

# Periodic Partial Withdrawal/ Partial Withdrawal Request Form

New York Life Variable Annuities

If you are using the funds from this policy to purchase/fund another policy, please consider all aspects of the transaction before making a final decision to ensure that it is in your best interest. The withdrawal of these funds may affect the guaranteed and non-guaranteed values, including the accumulation amount and surrender value of the policy from which the funds are being released. For Premier Advisory VA, please contact your investment adviser representative prior to taking any action on your policy.

You have read and understand the Distributions Under The Policy (Partial Withdrawals) and Charges and Deductions (Surrender Charges) sections of the product prospectus for your policy. **If your policy is a Tax Sheltered Annuity use form 18484T.**

## STEP 1 Tell us your policy information.

Policy number	<input type="text"/>	Policy owner name	<input type="text"/>
Preferred phone no.	<input type="text"/>	Is this a cell phone? <input type="checkbox"/> Yes <input type="checkbox"/> No	Email <input type="text"/>
Address <input type="checkbox"/> Check this box to update our records with this information.			
STREET	APT.	CITY	STATE ZIP

**Please Note:** If NYLIAC receives this request and any required information is incomplete, this request will not be processed. **We will notify you if your request is incomplete.** If you resubmit the request, the transaction(s) will be effective as of the date on which we receive a complete resubmission.

For policies that have elected the Investment Protection Plan Rider (IPP), Investment Protection Plan II Rider (IPP II), Guaranteed Investment Protection Rider (GIPR), Guaranteed Investment Protection Rider 2.0 (GIPR 2.0), Investment Preservation Rider (IPR), Investment Preservation Rider 2.0 (IPR 2.0), Investment Preservation Rider 3.0 (IPR 3.0), Investment Preservation Rider 4.0 (IPR 4.0), Investment Preservation Rider 5.0 (IPR 5.0), or Annual Death Benefit Reset (ADBR) Rider, all partial withdrawals will reduce the amount guaranteed under the rider on a proportional basis. Please see product prospectus for more information. For Premier Advisory VA with the Investment Preservation Rider-Advisory (IPR-Advisory), any withdrawals above the IPR free withdrawal amount is subject to charges. Please see your financial professional or product prospectus for more information.

Partial withdrawals may reduce the death benefit of your policy. Please see product prospectus for more information.

Periodic Partial Withdrawal (PPW) arrangements are not available for New York Life Income Plus or Income Plus Variable Annuity II Policies with the Guaranteed Future Income Benefit (GFIB) if the GFIB Payments have not been fully funded.

Please note that any PPW arrangement on your policy will be suspended when a Future Income Purchase (FIP) transaction is processed. For Premier Advisory Variable Annuity policies, any withdrawals may affect the M&E Breakpoint threshold. Please consult your financial professional or product prospectus for more information.

**To process a Periodic Partial Withdrawal (PPW) arrangement, NYLIAC must receive this form at least five business days before the date the withdrawals are to begin. The withdrawals will be effective on the day of the month you specify. If the day of the month specified is within five days of NYLIAC's receipt of this form, then the withdrawals will begin on the day specified in the following month. Please read the product prospectus for further details regarding Partial Withdrawals and Periodic Partial Withdrawals (PPW).**

A PPW arrangement or partial withdrawal may result in a surrender charge being deducted, if the amount withdrawn, when added to the amount of all prior surrender charge free withdrawals occurring during the current policy year, exceeds the greatest of (a) 10% of the current Accumulation Value of your policy, (b) 10% of the Accumulation Value as of the prior Policy Anniversary (10% of the Premium Payment if the withdrawal is made in the first policy year) or (c) the Accumulation Value less the accumulated premium payments. Please refer to a current product prospectus for complete details. **Any PPW arrangement or partial withdrawal from a New York Life Variable Annuity or New York Life Essentials Variable Annuity Fixed account or DCA Advantage Plan Account will void the Fixed Account Initial Premium Guarantee. All policies may not be available in all jurisdictions.**

**IMPORTANT TAX INFORMATION:** If you withdraw funds from your New York Life IRA and plan to redeposit the funds into any IRA, please be aware that you are allowed to make only one rollover from an IRA to another IRA in any 12-month period, regardless of the number or types of IRAs you own. If you redeposit the funds into a New York Life IRA, you certify that: (1) the contribution qualifies as a rollover contribution pursuant to Internal Revenue Code section 408(d)(3) and the applicable regulations, (2) you made the rollover contribution within 60 days after the day you received the funds, and (3) including the rollover contribution, you have not made more than one indirect (i.e., 60 day) rollover from an IRA to another (or the same) IRA in the previous 12 months regardless of the number or type of IRAs you own. If any of the above information is not correct, you will notify New York Life within 30 days of the date of the rollover contribution.

## STEP 2 Partial Withdrawal (One-time only)

**The minimum amount that may be withdrawn is \$500. With the exception of New York Life Flexible Premium Variable Annuities investing in NYLIAC Variable Annuity Separate Accounts I and II, we will not process your partial withdrawal request if honoring such a request would result in an Accumulation Value of less than \$2,000.**

**Please Note:** If you have a current and active 72(t) SEPP arrangement on your policy, requesting any partial withdrawal option below may result in a modification of your 72(t) SEPP arrangement and the imposition of the 10% IRS penalty tax on all prior distributions, plus interest. You should consult your tax advisor before making any changes to your 72(t) SEPP arrangement. **Partial withdrawal requests for amounts greater than \$50,000 must include a notarized confirmation or Medallion Signature Guarantee of the policy owner's signature.**

Choose one option:

- ☐ I wish to have \$ \_\_\_\_\_ (Gross) deducted from my policy. **I understand that I may receive less than this amount if I elect to have taxes withheld and/or a surrender charge applies.**
- ☐ I wish to receive \$ \_\_\_\_\_ (Net). **I understand that the amount deducted from my policy may be greater if I elect to have taxes withheld and/or a surrender charge applies.**
- ☐ I wish to withdraw 10% of the current Accumulation Value of my policy. **I understand this withdrawal may be subject to a surrender charge if this is not the first withdrawal I have made during the current policy year.**



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**STEP 2** Continued from previous page

- ☐ I wish to withdraw the gain in my policy (calculated as the Accumulation Value less the accumulated premium payments).
- ☐ I wish to withdraw the maximum amount that is not subject to surrender charges.
- ☐ I wish to withdraw the maximum amount available without terminating my policy. **I understand this withdrawal may be subject to surrender charges.**
- ☐ **For Premier Advisory VA with IPR – Advisory ONLY:** I wish to take the maximum free amount without incurring the IPR termination and withdrawal charge.

**For New York Life Longevity Benefit Variable Annuity policy owner(s) ONLY,** please consider the following provision when selecting a partial withdrawal. Please indicate below, which option you direct NYLIAC to follow in the event that your partial withdrawal request reduces the percentage of the premium payment invested in the investment divisions (at the time the distribution is made) to less than 25% of the amount of the premium payment.

- ☐ NYLIAC will adjust the amount of the partial withdrawal request such that the percentage of the premium payment invested in the investment divisions (at the time the distribution is made) is not reduced below 25% of the premium payment.
- ☐ I agree to surrender the policy for its Accumulation Value less any applicable fees and charges. Please complete the Income Tax Withholding section to surrender the policy.

For New York Life Income Plus and Income Plus Variable Annuity II Policyholder(s) with the Guaranteed Future Income Benefit (GFIB), Partial withdrawals taken before your GFIB Payments are fully funded will lower your GFIB Payments. Please consult your Registered Representative/ Financial Professional before taking a Partial Withdrawal.

If any of these partial withdrawal options include monies to be withdrawn for the purposes of paying a premium for another NYLIAC, New York Life Insurance Company, or a Long Term Care product, please indicate the policy number and payment type. Please Note: Loan Repayments are not eligible for Long Term Care products.

The partial withdrawal will be used to pay the premiums on the following policy number:

Annuitant/Insured

Policy  
number

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Premium payment type (check one): ☐ Scheduled Premium Payment ☐ Additional Premium Payment ☐ Loan Repayment

**STEP 3** Periodic Partial Withdrawal (PPW - recurring withdrawals)

Only one PPW arrangement may exist for each policy. If a new election form is received by NYLIAC, it will cancel any previous election form. You may not elect to receive PPWs if you are currently making scheduled deposits to your policy via automatic deposits from your bank or through a billing arrangement with your employer. PPWs will continue until notification to terminate them is received by NYLIAC.

**For New York Life Longevity Benefit Variable Annuity policy owner(s),** please consider the following provision when selecting a PPW arrangement. If any PPW arrangement reduces the percentage of the premium payment invested in the investment divisions (at the time the distribution is made) to less than 25% of the amount of the premium payment, the PPW arrangement will be terminated. We will notify you if the termination of your PPW arrangement becomes necessary.

**For New York Life Income Plus and Income Plus Variable Annuity II policies,** PPW arrangements are not available with the Guaranteed Future Income Benefit (GFIB) if the GFIB Payments have not been fully funded.

**PPWs are not permitted from the DCA Advantage Plan Accounts.**

\*For any PPW arrangement selected, please be sure to indicate the frequency you wish to receive payments and the start date.

**3A: Tell us how much you would like to receive for the scheduled withdrawals (Check only one)**

- ☐ **A Specified Amount (Minimum \$100) \$** \_\_\_\_\_ (The requested amount will be withdrawn for each payment.)  
Choose one option: ☐ **Gross:** I understand that I may receive less than this amount if I elect to have taxes withheld and/or a surrender charge applies.  
☐ **Net:** I wish to receive the full amount specified above. I understand that the amount deducted from my policy may be greater if I elect to have taxes withheld and/or a surrender charge applies.
- ☐ **A Percent of Current Accumulation Value** \_\_\_\_\_ %. (The amount of each modal withdrawal will be a percentage of accumulation value selected on the date of each payment; divided by the number of payments to be made during a 12-month period.)
- ☐ **Interest Only (Minimum Fixed Account(s) Value \$5,000).** Use this option to withdraw, from the Fixed Account(s), the interest earned on monies allocated to the Fixed Account(s). If this option is chosen, skip Step 4. (If the Fixed Account Interest Sweep feature is being used, electing this option will automatically cancel it.) This option is not available for New York Life Access Variable Annuity and New York Life Premier Advisory Variable Annuity policies.
- ☐ **The Required Minimum Distribution (RMD.)** This is the amount that is generally required by the Internal Revenue Service (IRS) to be withdrawn annually from your Individual Retirement Annuity (IRA) policy once you reach age 73. (The distribution amount will be the annual RMD amount for the annuity policy divided by the chosen frequency.) If this option is chosen, the RMD payment may be subject to a surrender charge. *Please select one option below:*
- ☐ **Uniform Distribution Period:** This calculation is the same for all individuals of the same age, regardless of the age or existence of a beneficiary. The Uniform Lifetime table is used for this calculation.
- ☐ **Joint Life Expectancy:** You are eligible for this option only if your spouse is the sole beneficiary and he or she is more than 10 years younger than you. You must indicate the name, date of birth and the Social Security number of your spouse.

Spouse's name

Spouse's date of birth

Spouse's Social Security number

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### 3A: Continued from previous page

- ☐ **72(t) Substantially Equal Periodic Payments (SEPPs).** This is the amount that you may withdraw from your Individual Retirement Annuity (IRA) policy before you reach age 59½ without incurring the IRS 10% premature distribution penalty tax. SEPPs generally must continue for at least 5 years or until you reach age 59½, whichever is later, and during this time you may not make a contribution to your policy or otherwise modify your SEPP arrangement. If your SEPPs are modified (other than due to death or disability) before 5 years or until you reach age 59½, whichever is later, the 10% penalty tax will be imposed retroactively on all prior distributions, plus interest. You should consult your tax advisor before making any changes to your series of SEPP arrangement.

If you begin distributions in a year using either the fixed amortization method or the fixed annuitization method, you may in any subsequent year switch to the RMD method to determine the payments for the year of the switch and all subsequent years. Once a change is made, the RMD method must be followed in all subsequent years.

**Surrender Charges will be waived on PPWs made pursuant to Section 72(t)(2)(A)(iv) of the Internal Revenue Code.**

**To elect one of the Fixed payment options, you must provide one of the following: either a copy of the NYLIAC illustration from your agent, or a SEPP calculation letter from your tax advisor.**

**Please check one of the following 72(t) methods if you have selected the 72(t) arrangement:**

- ☐ **Required Minimum Distribution (RMD) Method:** NYLIAC will calculate the annual payment for each year by dividing the account balance as of the preceding December 31st, by the appropriate number from the IRS life expectancy table selected below.

**Please check one:**

- ☐ **The Single Life Table** sets forth life expectancies for each age.
- ☐ **The Uniform Lifetime Table** sets forth joint and last survivor life expectancies for each age based on a hypothetical beneficiary who is exactly 10 years younger than the owner.
- ☐ **The Joint and Last Survivor Table** sets forth joint and last survivor life expectancies of an owner and the owner's designated beneficiary for each combination of ages of those individuals. You must indicate the name, date of birth and Social Security number of your beneficiary.

Beneficiary's name	Beneficiary's date of birth	Beneficiary's Social Security number
		<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">-</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">-</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div>

- ☐ **The Fixed Amortization Method:** The annual payment for each year is determined by amortizing in level amounts the account balance over a specified number of years determined using the chosen IRS life expectancy table and an allowable IRS interest rate. Under this method, once the account balance, the number from the chosen IRS life expectancy table, and the resulting annual payment are determined for the first distribution year, the annual payment is the same amount in each subsequent year.

Please provide the dollar amount \$\_\_\_\_\_. (The requested amount will be withdrawn each year.)

*IRS life expectancy tables can be found in IRS Publication 590-B and IRS Notice 2022-6. You can choose any interest rate that is not more than the greater of (i) 5% or (ii) 120% of the federal mid-term rate for either of the two months immediately preceding the month in which you will start taking SEPPs.*

- ☐ **The Fixed Annuitization Method:** The annual payment for each year is determined by dividing the account balance by an annuity factor that is the present value of an annuity of \$1 over your life expectancy (or the joint lives of you and your beneficiary). Under this method, once the annual payment is determined for the first distribution year, the annual payment remains the same in each subsequent year.

Please provide the dollar amount \$\_\_\_\_\_. (The requested amount will be withdrawn each year.)

*The annuity factor is derived using the mortality rates in Treasury Regulation Section 1.401(a)(9)-9(e) and the chosen interest rate. You can choose any interest rate that is not more than the greater of (i) 5% or (ii) 120% of the federal mid-term rate for either of the two months immediately preceding the month in which you will start taking SEPPs.*

If any of these partial withdrawal options include monies to be withdrawn for the purposes of paying a premium for another NYLIAC, New York Life Insurance Company, or a Long Term Care product, please indicate the policy number and payment type. Please Note: Loan Repayments are not eligible for Long Term Care products.

The partial withdrawal will be used to pay the premiums on the following policy number:

Premium payment type (check one): ☐ Scheduled Premium Payment ☐ Additional Premium Payment ☐ Loan Repayment

### 3B: Tell us the frequency you would like to receive these scheduled withdrawals.

- ☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually

### 3C: Tell us the date you would like for the first withdrawal to be withdrawn from your policy.

Payment dates may not be the 29th, 30th, or 31st of a month.

MONTH DAY YEAR

To process a periodic partial withdrawal arrangement, NYLIAC must receive this form at least five business days before the date the withdrawals are to begin. The withdrawals will be effective on the date of the month you specify. If the day of the month specified is within five days of NYLIAC's receipt of this form, then the withdrawals will begin on the day specified in the following month.

### STEP 4 Tell us the allocation alternatives from which the PPW or partial withdrawals should be made.

If no indication is given, payment(s) will be taken on a proportional basis, based on the allocation of the Accumulation Value in the Allocation Alternatives at the time of the withdrawal. Otherwise, please specify the dollar amount(s) (\$) ONLY. Please use whole numbers. For 72(t) Substantially Equal Periodic Payments (SEPPs), funds will ONLY be distributed on a proportional basis. For Required Minimum Distribution and Percent of Current Accumulation Value PPW arrangements, please specify the percentages in whole numbers.



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**STEP 4** Continued from previous page

For New York Life Income Plus or Income Plus Variable Annuity II Policies with the Guaranteed Future Income Benefit (GFIB), Partial Withdrawals taken before the GFIB Payments are fully funded will be taken on a proportional basis (Please note: GFIB Payments will be lower) based on the allocation of the Accumulation Value in the Allocation Alternatives at the time of the withdrawal.

For New York Life Premier, Premier II, Premier Plus, Premier Plus II, and Premier Advisory Variable Annuity policies with the GIPR, GIPR 2.0, IPR, IPR 2.0, IPR 3.0, IPR 4.0, IPR 5.0, or IPR-Advisory, all partial withdrawals will be taken on a proportional basis based on the allocation of the Accumulation Value in the Allocation Alternatives at the time of the withdrawal.

Risk classifications are provided in the parentheses after the Investment Division. Risk classifications are determined on the basis of the Morningstar Category assigned to the Investment Division by Morningstar Analytics as of December 31, 2022. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets.

**STEP 4 FUNDS**

GUARANTEED INTEREST ACCOUNT	101	<b>Fixed Account - 1 Year Guarantee<sup>1</sup></b>	\$/%
	301	<b>Fixed Account - 3 Year Guarantee (NY Life Essentials Variable Annuity ONLY)</b>	\$/%
	131	<b>6-Month DCA Advantage Plan<sup>2</sup></b>	\$/%
	132	<b>12-Month DCA Advantage Plan<sup>2</sup></b>	\$/%
	133	<b>18-Month DCA Advantage Plan<sup>2</sup></b>	\$/%
INVESTMENT GRADE BOND	107	<b>MainStay VP Bond - Service Class (Moderate)</b>	\$/%
	103	<b>MainStay VP MacKay Government - Service Class (Moderate)</b>	\$/%
	162	<b>MainStay VP PIMCO Real Return - Service Class<sup>4</sup> (Moderate)</b>	\$/%
	102	<b>MainStay VP U.S. Government Money Market - Initial Class (Low)</b>	\$/%
	235	<b>American Funds IS The Bond Fund of America<sup>®</sup> - Class 4 (Moderate)</b>	\$/%
	238	<b>Columbia Variable Portfolio - Intermediate Bond Fund - Class 2 (Moderate)</b>	\$/%
	232	<b>Fidelity<sup>®</sup> VIP Bond Index Portfolio - Service Class 2 (Moderate)</b>	\$/%
	236	<b>Fidelity<sup>®</sup> VIP Investment Grade Bond Portfolio - Service Class 2 (Moderate)</b>	\$/%
	226	<b>PIMCO VIT Income Portfolio - Advisor Class<sup>3</sup> (Moderate)</b>	\$/%
	171	<b>PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class<sup>4</sup> (Moderate)</b>	\$/%
	178	<b>PIMCO VIT Low Duration Portfolio - Advisor Class<sup>4</sup> (Low)</b>	\$/%
	344	<b>PIMCO VIT Total Return Portfolio - Advisor Class<sup>4</sup> (Moderate)</b>	\$/%
	237	<b>Western Asset Core Plus VIT - Class II (Moderate)</b>	\$/%
NON- INVESTMENT GRADE BOND	144	<b>MainStay VP Floating Rate - Service Class (Moderate)</b>	\$/%
	119	<b>MainStay VP MacKay Convertible - Service Class (Moderate)</b>	\$/%
	110	<b>MainStay VP MacKay High Yield Corporate Bond - Service Class (Moderate)</b>	\$/%
	156	<b>MainStay VP MacKay Strategic Bond - Service Class<sup>4</sup> (Moderate)</b>	\$/%
	173	<b>BlackRock High Yield V.I. Fund - Class III<sup>4</sup> (Moderate)</b>	\$/%
	177	<b>Columbia Variable Portfolio-Emerging Markets Bond Fund - Class 2<sup>4</sup> (Moderate)</b>	\$/%
LARGE CAP EQUITY	161	<b>MainStay VP American Century Sustainable Equity - Service Class (High)</b>	\$/%
	121	<b>MainStay VP Epoch U.S. Equity Yield - Service Class (High)</b>	\$/%
	105	<b>MainStay VP S&amp;P 500 Index - Service Class (High)</b>	\$/%
	104	<b>MainStay VP Wellington Growth - Service Class<sup>5</sup> (High)</b>	\$/%
	108	<b>MainStay VP Wellington U.S. Equity - Service Class (High)</b>	\$/%
	122	<b>MainStay VP Winslow Large Cap Growth - Service Class (High)</b>	\$/%
	239	<b>AB VPS Relative Value Portfolio - Class B<sup>3,8</sup> (High)</b>	\$/%
	187	<b>American Funds IS<sup>®</sup> Growth Fund - Class 4<sup>3</sup> (High)</b>	\$/%
	188	<b>American Funds IS Washington Mutual Investors Fund - Class 4<sup>3</sup> (High)</b>	\$/%
	241	<b>BNY Mellon Sustainable US Equity Portfolio - Service Shares (High)</b>	\$/%
	185	<b>Clearbridge Variable Appreciation Portfolio - Class II<sup>3</sup> (High)</b>	\$/%
	115	<b>Fidelity<sup>®</sup> VIP Contrafund<sup>SM</sup> - Service Class 2 (High)</b>	\$/%
	113	<b>Fidelity<sup>®</sup> VIP Equity-Income<sup>SM</sup> Portfolio - Service Class 2 (High)</b>	\$/%
	342	<b>Fidelity<sup>®</sup> VIP Growth Opportunities Portfolio - Service Class 2<sup>4</sup> (High)</b>	\$/%
	125	<b>MFS<sup>®</sup> Investors Trust Series - Service Class (High)</b>	\$/%
	126	<b>MFS<sup>®</sup> Research Series - Service Class (High)</b>	\$/%





**STEP 4 Continued FUNDS**

ASSET ALLOCATION	145	<b>MainStay VP Balanced</b> - Service Class (Moderate)	\$/%
	148	<b>MainStay VP Conservative Allocation</b> - Service Class (Moderate)	\$/%
	151	<b>MainStay VP Equity Allocation</b> - Service Class (High)	\$/%
	150	<b>MainStay VP Growth Allocation</b> - Service Class (High)	\$/%
	106	<b>MainStay VP Income Builder</b> - Service Class (Moderate)	\$/%
	159/165	<b>MainStay VP Janus Henderson Balanced</b> - Initial <sup>6</sup> /Service Class (Moderate)	\$/%
	149	<b>MainStay VP Moderate Allocation</b> - Service Class (Moderate)	\$/%
	191	<b>American Funds IS<sup>®</sup> Asset Allocation Fund</b> - Class 4 <sup>3</sup> (Moderate)	\$/%
	157	<b>BlackRock Global Allocation V.I. Fund</b> - Class III Shares <sup>4</sup> (Moderate)	\$/%
	197	<b>Fidelity<sup>®</sup> VIP FundsManager<sup>®</sup> 60% Portfolio</b> - Service Class <sup>3</sup> (Moderate)	\$/%
	231	<b>Franklin Templeton Aggressive Model Portfolio</b> - Class II <sup>3</sup> (High)	\$/%
	227	<b>Franklin Templeton Conservative Model Portfolio</b> - Class II <sup>3</sup> (Moderate)	\$/%
	230	<b>Franklin Templeton Moderately Aggressive Model Portfolio</b> - Class II <sup>3</sup> (Moderate)	\$/%
	228	<b>Franklin Templeton Moderately Conservative Model Portfolio</b> - Class II <sup>3</sup> (Moderate)	\$/%
	229	<b>Franklin Templeton Moderate Model Portfolio</b> - Class II <sup>3</sup> (Moderate)	\$/%
ALTER- NATIVES	192	<b>MainStay VP IQ Hedge Multi-Strategy</b> - Service Class <sup>4</sup> (Moderate)	\$/%
	179	<b>DWS Alternative Asset Allocation VIP</b> - Class B <sup>4</sup> (Moderate)	\$/%
SMALL/MID CAP EQUITY	164/166	<b>MainStay VP Small Cap Growth</b> - Initial <sup>6</sup> /Service <sup>4</sup> (Highest)	\$/%
	136	<b>MainStay VP Wellington Mid Cap</b> - Service Class (High)	\$/%
	180	<b>MainStay VP Wellington Small Cap</b> - Service Class (Highest)	\$/%
	140	<b>Columbia Variable Portfolio - Small Cap Value Fund</b> - Class 2 (Highest)	\$/%
	323	<b>Delaware VIP Small Cap Value</b> - Service Class <sup>3</sup> (Highest)	\$/%
	139	<b>Fidelity<sup>®</sup> VIP Mid Cap</b> - Service Class 2 (High)	\$/%
	223	<b>Invesco V.I. Main Street Small Cap Fund<sup>®</sup></b> - Series II Shares <sup>3</sup> (Highest)	\$/%
	206	<b>Janus Henderson Enterprise Portfolio</b> - Service Shares <sup>3</sup> (High)	\$/%
	225	<b>MFS<sup>®</sup> Mid Cap Value Portfolio</b> - Service Class <sup>3</sup> (High)	\$/%
	142	<b>Neuberger Berman AMT Mid-Cap Growth</b> - Class S (High)	\$/%
INTERNATIONAL/GLOBAL EQUITY	163	<b>MainStay VP Candriam Emerging Markets Equity</b> - Service Class <sup>5</sup> (Highest)	\$/%
	109	<b>MainStay VP PineStone International Equity</b> - Service Class <sup>9</sup> (High)	\$/%
	174	<b>American Funds IS<sup>®</sup> Global Small Cap Fund</b> - Class 4 <sup>4</sup> (Highest)	\$/%
	172	<b>American Funds IS<sup>®</sup> New World Fund<sup>®</sup></b> - Class 4 <sup>4</sup> (Highest)	\$/%
	190	<b>Fidelity<sup>®</sup> VIP Emerging Markets Portfolio</b> - Service Class 2 <sup>3</sup> (Highest)	\$/%
	198	<b>Fidelity<sup>®</sup> VIP International Index Portfolio</b> - Service Class 2 <sup>3</sup> (High)	\$/%
	154	<b>Invesco V.I. EQV International Equity Fund</b> - Series II <sup>4</sup> (High)	\$/%
	117	<b>Janus Henderson Global Research Portfolio</b> - Service Shares (High)	\$/%
	324	<b>MFS<sup>®</sup> International Intrinsic Value Portfolio</b> - Service Class <sup>3</sup> (High)	\$/%
	240	<b>MFS<sup>®</sup> VIT Research International Portfolio</b> - Service Class (High)	\$/%
SECTOR	176	<b>MainStay VP CBRE Global Infrastructure</b> - Service Class (High)	\$/%
	160	<b>MainStay VP Fidelity Institutional AM<sup>®</sup> Utilities</b> - Service Class (High)	\$/%
	158	<b>MainStay VP Natural Resources</b> - Initial Class <sup>3</sup> (Highest)	\$/%
	138	<b>BNY Mellon IP Technology Growth Portfolio</b> - Service Shares (Highest)	\$/%
	175	<b>Columbia Variable Portfolio - Commodity Strategy Fund</b> - Class 2 <sup>4,7</sup> (Highest)	\$/%
	199	<b>Fidelity<sup>®</sup> VIP Health Care Portfolio</b> - Service Class 2 <sup>3</sup> (Highest)	\$/%
	169	<b>Morgan Stanley VIF U.S. Real Estate Portfolio</b> - Class II <sup>5</sup> (Highest)	\$/%
If using percentages, then percentages in funds chosen above must total 100%			
TOTAL			\$/%



Continued on the next page.

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**STEP 4 Continued FUNDS**

- <sup>1</sup> The Fixed Account option is not available for New York Life Premier and Premier Plus Variable Annuity Policies sold in New York. It is also not available for all New York Life Income Plus or Income Plus II Variable Annuity Policies. It is also not available for all New York Life Income Plus, Income Plus II, or Premier Advisory Variable Annuity Policies.
- <sup>2</sup> Only the 6-Month DCA Advantage Plan Account is available for New York Life Premium Plus, Elite, Premium Plus Elite, Longevity Benefit, Premier, Premier II, Premier Plus, Premier Plus II, Flexible Premium III, Complete Access II, and Premier Advisory Variable Annuity policies. The 12-Month and 18-Month DCA Advantage plans only apply to New York Life Variable Annuity and Essentials Variable Annuity policies. For the New York Life Select Variable Annuity policies, only the 6-Month and 12-Month DCA Advantage plans are available. **Only partial withdrawals may be requested from the DCA Advantage Plan Accounts. Periodic Partial Withdrawals from the DCA Advantage Plan Accounts are not permitted.**
- <sup>3</sup> These Investment Divisions are not available for New York Life Select, Longevity, and Access Variable Annuity policies.
- <sup>4</sup> These Investment Divisions are not available for New York Life Select and Longevity Benefit Variable Annuity policies.
- <sup>5</sup> Premiums or transfers will not be accepted into this Investment Division on or after 11/13/2017 if you did not have Accumulation Value in this Investment Division prior to 11/13/2017. If you remove all of your Accumulation Value from this Investment Division on or after 11/13/2017, you will not be allowed to reinvest in this Investment Division.
- <sup>6</sup> Premiums or transfers will not be accepted into this Investment Division on or after 02/17/2012 if you did not have Accumulation Value in this Investment Division prior to 02/17/2012. If you remove all of your Accumulation Value from this Investment Division on or after 02/17/2012, you will not be allowed to reinvest in this Investment Division. The MainStay VP Janus Henderson Balanced Service Class and MainStay VP Eagle Small Cap Growth Service Class impose a 12b-1 fee. Service class shares impose a 12b-1 fee. Performance for these class shares is lower than for those that do not impose a 12b-1 fee.
- <sup>7</sup> Premiums or transfers will not be accepted into this Investment Division on or after 11/23/2020 if you did not have Accumulation Value in this Investment Division prior to 11/23/2020. If you remove all of your Accumulation Value from this Investment Division on or after 11/23/2020, you will not be allowed to reinvest in this Investment Division.
- <sup>8</sup> Formerly known as AB VPS Growth & Income Portfolio - Class B. Effective 5/1/2023.
- <sup>9</sup> Formerly known as MainStay VP MacKay International Equity - Service Class. Effective 8/28/2023.

**STEP 5 Tell us how you would like to receive your PPW/partial withdrawal proceeds (select only one).**

- ☐ Send me a check to the address below.

Address

STREET

APT.

CITY

STATE

ZIP

- ☐ Send proceeds directly to my bank account listed below via Electronic Funds Transfer (EFT). *If we are unable to send your payment(s) via EFT to the bank account provided, we will send a check to the address of record or the address provided in Step 1.*

Routing  
number

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Bank name

Account  
number

- ☐ Checking  
☐ Savings

Name of account holder

If the day you have chosen for your Periodic Partial Withdrawal payments falls on any day which is not a business day (e.g. weekend or holiday), your payment shall be made on the following business day. The unit value for each payment will be equal to the unit value for the respective Allocation Alternative on the business day the payment is made.

Note: Your Financial Institution must be a member of the Automated Clearing House (ACH). Please check with your Financial Institution.

The account holder of the bank account must be an Owner of the Annuity. If the Financial Institution is a member of the ACH, your payments will be processed via Electronic Funds Transfer (EFT). By electing EFT, you agree that all payments so made shall discharge New York Life to the extent of the payments. In addition, you understand that because of New York Life's annuity payment processing requirements and, if applicable, the Financial Institution's processing requirements, your EFT payment receipt date (the day the payment is available in your account) may be later than the start date you elect, or the date the withdrawal is requested. You further agree that any EFT payments made after your death shall not be held for the benefit of your estate, but shall be repaid to New York Life upon request. You authorize and direct the Financial Institution to refund to New York Life an amount equal to any payments made after your death, and if such payments shall have been credited to your account, or to the account of your estate, to change such account accordingly.

**STEP 6 Tell us about your tax withholding election. This will be applied to this withdrawal and any future withdrawals under this policy.**

**Note:** If you surrender your policy, it may result in a taxable gain. Any taxable gain will be reported by us to you, to the Internal Revenue Service, and to any applicable state taxing authorities. Be sure to discuss this with your tax advisor.

**Are you a citizen of the United States?** ☐ Yes ☐ No

**Please select the withholding options that apply to this payment.**

**Federal withholding election:**

- ☐ **NO** withholding ☐ **YES** withhold at default 10% rate ☐ **YES** withhold at a different rate (IRS Form W-4R required)

**State withholding election:**

- ☐ **NO** withholding (may not be available in certain states) ☐ **YES** withhold at \_\_\_\_\_% rate (minimum state withholding may apply)

If you elect to have federal income tax withheld, you can choose any rate between 1 - 100%. If you wish to have federal withholding at a rate other than the default 10% rate, please submit a completed IRS Form W-4R (which can be found at [www.irs.gov](http://www.irs.gov)) along with this request form. For an eligible rollover distribution, 20% minimum withholding is required. If federal withholding applies, state withholding may apply depending on your state of residence. We are required by Federal law to withhold 10% of any taxable gain that may result from this transaction if: (1) your taxpayer identification number is not provided in Step 7, (2) you do not make a withholding election, or (3) the payment is delivered outside of the United States or its possessions.

**Continued on the next page.**

**STEP 7** Read and sign.

Your signature(s) confirm that you understand and agree that:

- You have read all the information on this form and that the information you have provided is correct.
- Where the owner is a corporation or trust, please provide signatures of two corporate officers or all trustees as well as their respective titles.
- Where the owner is a partnership, the form must be signed by two partners other than the annuitant. In the case of a limited partnership, only the signature of general partner is required.
- Where the policy is assigned, the assignee's signature is required in addition to the policy owner's signature. If the assignee is a bank or corporation, two officers must sign. If policy is jointly owned and has another designee(s) who is authorized to request transactions on the policy, the signatures of all joint owners and designees are required. All signatories must provide their Tax Identification Number.
- Where the policy owner is a person acting as a guardian, conservator or in a similar capacity, evidence of appointment must accompany the form.
- Partial withdrawal requests for amounts greater than \$50,000 must be received in a form acceptable by us and include a notarized confirmation of the owner's signature or a medallion signature guarantee.
- Owner distributions that are taxable will be reported to the IRS on Form 1099R.
- It is the participant's responsibility to meet the IRS requirements that qualify for this distribution.
- The effective date of this request will be the date it is received in the Variable Products Service Center of New York Life Insurance and Annuity Corporation (NYLIAC), completed with all required information for processing.
- Once the withdrawal is processed, NYLIAC is not obligated to accept any return of the monies distributed.
- Distributions that are paying a premium on another New York Life or Long Term Care policy number(s) will be sent directly to the administrator of the policy number(s).

**Owner Tax Certification**

**Under penalties of perjury, I (as owner named) certify:** 1. My Social Security number or Tax ID number shown on this form is my correct taxpayer identification number; 2. I am not subject to backup withholding because (a) I am exempt from backup withholding; (b) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividend income; or (c) the IRS has notified me that I am no longer subject to backup withholding; 3. I am a U.S. person (includes a U.S. resident alien), and 4. The FATCA code entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. (Please note: if being submitted for a U.S. account, this last certification (4) does not apply.)

☐ Check this box if the IRS has notified you that you are subject to backup withholding.

If you are a U.S. entity, you must submit a completed IRS Form W-9. If you are not a U.S. citizen, U.S. resident alien or other U.S. person, you must submit the applicable Form W-8 with this form to certify your foreign status and, if applicable, claim treaty benefits. If you are not a U.S. person, your signature below only applies to the provisions of this document other than the provisions contained in this Owner Tax Certification section.

Enter your Social Security number if you are an individual.

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The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

<p><b>X</b></p> <p>Policy owner/Officer/Trustee signature</p>	<p>Title of Officer (if applicable)</p>	<p>Name (Print)</p>	<p>Date</p>
<p><b>X</b></p> <p>Policy owner (required if joint owner) Officer/Trustee signature</p>	<p>Title of Officer (if applicable)</p>	<p>Name (Print)</p>	<p>Date</p>
<p><b>X</b></p> <p>Assignee signature (if applicable)</p>		<p>Name (Print)</p>	<p>Date</p>
<p><b>X</b></p> <p>Assignee signature (if applicable)</p>		<p>Name (Print)</p>	<p>Date</p>

**Notarized confirmation/Medallion signature guarantee for amounts greater than \$50,000 (REQUIRED)**

<p>State of _____ County of _____</p> <p>The foregoing instrument was acknowledged before me this _____ day of _____, 20____</p> <p>by _____, who is/are personally known to me or satisfactorily proven to be the person who executed it for the purpose therein contained.</p>	<p>Notary stamp</p>
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Notary Public	Print name	Date commission Expires
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**STEP 8** Done! Send us your completed form.

Mail: **New York Life, Variable Products Service Center, Madison Square Station, PO Box 922, New York, NY 10159**

Questions? Call us at 1-800-CALL-NYL

**ONLINE:** Save time and postage by uploading this form at [newyorklife.com/register](http://newyorklife.com/register). Log in or register to upload in minutes.



**Continued on the next page.**

## State Income Tax Withholding Information (as of January 1, 2022)

**For residents of Arkansas, California, Delaware, Georgia, Iowa, Kansas, Maine, Maryland, Massachusetts, Nebraska, North Carolina, Oklahoma, Oregon, Vermont, Virginia, and Washington DC:** State withholding is generally required if federal income tax is being withheld.

**For residents of Arkansas, California, Georgia, Maine, North Carolina, Oregon, and Vermont:** If federal income tax is being withheld, state income tax withholding is generally required, unless you elect not to have state income tax withholding apply.

**For residents of Michigan:** We are required to withhold state income tax from the taxable portion of your payments, unless you provide us with a properly completed Form MI W-4P and you claim an exemption from withholding.

**For residents of Minnesota:** We are required to withhold state income tax from the taxable portion of your payments, unless you provide us with a properly completed Form W-4MNP and you elect out of withholding.

**For residents of Connecticut:** We are required to withhold state income tax from the taxable portion of your payments, unless you provide us with a properly completed Form CT-W4P and you claim an exemption from withholding. An exemption may not be claimed for lump sum distributions.

**For residents of Indiana, Louisiana, Missouri, Montana, New Jersey, New Mexico, New York, Utah, and Wisconsin:** These states do not require withholding of state income taxes, but generally allow you to elect to have withholding apply. Certain exceptions and special rules apply in some states.

**For residents of Arizona:** State income tax withholding is voluntary and only applies to periodic payments. Withholding election requests must be accompanied by Arizona Form A-4P. Without an A-4P New York Life cannot withhold Arizona state taxes if elected.

**State specific tax withholding requirements are subject to change. Please contact a tax professional for more information.**

## Important Federal Income Tax Withholding Information

This information is required to carry out the Internal Revenue laws of the United States and to provide you with some basic information about withholding of Federal income tax from your payment under the policy specified in the Income Tax Withholding Election section.

A withdrawal may result in a taxable gain reportable to the IRS. Generally, Federal withholding applies to taxable payments made from pension, profit-sharing, stock bonus, annuity and other employer deferred compensation plans, individual retirement arrangements (IRA), and commercial annuities (which include individual annuity, life insurance and endowment policies). If you make a withdrawal before you reach age 59½, you also may be subject to a 10% penalty tax on any taxable gain. This would be in addition to any income tax you may be subject to on that taxable gain. If you take a distribution from a SIMPLE IRA during the 2-year period beginning on the date you first participated in the SIMPLE IRA plan, the penalty tax described above is increased from 10% to 25%. Please consult a professional tax advisor for more information on this tax penalty and for exceptions to this rule.

Federal income tax must be withheld at a 10% rate unless you elect not to have withholding apply to the taxable portion of your payment.

You can make this election by checking the appropriate box in the Income Tax Withholding Election section. U.S. citizens living outside the United States cannot elect out of withholding. Generally, your election as to whether taxes are or are not to be withheld will apply to any other payment from the same policy. You may change this election at any time. To change your previous election, check one of the boxes in the Income Tax Withholding Election section.

Even if you elect not to have Federal income tax withheld, you are liable for payment of such tax on the taxable portion of your payment. There are penalties under the estimated tax payment rules if enough tax has not been paid through either estimated tax payments or withholding. As noted above, there is also an additional 10% tax penalty imposed by the IRS that applies to certain policy gains on premiums paid after December 31, 1982 for withdrawals before you reach age 59½.

If the taxable portion of a payment when added to the taxable portion of all other payments during the year is less than \$200, Federal income tax is not required to be withheld.

We will not withhold Federal income tax if the payment is being made to the Trustees of a qualified pension or profit sharing plan.

Under the IRS's aggregation rule, all non-qualified cash value deferred annuity contracts issued by NYLIAC (or its affiliates) to the same owner in the same calendar year are treated as one contract for purposes of determining the taxable portion of a partial withdrawal or surrender. This means that if a distribution is taken, we are required to take into account the gains (or losses) in all contracts that are subject to aggregation and more of the distribution may be taxable.

### One Indirect Rollover Per Year Rule (Applies to Traditional, Roth, SEP and SIMPLE IRAs)

Beginning January 1, 2015, you can make only one rollover from an IRA to another (or the same) IRA in any 12-month period, regardless of the number or types of IRAs you own (see IRS Announcement 2014-32). Generally, a rollover is a tax-free withdrawal of all or part of the assets from one IRA that you contribute (roll over) within 60 days to another (or the same) IRA. You can, however, continue to make an unlimited number of trustee-to-trustee transfers (transfers directly between IRAs). You can also make an unlimited number of rollovers from traditional IRAs to Roth IRAs ("conversions"). If you are considering requesting a distribution from your IRA for rollover to another IRA, you should strongly consider a trustee-to-trustee transfer instead. Please consult your tax advisor prior to effecting a rollover.

**Please consult your tax advisor for complete details of the rules stated above.**

Securities are offered by properly licensed Registered Representatives/Financial Professionals of NYLIFE Securities LLC, (member FINRA/SIPC), a Licensed Insurance Agency, 51 Madison Avenue, New York NY 10010.

