



Retirement Income: Don't Settle For Less Than a 100% Guarantee



The Company You Keep®

Peace of mind in retirement means knowing that you'll never outlive your retirement savings, no matter how the financial markets perform, and no matter how long you live. That's why you don't want to leave anything to chance when it comes to retirement income.

Many financial services companies providing retirement planning services can be reasonably certain that you won't outlive your retirement savings, but they can't guarantee it. That's because they base their financial projections on certain assumptions—such as withdrawal rates, asset allocation, and expected returns—all of which can fluctuate.

What Sets Us Apart—A 100% Guarantee

New York Life offers a suite of Guaranteed Lifetime Income annuity products* backed by a 100% guarantee that your income benefits will continue for the duration of your lifetime—no matter how long that may be.

As a life insurance company, we're uniquely able to make lifetime guarantees because we're in the business of managing longevity risk. And New York Life's history of financial strength,** integrity, and mutuality means that you can count on our being here to provide your retirement income for as long as you live. Regardless of the economy, our focus is fixed on just one objective: meeting the needs of our customers, now and far into the future.

Contact a New York Life Agent

Please contact your New York Life agent today if you would like to learn how New York Life Insurance and Annuity Corporation can back your retirement income benefits with a 100% guarantee—so you can live life to the fullest without worrying whether you'll outlive your retirement savings.



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Michel Leveque is an agent licensed to sell insurance through New York Life Insurance Company and may be licensed with various other independent unaffiliated insurance companies in the state of MA. No insurance business may be conducted outside this state referenced.

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New York Life Insurance Company

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

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* Offered by New York Life Insurance and Annuity Corporation, a wholly owned subsidiary of New York Life Insurance Company.

** A.M. Best A++ (Superior); Standard & Poor's AAA (Extremely Strong); Moody's Aaa (Exceptional); Fitch AAA (Exceptionally Strong). Source: Ratings Monitor (as of 8/16/07).