



# You've made your lesson plans. Have you made a plan to save for retirement?

Making regular contributions to your 403(b) plan can help you reduce your taxable income today and help you build a better retirement for your future. If you would like to speak to a knowledgeable New York Life financial services professional for help getting started, or to learn more about our annuities, please complete the section below.

**For more information:**

Neither New York Life, nor its agents, provides tax, legal or accounting advice. Please consult your own tax, legal or accounting professional before making any decisions. Annuities are known for offering a variety of attractive features, one of which is tax deferral. However, tax-qualified retirement plans, like 403(b) plans already provide tax deferral under the Internal Revenue Code, so the tax deferral of an annuity does not provide any additional benefits. Tax sheltered annuity plans under IRC Section 403(b) are only available to employees of public education organizations and Section 501(c)(3) tax-exempt organizations. New York Life Annuities are issued by New York Life Insurance and Annuity Corporation (A Delaware Corporation) a wholly owned subsidiary of New York Life Insurance Company. Variable annuities are offered through NYLIFE Securities LLC (member FINRA/SIPC), a Licensed Insurance Agency. Please consult with your professional advisor concerning tax, legal or accounting advice. Annuities contain certain limitations and restrictions. For costs and complete details, contact a financial professional.

**New York Life Insurance Company**

51 Madison Avenue  
New York, NY 10010  
www.newyorklife.com

AR04475B.122021 SMRU1504909 (Exp.12.17.2023) 1148.1221



**Yes, I am interested in hearing from a New York Life financial services professional.**

School Name: \_\_\_\_\_

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Home Phone Number: \_\_\_\_\_ Mobile Phone Number: \_\_\_\_\_

School Phone Number: \_\_\_\_\_ Best time to call: \_\_\_\_\_

School Email: \_\_\_\_\_ Personal Email: \_\_\_\_\_