
- Elects to start receiving income payments at age 85. These payments will last his entire life. Guaranteed.
- He plans on enjoying a long retirement and the Guaranteed Future Income Annuity allows him to spend his money between 65 and 85 without concern for how long he might live.



Please Note: This hypothetical example is for illustrative purposes only. Illustration is based on market rates as of 6/3/2011 with a Life Only 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. Income payments include return of premium, interest and mortality credits. Income shown from age 65 to age 85 is based on a hypothetical systematic withdrawal from the \$900,000 portfolio.

Customized to Meet Your Needs

The Guaranteed Future Income Annuity is a flexible premium, deferred income annuity. By deciding to purchase this product, you make an initial investment and select a future date in which your income will start (2-40 years from the initial premium payment).⁴ During the deferral period — which is the time between your initial investment and your income start date — you have the option of making subsequent premium payments into your annuity at any time.⁵ After your elected deferral period has ended, you will begin to receive income payments, which will last for the rest of your life. You can customize your payment stream to include another annuitant, legacy options, and inflation protection.



The Guaranteed Future Income Annuity provides you with:

- **Flexible Premium Options⁶** — You can make a smaller initial investment and then subsequent investment contributions any time you like during your deferral period.
- **Flexible Income Start Date** — When you make your initial premium payment, you select the date — anywhere from two to 40⁷ years in the future — that you want to begin receiving income. If your retirement plans change, you have the flexibility to either accelerate or defer your income start date.⁸
- **Additional Options** — The Guaranteed Future Income Annuity also offers several additional options that allow you to further customize your retirement income strategy. These features help you better plan for the goals you've set for the future and provide the flexibility to build a retirement that's designed specifically for your own unique needs.

*A Guaranteed Future Income Annuity from New York Life can help you build a guaranteed income stream for life. To find out how a **Guaranteed Future Income Annuity can bring your future into focus**, talk to your New York Life agent today.*

⁴ Minimum initial premium payment and deferral years may vary by state or payment option.

⁵ The minimum subsequent premium payment is \$100, which can be made any time up to 2 years before income start date.

⁶ If the initial premium or the sum of all premiums exceeds \$3 million, approval from New York Life Insurance and Annuity Corporation is required.

⁷ For Life Only policies, if annuitant is age 71 or older, the maximum deferral period is 5 years.

⁸ Not available on Life Only policies. The new income amount will be adjusted based on the Moody's Seasoned Baa Corporate Bond Yield (DBAA) rates, A2000 mortality tables and an Interest Rate Change Adjustment. For qualified policies, changes to the income start date may be limited due to IRS Required Minimum Distribution (RMD) rules. For qualified contracts, all accelerations of 5 years or less are guaranteed to satisfy IRS RMD Rules. Accelerations must be at least 13 months from your last premium payment. Deferrals of your income start date are up to five years from your original start date. Guarantee not available for policies where the Annual Increase Option has been selected.

Financial Strength is Our Foundation

New York Life Insurance Company — the parent company of New York Life Insurance and Annuity Corporation (NYLIAC) — has been around for more than 166 years.

New York Life Insurance Company is the largest mutual life insurance company in the United States*. New York Life Insurance Company and NYLIAC maintain a high level of financial stability, while meeting our fiscal obligations, which is a clear indicator of long-term security. You can count on us — always. That's why New York Life is The Company You Keep®.

For more detailed information on the company's performance and client stories in our annual report, visit www.newyorklife.com.

* Based on revenue as reported by "Fortune 1,000 Ranked within Industries, Insurance: Life and Health (Mutual)," Fortune magazine, May 5, 2011.
For methodology see: <http://money.cnn.com/magazines/fortune>



See the Guaranteed Future Income Annuity fact sheet for more information about the product.

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

The Company You Keep®

Issued by New York Life Insurance and Annuity Corporation (NYLIAC) (A Delaware Corporation)
a wholly-owned subsidiary of New York Life Insurance Company.

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).