

# Interest Sweep (IS) & Dollar Cost Averaging (DCA) Form

To perform dollar cost averaging (DCA) on your New York Life IndexFlex Variable Annuity policy, please use form 25014.

## STEP 1 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"/>

Dollar Cost Averaging (DCA) and Interest Sweep (IS) are not available for New York Life Income Plus and Income Plus II Variable Annuity policies. Interest Sweep is not available for Premier Advisory Variable Annuity policies. DCA and IS are also not available with the 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 Investment Preservation Rider–Advisory (IPR-Advisory).

In certain jurisdictions, for New York Life Premier and Premier Plus Variable Annuity policies, there are restrictions on funds available for investment/allocation for policies that have elected the Investment Protection Plan Rider (IPP) or Investment Protection Plan Rider II (IPP II). Please see your product prospectus for more details.

## STEP 2 Interest Sweep (IS)

Interest Sweep provides for the interest earned on monies allocated to the 1-Year Fixed Account to be transferred to the Investment Divisions. For New York Life Essentials Variable Annuity policies, IS is not available from the 3-Year Fixed Account. IS is not available for all New York Life Access Variable Annuity Policies, Premier Advisory Variable Annuity Policies, and Premier, Premier Plus, Flexible Premium II and Complete Access Variable Annuity policies sold in New York. Please read the product prospectus for further details regarding Interest Sweep.

**The Fixed Accumulation Value must be maintained at a \$2,500 minimum for the option to be elected and \$2,000 to continue as scheduled.**

If the value falls below this minimum, IS will be suspended. If the value then reaches the minimum required, IS will automatically restart on the next scheduled transfer date. If your Fixed Accumulation Value for IS is not at the required minimum at any time, we will notify you.

For New York Life Premium Plus Elite and Premium based M&E Charge Premier, Premier II, Premier Plus, Premier Plus II, Flexible Premium II, and Flexible Premium III Variable Annuity policies, 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 Plus and Flexible Premium II) of the Fixed Account Accumulation Value as of the beginning of each policy year.

### 2A: Tell us the frequency you would like for the IS transfer(s) to occur.

☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually

### 2B: Tell us the date you would like for the first IS transfer to begin.

Transfer(s) may not be scheduled for the 29th, 30th, or 31st of a month.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
MONTH		DAY		YEAR	

### 2C: Tell us the optional IS transfer(s) termination date.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
MONTH		DAY		YEAR	

### 2D: Tell us the allocation alternatives and percentages.

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.

**I elect the IS option based upon the following percentages.** The selections made below will not change future payment allocations. Any changes to your allocations may not result in the Accumulation Value being allocated to more than 18 Investment Divisions, DCA Advantage Plan Accounts, and the Fixed Account(s). Please use whole number percentages below. The total of all choices must equal 100%.

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, 2021. 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.

Indicate your choices on the following pages. →



# Interest Sweep & Dollar Cost Averaging Form

FUND SELECTION			
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)	%
NON- INVESTMENT GRADE 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>2</sup> (Moderate)	%
	173	BlackRock High Yield V.I. Fund - Class III <sup>2</sup> (Moderate)	%
	177	Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 2 <sup>2</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>3</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>5</sup> (High)	%
	187	American Funds IS® Growth Fund - Class 4 <sup>1</sup> (High)	%
	188	American Funds IS Washington Mutual Investors Fund - Class 4 <sup>1</sup> (High)	%
	241	BNY Mellon Sustainable US Equity Portfolio - Service Shares (High)	%
	185	Clearbridge Variable Appreciation Portfolio - Class II <sup>1</sup> (High)	%
	115	Fidelity® VIP Contrafund <sup>SM</sup> - Service Class 2 (High)	%
	113	Fidelity® VIP Equity-Income <sup>SM</sup> Portfolio - Service Class 2 (High)	%
	342	Fidelity® VIP Growth Opportunities Portfolio - Service Class 2 <sup>2</sup> (High)	%
	125	MFS® Investors Trust Series - Service Class (High)	%
	126	MFS® Research Series - Service Class (High)	%
ASSET 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>4</sup> /Service Class (Moderate)	%
	149	MainStay VP Moderate Allocation -Service Class (Moderate)	%
	191	American Funds IS® Asset Allocation Fund - Class 4 <sup>1</sup> (Moderate)	%
	157	BlackRock Global Allocation V.I. Fund - Class III Shares <sup>2</sup> (Moderate)	%
	197	Fidelity® VIP FundsManager® 60% Portfolio - Service Class <sup>1</sup> (Moderate)	%
	231	Franklin Templeton Aggressive Model Portfolio - Class II <sup>2</sup> (High)	%
	227	Franklin Templeton Conservative Model Portfolio - Class II <sup>2</sup> (Moderate)	%
	230	Franklin Templeton Moderately Aggressive Model Portfolio - Class II <sup>2</sup> (Moderate)	%
	228	Franklin Templeton Moderately Conservative Model Portfolio - Class II <sup>2</sup> (Moderate)	%
	229	Franklin Templeton Moderate Model Portfolio - Class II <sup>2</sup> (Moderate)	%



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## Interest Sweep & Dollar Cost Averaging Form

FUND SELECTION <i>continued from previous page</i>			
ALTER-NATIVES	192	MainStay VP IQ Hedge Multi-Strategy - Service Class <sup>2</sup> (Moderate)	%
	179	DWS Alternative Asset Allocation VIP - Class B <sup>2</sup> (Moderate)	%
SMALL/MID CAP EQUITY	164/166	MainStay VP Small Cap Growth - Initial <sup>4</sup> / Service <sup>4</sup> (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>1</sup> (Highest)	%
	139	Fidelity® VIP Mid Cap - Service Class 2 (High)	%
	223	Invesco V.I. Main Street Small Cap Fund® - Series II Shares <sup>2</sup> (Highest)	%
	206	Janus Henderson Enterprise Portfolio - Service Shares <sup>1</sup> (High)	%
	225	MFS® Mid Cap Value Portfolio - Service Class <sup>2</sup> (High)	%
	142	Neuberger Berman AMT Mid-Cap Growth - Class S (High)	%
INTERNATIONAL/GLOBAL EQUITY	163	MainStay VP Candriam Emerging Markets Equity - Service Class <sup>3</sup> (Highest)	%
	109	MainStay VP PineStone International Equity - Service Class <sup>7</sup> (High)	%
	174	American Funds IS® Global Small Cap Fund - Class 4 <sup>2</sup> (Highest)	%
	172	American Funds IS® New World Fund® - Class 4 <sup>2</sup> (Highest)	%
	190	Fidelity® VIP Emerging Markets Portfolio - Service Class 2 <sup>1</sup> (Highest)	%
	198	Fidelity® VIP International Index Portfolio - Service Class 2 <sup>1</sup> (High)	%
	154	Invesco V.I. EQV International Equity Fund - Series II Shares <sup>2</sup> (High)	%
	117	Janus Henderson Global Research Portfolio - Service Shares (High)	%
	324	MFS® International Intrinsic Value Portfolio - Service Class <sup>1</sup> (High)	%
	240	MFS® VIT Research International Portfolio - Service Class (High)	%
SECTOR	176	MainStay VP CBRE Global Infrastructure - Service Class (High)	%
	160	MainStay VP Fidelity Institutional AM® 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>2,5</sup> (Highest)	%
	199	Fidelity® VIP Health Care Portfolio - Service Class 2 <sup>1</sup> (Highest)	%
	169	Morgan Stanley VIF U.S. Real Estate Portfolio - Class II <sup>2</sup> (Highest)	%
PERCENTAGES IN FUNDS CHOSEN ABOVE MUST TOTAL 100%.			TOTAL <u>100</u> %

### STEP 3 Dollar Cost Averaging (DCA)

This feature will allow you to transfer a specific dollar amount from any Investment Division(s) to any combination of Investment Divisions and/or the Fixed Account. By electing this option you authorize us to transfer monies from your Investment Division(s) either on a monthly, quarterly, semiannual or annual basis. The DCA feature cannot be selected if AAR is in effect on your policy. **Dollar Cost Averaging does not assure a profit and does not protect against loss in a declining market. Please read the product prospectus for further details regarding DCA.**

**The Accumulation Value must be maintained at a \$2,500 minimum for the option to be elected and \$2,000 to continue as scheduled.** If the Accumulation Value falls below this minimum, this option will be suspended. If the Accumulation Value then reaches the minimum required, DCA will automatically restart on the next scheduled transfer date. If your Accumulation Value is not at the required minimum, we will notify you.

For New York Life Essentials Variable Annuity policies, transfers to the 3-Year Fixed Account are not permitted. For New York Life Elite, Premium Plus Elite, Longevity Benefit and Premium based M&E Charge Premier, Premier II, Premier Plus, Premier Plus II, Premier Advisory Variable Annuity, Flexible Premium II, and Flexible Premium III Variable Annuities, transfers to the Fixed Account are not permitted at any time. For New York Life Access, Complete Access, and Complete Access III Variable Annuity policies, transfers from the Investment Divisions into the Fixed Account are limited to a maximum \$5,000 during the policy year. Once that maximum is reached, the DCA option will be terminated. We will notify you if this should occur.

#### 3A: Tell us the frequency you would like for the DCA transfer(s) to occur.

☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually

#### 3B: Tell us the date you would like for the first DCA transfer to begin.

Transfers may not be scheduled for the 29th, 30th, or 31st of a month.

MONTH	

DAY	

YEAR			

Continued on the next page.



# Interest Sweep & Dollar Cost Averaging Form

## 3C: Tell us the optional DCA termination date.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
MONTH		DAY		YEAR	

If no termination date is indicated, DCA will continue until the entire balance of the Investment Division has been transferred.

## 3D: Tell us the allocation alternatives and dollar amounts.

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.

I elect the Dollar Cost Averaging option based upon the following dollar amounts from and to the Investment Division(s). **The minimum transfer amount is \$100 into each Investment Division and/or Fixed Account. Dollar Cost Averaging transfers are not available from the Fixed Account(s).** Any changes to your allocations may not result in the Accumulation Value being allocated to more than 18 Investment Divisions and/or DCA Advantage Plan Accounts plus the Fixed Account(s).

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.

**Please indicate your transfer(s) using whole dollar amounts. The total dollar amounts in the "Transfer From" and "Transfer To" column must be equal.**

## FUND SELECTION

			TRANSFER FROM:	TRANSFER TO:
GUARANTEED INTEREST ACCOUNT	101	Fixed Account - 1 Year Guarantee	\$	\$
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 <sup>®</sup> - Class 4 (Moderate)	\$	\$
	238	Columbia Variable Portfolio - Intermediate Bond Fund - Class 2 (Moderate)	\$	\$
	232	Fidelity <sup>®</sup> VIP Bond Index Portfolio - Service Class 2 (Moderate)	\$	\$
	236	Fidelity <sup>®</sup> 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)	\$	\$
NON-INVESTMENT GRADE 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>2</sup> (Moderate)	\$	\$
	173	BlackRock High Yield V.I. Fund - Class III <sup>2</sup> (Moderate)	\$	\$
	177	Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 2 <sup>2</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>3</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>5</sup> (High)	\$	\$
	187	American Funds IS <sup>®</sup> Growth Fund - Class 4 <sup>1</sup> (High)	\$	\$
	188	American Funds IS Washington Mutual Investors Fund - Class 4 <sup>1</sup> (High)	\$	\$



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# Interest Sweep & Dollar Cost Averaging Form

## FUND SELECTION *continued from previous page*

			TRANSFER FROM:	TRANSFER TO:
LARGE CAP EQUITY	241	BNY Mellon Sustainable US Equity Portfolio - Service Shares (High)	\$	\$
	185	Clearbridge Variable Appreciation Portfolio - Class II <sup>1</sup> (High)	\$	\$
	115	Fidelity® VIP Contrafund <sup>SM</sup> - Service Class 2 (High)	\$	\$
	113	Fidelity® VIP Equity-Income <sup>SM</sup> Portfolio - Service Class 2 (High)	\$	\$
	342	Fidelity® VIP Growth Opportunities Portfolio - Service Class 2 <sup>2</sup> (High)	\$	\$
	125	MFS® Investors Trust Series - Service Class (High)	\$	\$
	126	MFS® Research Series - Service Class (High)	\$	\$
ASSET 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>4</sup> /Service Class (Moderate)	\$	\$
	149	MainStay VP Moderate Allocation - Service Class (Moderate)	\$	\$
	191	American Funds IS® Asset Allocation Fund - Class 4 <sup>1</sup> (Moderate)	\$	\$
	157	BlackRock Global Allocation V.I. Fund - Class III Shares <sup>2</sup> (Moderate)	\$	\$
	197	Fidelity® VIP FundsManager® 60% Portfolio - Service Class <sup>1</sup> (Moderate)	\$	\$
	231	Franklin Templeton Aggressive Model Portfolio - Class II <sup>2</sup> (High)	\$	\$
	227	Franklin Templeton Conservative Model Portfolio - Class II <sup>2</sup> (Moderate)	\$	\$
	230	Franklin Templeton Moderately Aggressive Model Portfolio - Class II <sup>2</sup> (Moderate)	\$	\$
	228	Franklin Templeton Moderately Conservative Model Portfolio - Class II <sup>2</sup> (Moderate)	\$	\$
	229	Franklin Templeton Moderate Model Portfolio - Class II <sup>2</sup> (Moderate)	\$	\$
ALTER-NATIVES	192	MainStay VP IQ Hedge Multi-Strategy - Service Class <sup>2</sup> (Moderate)	\$	\$
	179	DWS Alternative Asset Allocation VIP - Class B <sup>2</sup> (Moderate)	\$	\$
SMALL/MID CAP EQUITY	164/166	MainStay VP Small Cap Growth - Initial <sup>4</sup> /Service <sup>4</sup> (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>1</sup> (Highest)	\$	\$
	139	Fidelity® VIP Mid Cap - Service Class 2 (High)	\$	\$
	223	Invesco V.I. Main Street Small Cap Fund® - Series II Shares <sup>2</sup> (Highest)	\$	\$
	206	Janus Henderson Enterprise Portfolio - Service Shares <sup>1</sup> (High)	\$	\$
	225	MFS® Mid Cap Value Portfolio - Service Class <sup>2</sup> (High)	\$	\$
	142	Neuberger Berman AMT Mid-Cap Growth - Class S (High)	\$	\$
INTERNATIONAL/GLOBAL EQUITY	163	MainStay VP Candriam Emerging Markets Equity - Service Class <sup>3</sup> (Highest)	\$	\$
	109	MainStay VP PineStone International Equity - Service Class <sup>7</sup> (High)	\$	\$
	174	American Funds IS® Global Small Cap Fund - Class 4 <sup>2</sup> (Highest)	\$	\$
	172	American Funds IS® New World Fund® - Class 4 <sup>2</sup> (Highest)	\$	\$
	190	Fidelity® VIP Emerging Markets Portfolio - Service Class 2 <sup>1</sup> (Highest)	\$	\$
	198	Fidelity® VIP International Index Portfolio - Service Class 2 <sup>1</sup> (High)	\$	\$
	154	Invesco V.I. EQV International Equity Fund - Series II Shares <sup>2</sup> (High)	\$	\$
	117	Janus Henderson Global Research Portfolio - Service Shares (High)	\$	\$
	324	MFS® International Intrinsic Value Portfolio - Service Class <sup>1</sup> (High)	\$	\$
	240	MFS® VIT Research International Portfolio - Service Class (High)	\$	\$



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## FUND SELECTION *continued from previous page*

			TRANSFER FROM:	TRANSFER TO:	
SECTOR	176	MainStay VP CBRE Global Infrastructure- Service Class (High)	\$	\$	
	160	MainStay VP Fidelity Institutional AM® 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>2.5</sup> (Highest)	\$	\$	
	199	Fidelity® VIP Health Care Portfolio - Service Class 2 <sup>1</sup> (Highest)	\$	\$	
	169	Morgan Stanley VIF U.S. Real Estate Portfolio - Class II <sup>2</sup> (Highest)	\$	\$	
DOLLAR AMOUNT TOTALS IN "FROM" AND "TO" COLUMNS MUST BE EQUAL.			TOTAL	\$	\$

<sup>1</sup> These Investment Divisions are not available for New York Life Select, Longevity, and Access Variable Annuity policies.

<sup>2</sup> These Investment Divisions are not available for New York Life Select and Longevity Benefit Variable Annuity policies.

<sup>3</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>4</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>5</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>6</sup> Formerly known as AB VPS Growth & Income Portfolio - Class B. Effective 5/1/2023.

<sup>7</sup> Formerly known as MainStay VP MacKay International Equity - Service Class. Effective 8/28/2023.

### STEP 4 Termination of Interest Sweep and Dollar Cost Averaging.

To cease Interest Sweep and/or Dollar Cost Averaging, please make your selection below. If you wish to re-elect this feature, new paperwork must be submitted. NYLIAC must receive this form at least five business days before the next scheduled transfer(s) are to process.

I elect to cease: ☐ Interest Sweep ☐ Dollar Cost Averaging

### STEP 5 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.

To begin IS or DCA option(s) NYLIAC must receive this form at least 5 business days before the date the transfer(s) are to begin. The transfer(s) will be effective on the day of the month you specify. If the day of the month specified is within 5 days of the NYLIAC's receipt of this form, then the transfer(s) will begin in the following month. 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 completed resubmission.

X Policy owner/Officer/Trustee signature	Title of Officer (if applicable)	Name (Print)	Date
X Policy owner (required if joint owner) Officer/Trustee signature	Title of Officer (if applicable)	Name (Print)	Date

### STEP 6 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.

