

# One-Time Total Reallocation, Future Payment Allocation, Automatic Asset Rebalancing & Individual Fund Transfer Form

## STEP 1 Policy information

|               |                      |                   |                  |
|---------------|----------------------|-------------------|------------------|
| Policy number | <input type="text"/> | Policy owner name | Mobile phone no. |
|---------------|----------------------|-------------------|------------------|

To change your Investment Division allocations for New York Life Premier, Premier II, Premier Plus, Premier Plus II or Premier Advisory Variable Annuity policies with 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), Investment Preservation Rider-Advisory (IPR-Advisory), or Income Plus or Income Plus II Variable Annuity policies with the Guaranteed Future Income Benefit (GFIB), **please use form 23091.**

## STEP 2 One-Time Reallocation, Future Payment Allocation, and/or Automatic Asset Rebalancing.

**You may either choose to elect a Model Portfolio (Section A) or select your own allocations (Section B). You may NOT choose both.**

The five Model Portfolios are shown on the next page. The Franklin Templeton Model Portfolios were created on our behalf by an unaffiliated third-party investment adviser, Legg Mason Partners Fund Advisor, LLC, an indirect, wholly-owned subsidiary of Franklin Resources, Inc. Each Model Portfolio will actively invest in multiple other funds of various asset classes and strategies (available under your policy) to seek to achieve a different investment objective depending on the risk tolerance for the particular Model Portfolio. Franklin Templeton will manage the Model Portfolios, evaluating assets on a frequent basis and making changes to the investments of the Model Portfolios as deemed necessary.

**Model Portfolios are not available for New York Life Select, Access, and Longevity Benefit Variable Annuity policies.**

**All Investment Divisions and Model Portfolios are not offered in all policies. Please refer to your product prospectus for a list of the Investment Divisions and Model Portfolios available under your policy.** All Investment Divisions and Model Portfolios involve risk, including the potential to lose some or all of your original investment. Benefits and values are not guaranteed as to dollar amount and are based on the investment performance of the Investment Division(s) or Model Portfolio selected. The Investment Divisions are assigned risk classifications based on the Morningstar classification as of December 31, 2022. Morningstar Inc. is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. There is no assurance that any of the Investment Divisions or Model Portfolios will attain their stated objectives.

**For One-Time Reallocations** You are requesting to reallocate 100% of the funds in your policy as selected. A reallocation is a redistribution of 100% of existing funds excluding the 1-Year Fixed Account, the 3-Year Fixed Account, and the DCA Advantage Plans. If funds are currently invested in the 1-Year Fixed Account, the 3-Year Fixed Account, and/or the DCA Advantage Plans, the reallocation will be processed excluding the amounts in these options. If there is an outstanding loan on your policy, the reallocation will be processed excluding money being held as collateral for that loan.

**For Future Payment Allocations** We will credit any future Purchase Payment(s), as permissible under your policy plan, to your policy indicated below to the Investment Division(s), Fixed Account(s) and/or DCA Advantage Plan Account(s) in the percentage(s) selected. This designation will revoke any prior payment allocation(s) you have made. You understand and agree that payment(s) received on and after the date on which this request is received by NYLIAC will be applied on the basis of the new allocation(s). For each payment you make, the minimum amount that may be allocated to any one Investment Division or to the Fixed Account(s) is \$25 (and \$5,000 for each DCA Advantage Plan Account). DCA Advantage Plan Accounts are not available for New York Life Access, Complete Access, Flexible Premium, or Flexible Premium II policies.

**FIXED ACCOUNT LIMITATIONS:** For New York Life Access II, Complete Access and Complete Access II Variable Annuity policies, the maximum amount of any one payment that can be allocated to the Fixed Account is 25% of the total payment.

For New York Life Essentials Variable Annuity policies, you cannot allocate premium payments to both a Model Portfolio and the 3-Year Fixed Account.

**For Automatic Asset Rebalancing (AAR)** You authorize us to reallocate your Variable Accumulation Value either quarterly, semi-annually or annually based on the Policy Anniversary Date. If your Policy Anniversary Date is on the 29th, 30th or the 31st of a month, the rebalancing transfer will occur on the 28th of the month. **For policies with an existing AAR, this will cancel any previously selected transfer date.**

Automatic Portfolio Rebalancing allows you to maintain the percentage of the Variable Accumulation Value allocated to each Investment Division at a pre-set level. Values in the Fixed Account and DCA Advantage Account are excluded from the AAR. AAR does not assure a profit or protect against losses in a declining market. The Variable Accumulation Value must be maintained at a \$2,500 minimum to be elected or continue as scheduled. If the value falls below this minimum, AAR will be suspended. If the value then reaches the minimum required, AAR will automatically restart on the next scheduled transfer date. If your Variable Accumulation Value for AAR is not at the required minimum at any time, we will notify you. Unless you complete this section, a previously established AAR will be automatically cancelled if we process a request to transfer funds among the Investment Divisions, Fixed Account and DCA Advantage Plan Account, or a request to change the allocation of subsequent premium payments. This feature cannot be selected if Dollar Cost Averaging is in effect on your policy. Please read the product prospectus for further details regarding Automatic Asset Rebalancing.

**Save time and paper.**

Visit [newyorklife.com](http://newyorklife.com) to complete this transaction online.



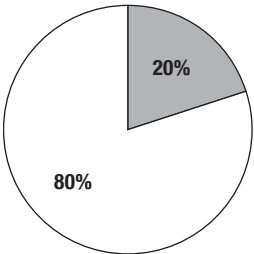
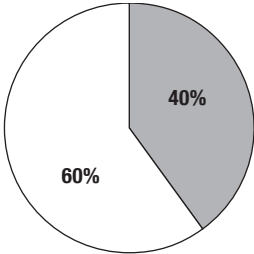
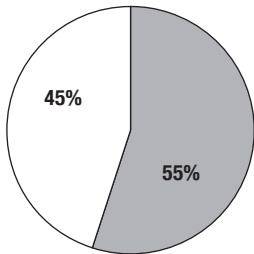
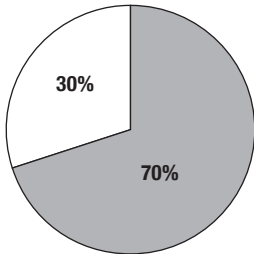
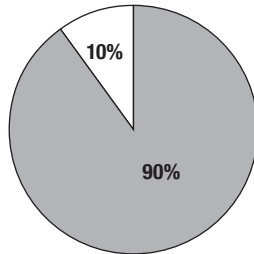
**OPTIONAL. GUARANTEED INTEREST ACCOUNT (For Future Payment Allocation ONLY)**


Indicate below the percentage of the premium payment to be allocated to the Fixed Account and/or DCA Advantage Plan. If no election is made, 100% of your premium payment will be allocated to the Model Portfolio selected below. **If selecting any of the DCA Advantage Plans, note that this will also update your DCA Advantage allocations.**

|                             |   |     |  |   |
|-----------------------------|---|-----|--|---|
| GUARANTEED INTEREST ACCOUNT | Fixed Account — 1 Year Guarantee <sup>1</sup> | 101 |  | % |
|                             | 6-Month DCA Advantage Plan <sup>2</sup>       | 131 |  | % |

**SECTION A** Please select **ONE** of the Model Portfolios below for One-Time Total Reallocation/Future Payment Allocation/and Automatic Asset Rebalancing (AAR). Indicate frequency of transfers:\* ☐ Quarterly ☐ Semi-Annually ☐ Annually ☐ None  
To view the investments in each Model Portfolio, see form number ANN19092.

*\*For new AAR setups, no action will be taken if the frequency is not indicated.*

|  |   |   |  |   |
|--|---|---|--|---|
| <b>CONSERVATIVE</b> <input type="checkbox"/>                                     | <b>MODERATELY CONSERVATIVE</b> <input type="checkbox"/>                           | <b>MODERATE</b> <input type="checkbox"/>  | <b>MODERATELY AGGRESSIVE</b> <input type="checkbox"/>                              | <b>AGGRESSIVE</b> <input type="checkbox"/>  |
|  |  |  |  |  |
| 100% Franklin Templeton Conservative Model Portfolio                             | 100% Franklin Templeton Moderately Conservative Model Portfolio                   | 100% Franklin Templeton Moderate Model Portfolio                                  | 100% Franklin Templeton Moderately Aggressive Model Portfolio                      | 100% Franklin Templeton Aggressive Model Portfolio                                  |

PIE CHART LEGEND    Equity     Fixed Income 

**SECTION B Fund Selection**

**If you did not select a Model Portfolio, please select your Individual Investment Options below.** Please indicate all percentages in whole numbers. The total of all choices must equal 100%. Your selection may not result in Future Payments being allocated to more than 18 Investment Divisions.

**For One-Time Reallocation and Automatic Asset Rebalancing (AAR), it only includes money in the Variable funds.** For AAR, please check the box indicating the frequency of how often each transfer will occur: Quarterly, Semi-Annually or Annually. For new AAR setups, no action will be taken if the frequency is not indicated.

**If you are selecting the DCA Advantage Plan or you have an active DCA Advantage arrangement, note that updating your Future Payment allocations will also update your DCA Advantage allocations.**

| One-Time Reallocation/AAR   |     | Future Payment | AAR Frequency: <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually <input type="checkbox"/> None |   |
|-----------------------------|-----|----------------|--|---|
| GUARANTEED INTEREST ACCOUNT | N/A | %              | 101  | Fixed Account – 1 Year Guarantee <sup>1</sup>   |
|                             | N/A | %              | 301  | Fixed Account – 3 Year Guarantee (New York Life Essentials Variable Annuity ONLY)                   |
|                             | N/A | %              | 131  | 6-Month DCA Advantage Plan <sup>2</sup>   |
| INVESTMENT GRADE BOND       | %   | %              | 107  | MainStay VP Bond - Service Class (Moderate)   |
|                             | %   | %              | 103  | MainStay VP MacKay Government - Service Class (Moderate)  |
|                             | %   | %              | 162  | MainStay VP PIMCO Real Return - Service Class <sup>4</sup> (Moderate)                               |
|                             | %   | %              | 102  | MainStay VP U.S. Government Money Market - Initial Class (Low)                                      |
|                             | %   | %              | 235  | American Funds IS The Bond Fund of America® - Class 4 (Moderate)                                    |
|                             | %   | %              | 238  | Columbia Variable Portfolio - Intermediate Bond Fund - Class 2 (Moderate)                           |
|                             | %   | %              | 232  | Fidelity® VIP Bond Index Portfolio - Service Class 2 (Moderate)                                     |
|                             | %   | %              | 236  | Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 (Moderate)                          |
|                             | %   | %              | 226  | PIMCO VIT Income Portfolio - Advisor Class <sup>3</sup> (Moderate)                                  |
|                             | %   | %              | 171  | PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class <sup>4</sup> (Moderate) |
|                             | %   | %              | 178  | PIMCO VIT Low Duration Portfolio - Advisor Class <sup>4</sup> (Low)                                 |
|                             | %   | %              | 344  | PIMCO VIT Total Return Portfolio - Advisor Class <sup>4</sup> (Moderate)                            |
|                             | %   | %              | 237  | Western Asset Core Plus VIT - Class II (Moderate)   |



**SECTION B** *continued from previous page*

|                                  |  | One-Time<br>Reallocation/AAR | Future<br>Payment | AAR Frequency: <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually <input type="checkbox"/> None |   |
|----------------------------------|--|------------------------------|-------------------|--|---|
| NON-<br>INVESTMENT GRADE<br>BOND |  | %                            | %                 | 144  | MainStay VP Floating Rate - Service Class (Moderate)  |
|                                  |  | %                            | %                 | 119  | MainStay VP MacKay Convertible - Service Class (Moderate)   |
|                                  |  | %                            | %                 | 110  | MainStay VP MacKay High Yield Corporate Bond - Service Class (Moderate)                                   |
|                                  |  | %                            | %                 | 156  | MainStay VP MacKay Strategic Bond - Service Class <sup>4</sup> (Moderate)                                 |
|                                  |  | %                            | %                 | 173  | BlackRock High Yield V.I. Fund - Class III <sup>4</sup> (Moderate)  |
|                                  |  | %                            | %                 | 177  | Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 2 <sup>4</sup> (Moderate)                |
| LARGE CAP EQUITY                 |  | %                            | %                 | 161  | MainStay VP American Century Sustainable Equity - Service Class (High)                                    |
|                                  |  | %                            | %                 | 121  | MainStay VP Epoch U.S. Equity Yield - Service Class (High)  |
|                                  |  | %                            | %                 | 105  | MainStay VP S&P 500 Index - Service Class (High)  |
|                                  |  | %                            | %                 | 104  | MainStay VP Wellington Growth - Service Class <sup>5</sup> (High)   |
|                                  |  | %                            | %                 | 108  | MainStay VP Wellington U.S. Equity - Service Class (High)   |
|                                  |  | %                            | %                 | 122  | MainStay VP Winslow Large Cap Growth - Service Class (High)   |
|                                  |  | %                            | %                 | 239  | AB VPS Relative Value Portfolio - Class B <sup>3,8</sup> (High)   |
|                                  |  | %                            | %                 | 187  | American Funds IS <sup>®</sup> Growth Fund - Class 4 <sup>3</sup> (High)                                  |
|                                  |  | %                            | %                 | 188  | American Funds IS Washington Mutual Investors Fund - Class 4 <sup>3</sup> (High)                          |
|                                  |  | %                            | %                 | 241  | BNY Mellon Sustainable US Equity Portfolio - Service Shares (High)  |
|                                  |  | %                            | %                 | 185  | Clearbridge Variable Appreciation Portfolio - Class II <sup>3</sup> (High)                                |
|                                  |  | %                            | %                 | 115  | Fidelity <sup>®</sup> VIP Contrafund <sup>SM</sup> - Service Class 2 (High)                               |
|                                  |  | %                            | %                 | 113  | Fidelity <sup>®</sup> VIP Equity-Income <sup>SM</sup> Portfolio - Service Class 2 (High)                  |
|                                  |  | %                            | %                 | 342  | Fidelity <sup>®</sup> VIP Growth Opportunities Portfolio - Service Class 2 <sup>4</sup> (High)            |
|                                  |  | %                            | %                 | 125  | MFS <sup>®</sup> Investors Trust Series - Service Class (High)  |
|                                  |  | %                            | %                 | 126  | MFS <sup>®</sup> Research Series - Service Class (High)   |
| ASSET<br>ALLOCATION              |  | %                            | %                 | 145  | MainStay VP Balanced - Service Class (Moderate)   |
|                                  |  | %                            | %                 | 148  | MainStay VP Conservative Allocation - Service Class (Moderate)  |
|                                  |  | %                            | %                 | 151  | MainStay VP Equity Allocation - Service Class (High)  |
|                                  |  | %                            | %                 | 150  | MainStay VP Growth Allocation - Service Class (High)  |
|                                  |  | %                            | %                 | 106  | MainStay VP Income Builder - Service Class (Moderate)   |
|                                  |  | %                            | %                 | 159/165  | MainStay VP Janus Henderson Balanced - Initial <sup>6</sup> /Service Class (Moderate)                     |
|                                  |  | %                            | %                 | 149  | MainStay VP Moderate Allocation - Service Class (Moderate)  |
|                                  |  | %                            | %                 | 191  | American Funds IS <sup>®</sup> Asset Allocation Fund - Class 4 <sup>3</sup> (Moderate)                    |
|                                  |  | %                            | %                 | 157  | BlackRock Global Allocation V.I. Fund - Class III Shares <sup>4</sup> (Moderate)                          |
|                                  |  | %                            | %                 | 197  | Fidelity <sup>®</sup> VIP FundsManager <sup>®</sup> 60% Portfolio - Service Class <sup>3</sup> (Moderate) |
|                                  |  | %                            | %                 | 231  | Franklin Templeton Aggressive Model Portfolio - Class II <sup>3</sup> (High)                              |
|                                  |  | %                            | %                 | 227  | Franklin Templeton Conservative Model Portfolio - Class II <sup>3</sup> (Moderate)                        |
|                                  |  | %                            | %                 | 230  | Franklin Templeton Moderately Aggressive Model Portfolio - Class II <sup>3</sup> (Moderate)               |
|                                  |  | %                            | %                 | 228  | Franklin Templeton Moderately Conservative Model Portfolio - Class II <sup>3</sup> (Moderate)             |
|                                  |  | %                            | %                 | 229  | Franklin Templeton Moderate Model Portfolio - Class II <sup>3</sup> (Moderate)                            |
| ALTER-<br>NATIVES                |  | %                            | %                 | 192  | MainStay VP IQ Hedge Multi-Strategy - Service Class <sup>4</sup> (Moderate)                               |
|                                  |  | %                            | %                 | 179  | DWS Alternative Asset Allocation VIP - Class B <sup>4</sup> (Moderate)                                    |
| SMALL/MID CAP<br>EQUITY          |  | %                            | %                 | 164/166  | MainStay VP Small Cap Growth - Initial <sup>6</sup> /Service <sup>4</sup> Class (Highest)                 |
|                                  |  | %                            | %                 | 136  | MainStay VP Wellington Mid Cap - Service Class (High)   |
|                                  |  | %                            | %                 | 180  | MainStay VP Wellington Small Cap - Service Class (Highest)  |
|                                  |  | %                            | %                 | 140  | Columbia Variable Portfolio - Small Cap Value Fund - Class 2 (Highest)                                    |
|                                  |  | %                            | %                 | 323  | Delaware VIP Small Cap Value - Service Class <sup>3</sup> (Highest)                                       |
|                                  |  | %                            | %                 | 139  | Fidelity <sup>®</sup> VIP Mid Cap - Service Class 2 (High)  |
|                                  |  | %                            | %                 | 223  | Invesco V.I. Main Street Small Cap Fund <sup>®</sup> - Series II Shares <sup>3</sup> (Highest)            |
|                                  |  | %                            | %                 | 206  | Janus Henderson Enterprise Portfolio - Service Shares <sup>3</sup> (High)                                 |
|                                  |  | %                            | %                 | 225  | MFS <sup>®</sup> Mid Cap Value Portfolio - Service Class <sup>3</sup> (High)                              |
|                                  |  | %                            | %                 | 142  | Neuberger Berman AMT Mid-Cap Growth - Class S (High)  |



**SECTION B** *continued from previous page*

| One-Time<br>Reallocation/AAR   |   | Future<br>Payment | AAR Frequency: <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually <input type="checkbox"/> None |   |
|--------------------------------|---|-------------------|--|---|
| INTERNATIONAL/GLOBAL<br>EQUITY | % | %                 | 163  | MainStay VP Candriam Emerging Markets Equity - Service Class <sup>5</sup> (Highest)           |
|                                | % | %                 | 109  | MainStay VP PineStone International Equity - Service Class <sup>9</sup> (High)                |
|                                | % | %                 | 174  | American Funds IS <sup>®</sup> Global Small Cap Fund - Class 4 <sup>4</sup> (Highest)         |
|                                | % | %                 | 172  | American Funds IS <sup>®</sup> New World Fund <sup>®</sup> - Class 4 <sup>4</sup> (Highest)   |
|                                | % | %                 | 190  | Fidelity <sup>®</sup> VIP Emerging Markets Portfolio - Service Class <sup>3</sup> (Highest)   |
|                                | % | %                 | 198  | Fidelity <sup>®</sup> VIP International Index Portfolio - Service Class 2 <sup>3</sup> (High) |
|                                | % | %                 | 154  | Invesco V.I. EQV International Equity Fund- Series II Shares <sup>4</sup> (High)              |
|                                | % | %                 | 117  | Janus Henderson Global Research Portfolio - Service Shares (High)                             |
|                                | % | %                 | 324  | MFS <sup>®</sup> International Intrinsic Value Portfolio - Service Class <sup>3</sup> (High)  |
|                                | % | %                 | 240  | MFS <sup>®</sup> VIT Research International Portfolio - Service Class (High)                  |
| SECTOR                         | % | %                 | 176  | MainStay VP CBRE Global Infrastructure - Service Class (High)                                 |
|                                | % | %                 | 160  | MainStay VP Fidelity Institutional AM <sup>®</sup> Utilities - Service Class (High)           |
|                                | % | %                 | 158  | MainStay VP Natural Resources - Initial Class (Highest)                                       |
|                                | % | %                 | 138  | BNY Mellon IP Technology Growth Portfolio - Service Shares (Highest)                          |
|                                | % | %                 | 175  | Columbia Variable Portfolio - Commodity Strategy Fund - Class 2 <sup>4,7</sup> (Highest)      |
|                                | % | %                 | 199  | Fidelity <sup>®</sup> VIP Health Care Portfolio - Service Class 2 <sup>3</sup> (Highest)      |
|                                | % | %                 | 169  | Morgan Stanley VIF U.S. Real Estate Portfolio - Class II <sup>4</sup> (Highest)               |

**TOTAL** \_\_\_\_\_ % \_\_\_\_\_ % **PERCENTAGES IN FUNDS CHOSEN ABOVE MUST TOTAL 100%**

**STEP 3 INDIVIDUAL FUND TRANSFERS** *If you completed Step 2, do not complete this Step.*

I request that the amount(s) indicated below be transferred from and to the Investment Division(s), the Fixed Account(s) and/or the DCA Advantage Plan Account. I understand that the minimum amount that may be transferred is the lesser of \$500 or the entire value of the Investment Division(s), DCA Advantage Plan Account(s) and/or the Fixed Account(s) from which the transfer is being made.

All Investment Divisions are not offered in all policies. Please refer to your product prospectus for a list of the Investment Divisions available under your policy.

For New York Life Variable Annuity, Flexible Premium, Essentials, Elite, Premium Plus Elite, Premium Plus, Premium Plus II, Select, Longevity Benefit, Variable Annuity policies, if after a transfer, less than \$500 remains in any Investment Division(s), DCA Advantage Account(s) and/or the Fixed Account(s), the remaining balance will be transferred in the same proportion as the original transfer amount. For New York Life Premier Advisory, Premier Plus, Premier Plus II, Premier, Premier II, Complete Access, Complete Access II, Flexible Premium II and Flexible Premium III Variable Annuity policies, if after a transfer, less than \$500 remains in any Investment Division(s) and/or DCA Advantage Account, or \$25 remains in the Fixed Account, the remaining balance will be transferred in the same proportion as the original transfer amount. For New York Life Income Plus or Income Plus II Variable Annuity policies, if after a transfer, less than, \$25 remains in any Investment Division(s) and/or DCA Advantage Account, the remaining balance will be transferred in the same proportion as the original transfer amount.

All Investment Divisions involve risk including the potential to lose some or all of your original investment. Benefits and values are not guaranteed as to dollar amount and are based on the investment performance of the Investment Division(s) selected. The Investment Divisions are grouped by risk classifications based on the Morningstar classification as of December 31, 2022. Morningstar Inc. is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. There is no assurance that any of the Investment Divisions will attain their stated objectives.

**FIXED ACCOUNT LIMITATIONS:** Depending upon the New York Life Variable Annuity purchased, there may be limits on the amount that can be transferred from the Fixed Account(s) to the Investment Divisions during a policy year. **Transfers to the Fixed Account are not permitted if you transferred money from the Fixed Account during the last six months, unless the transfer was part of a Dollar Cost Averaging or Interest Sweep program.** Transfers to the DCA Advantage Plan Accounts and Fixed Account - 3 Year Guarantee are not permitted.

For Premium based M&E Charge New York Life Premier, Premier II, Premier Plus, Premier Plus II, Flexible Premium II and Flexible Premium III and all New York Life Elite, Premium Plus Elite, Longevity Benefit Variable Annuity policies, transfer(s) from the Investment Division(s) and the 6-Month DCA Advantage Plan Account are not permitted into the Fixed Account at any time. For New York Life Elite only interest earned in the Fixed Account is allowed to be transferred to the Investment Division(s).

The sum of all transfers from the Fixed Account, including the Interest Sweep Option transfers, in a policy year may not be greater than 20% (New York Life Premium Plus Elite) or 25% (New York Life Premier, Premier II, Premier Plus, Premier Plus II, Flexible Premium II and Flexible Premium III) of the Fixed Account Accumulation Value as of the beginning of each policy year and any transfer(s) into the Investment Divisions from the Fixed Account that includes more than interest earned will be subject to the Mortality and Expense Charge.

For New York Life Access, Complete Access and Complete Access II Variable Annuity policies issued on or after November 15, 2004, transfers from the Variable Investment Divisions into the Fixed Account may be limited to a maximum \$5,000 during the policy year.



Please indicate your transfer(s) below using percentages and/or dollar amounts using whole numbers. If using dollar amounts, the total dollar amounts in the "Transfer From" and "Transfer To" column must be equal. If using percentages, the total of all funds in the "Transfer To" column must equal 100%.

|  |   | TRANSFER FROM:                                  |     |    | TRANSFER TO: |     |    |     |
|--|---|---|-----|----|--------------|-----|----|-----|
|  |   |   |     |    |              |     |    |     |
| GUARANTEED<br>INTEREST ACCOUNT                                 | Fixed Account - 1 Year Guarantee <sup>1</sup>   | 101   | \$  | or | %            | \$  | or | %   |
|  | Fixed Account - 3 Year Guarantee NY Life Essentials Variable Annuity ONLY)                          | 301   | \$  | or | %            | N/A | or | N/A |
|  | 6-Month DCA Advantage Plan <sup>2</sup>   | 131   | \$  | or | %            | N/A | or | N/A |
|  | 12-Month DCA Advantage Plan <sup>2</sup>  | 132   | \$  | or | %            | N/A | or | N/A |
|  | 18-Month DCA Advantage Plan <sup>2</sup>  | 133   | \$  | or | %            | N/A | or | N/A |
| INVESTMENT<br>GRADE BOND                                       | MainStay VP Bond - Service Class (Moderate)   | 107   | \$  | or | %            | \$  | or | %   |
|  | MainStay VP MacKay Government - Service Class (Moderate)  | 103   | \$  | or | %            | \$  | or | %   |
|  | MainStay VP PIMCO Real Return - Service Class <sup>4</sup> (Moderate)                               | 162   | \$  | or | %            | \$  | or | %   |
|  | MainStay VP U.S. Government Money Market - Initial Class (Low)                                      | 102   | \$  | or | %            | \$  | or | %   |
|  | American Funds IS The Bond Fund of America® - Class 4 (Moderate)                                    | 235   | \$  | or | %            | \$  | or | %   |
|  | Columbia Variable Portfolio - Intermediate Bond Fund - Class 2 (Moderate)                           | 238   | \$  | or | %            | \$  | or | %   |
|  | Fidelity® VIP Bond Index Portfolio - Service Class 2 (Moderate)                                     | 232   | \$  | or | %            | \$  | or | %   |
|  | Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 (Moderate)                          | 236   | \$  | or | %            | \$  | or | %   |
|  | PIMCO VIT Income Portfolio - Advisor Class <sup>3</sup> (Moderate)                                  | 226   | \$  | or | %            | \$  | or | %   |
|  | PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class <sup>4</sup> (Moderate) | 171   | \$  | or | %            | \$  | or | %   |
|  | PIMCO VIT Low Duration Portfolio - Advisor Class <sup>4</sup> (Low)                                 | 178   | \$  | or | %            | \$  | or | %   |
|  | PIMCO VIT Total Return Portfolio - Advisor Class <sup>4</sup> (Moderate)                            | 344   | \$  | or | %            | \$  | or | %   |
|  | Western Asset Core Plus VIT - Class II (Moderate)   | 237   | \$  | or | %            | \$  | or | %   |
| NON-<br>INVESTMENT GRADE<br>BOND                               | MainStay VP Floating Rate - Service Class (Moderate)  | 144   | \$  | or | %            | \$  | or | %   |
|  | MainStay VP MacKay Convertible - Service Class (Moderate)   | 119   | \$  | or | %            | \$  | or | %   |
|  | MainStay VP MacKay High Yield Corporate Bond - Service Class (Moderate)                             | 110   | \$  | or | %            | \$  | or | %   |
|  | MainStay VP MacKay Strategic Bond - Service Class <sup>4</sup> (Moderate)                           | 156   | \$  | or | %            | \$  | or | %   |
|  | BlackRock High Yield V.I. Fund - Class III <sup>4</sup> (Moderate)                                  | 173   | \$  | or | %            | \$  | or | %   |
|  | Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 2 <sup>4</sup> (Moderate)          | 177   | \$  | or | %            | \$  | or | %   |
| LARGE CAP EQUITY   | MainStay VP American Century Sustainable Equity - Service Class (High)                              | 161   | \$  | or | %            | \$  | or | %   |
|  | MainStay VP Epoch U.S. Equity Yield - Service Class (High)  | 121   | \$  | or | %            | \$  | or | %   |
|  | MainStay VP S&P 500 Index - Service Class - Service Class (High)                                    | 105   | \$  | or | %            | \$  | or | %   |
|  | MainStay VP Wellington Growth - Service Class <sup>5</sup> (High)                                   | 104   | \$  | or | %            | \$  | or | %   |
|  | MainStay VP Wellington U.S. Equity - Service Class (High)   | 108   | \$  | or | %            | \$  | or | %   |
|  | MainStay VP Winslow Large Cap Growth - Service Class (High)   | 122   | \$  | or | %            | \$  | or | %   |
|  | AB VPS Relative Value Portfolio - Class B <sup>3,8</sup> (High)                                     | 239   | \$  | or | %            | \$  | or | %   |
|  | American Funds IS® Growth Fund - Class 4 <sup>3</sup> (High)  | 187   | \$  | or | %            | \$  | or | %   |
|  | American Funds IS Washington - Investors Fund - Class 4 <sup>3</sup> (High)                         | 188   | \$  | or | %            | \$  | or | %   |
|  | BNY Mellon Sustainable US Equity Portfolio - Service Shares (High)                                  | 241   | \$  | or | %            | \$  | or | %   |
|  | Clearbridge Variable Appreciation Portfolio - Class II <sup>3</sup> (High)                          | 185   | \$  | or | %            | \$  | or | %   |
|  | Fidelity® VIP Contrafund <sup>SM</sup> - Service Class 2 (High)                                     | 115   | \$  | or | %            | \$  | or | %   |
|  | Fidelity® VIP Equity-Income <sup>SM</sup> Portfolio - Service Class 2 (High)                        | 113   | \$  | or | %            | \$  | or | %   |
|  | Fidelity® VIP Growth Opportunities Portfolio - Service Class 2 <sup>4</sup> (High)                  | 342   | \$  | or | %            | \$  | or | %   |
|  | MFS® Investors Trust Series - Service Class (High)  | 125   | \$  | or | %            | \$  | or | %   |
|  | MFS® Research Series - Service Class (High)   | 126   | \$  | or | %            | \$  | or | %   |
|  | ASSET<br>ALLOCATION   | MainStay VP Balanced - Service Class (Moderate) | 145 | \$ | or           | %   | \$ | or  |
| MainStay VP Conservative Allocation - Service Class (Moderate) |   | 148   | \$  | or | %            | \$  | or | %   |
| MainStay VP Equity Allocation - Service Class (High)           |   | 151   | \$  | or | %            | \$  | or | %   |
| MainStay VP Growth Allocation - Service Class (High)           |   | 150   | \$  | or | %            | \$  | or | %   |





**STEP 3** *continued from previous page*

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





**STEP 3** continued from previous page

- <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, Income Plus II Variable Annuity, 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. If part of your allocation change includes any of these accounts, please also complete Form 22156.
- <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 4** Read and sign.

Your signature(s) confirm(s) that you have read all the information on this form and that the information you have provided is correct. If the owner is a corporation or trust, please provide signatures of two corporate officers or required trustees. Titles are required.

I understand the effective date of this request will be the date it is received in the Variable Product Service Center of New York Life Insurance and Annuity Corporation, completed with all required information for processing.

|   |                                     |                 |      |
|---|-------------------------------------|-----------------|------|
| <br>Policy owner/Officer/Trustee signature                            | Title of Officer<br>(if applicable) | Name<br>(Print) | Date |
| <br>Policy owner (required if joint owner) Officer/Trustee signature | Title of Officer<br>(if applicable) | Name<br>(Print) | Date |

**STEP 5** 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](https://newyorklife.com/register). Log in or register to upload in minutes.

