

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

NYLIAC Single Premium Variable Universal Life,
NYLIAC Variable Universal Life 2000,
NYLIAC Variable Universal Life,

NYLIAC Survivorship Variable Universal Life,
NYLIAC Variable Universal Life Provider,
New York Life Survivorship Variable Universal Life Accumulator,

New York Life Variable Universal Life Accumulator,
New York Life Legacy Creator Single Premium Variable Universal Life,
New York Life Variable Universal Life Accumulator Plus,
New York Life Market Wealth Plus

STEP 1 Policy information

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

Insured's name (if different than owner)

| | | |
|-------|------|------|
| FIRST | M.I. | LAST |
|-------|------|------|

Please note: The transactions selected on this form do not update Interest Sweep and Dollar Cost Averaging. If you policy contains one of these automatic options and you wish to change the allocation alternative(s) for that option please complete and mail the Interest Sweep-Dollar Cost Averaging Form (21412) to the address in Step 6. **You may not elect to have the Automatic Asset Rebalancing and traditional Dollar Cost Averaging option at the same time; however, you have the option of alternating between these two features.**

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

You may choose your own allocations using fund selection, or for the New York Life VUL Accumulator Plus, Accumulator II, Market Wealth Plus, SVUL Accumulator and SPVUL Legacy Creator products (with applications dated on or after November 18, 2013), you may select an Asset Allocation Model portfolio (or, a "Model Portfolio"). **You may not choose both for the same Section.**

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 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 or Model Portfolios will attain their stated objectives.

There are investment division restrictions for the New York Life VUL Accumulator, VUL Accumulator II, VUL Accumulator Plus and SVUL Accumulator products that have elected the Guaranteed Minimum Accumulation Benefit Rider (GMAB). Please see your product prospectus for more details. If you have elected the GMAB rider and are selecting a Model Portfolio, you can only select the Conservative Model.

For One-Time Reallocations You are requesting to reallocate 100% of the funds in my policy as selected. A reallocation is a redistribution of 100% of existing funds. A reallocation of funds may include the Fixed Account, but the resulting reallocation must not violate the Fixed Account transfer rules. If there is an outstanding loan on your policy, the reallocation will be processed excluding money being held in collateral for that loan.

FIXED ACCOUNT LIMITATIONS:

On **VUL, VUL 2000, VUL Provider, VUL Accumulator, VUL Accumulator II, Market Wealth Plus, VUL Accumulator Plus, SVUL Accumulator, SPVUL and Legacy Creator SPVUL**: a reallocation that will cause the total of all transfers, including Interest Sweep, out of the Fixed Account during the policy year to be more than 20% of the Fixed Account Cash Value (based upon the value at the beginning of the policy year) or \$5,000 (whichever is greater) will not be processed.

On **SVUL**: reallocations from the Fixed Account are limited to 10% of the Fixed Account Cash Value (based upon the value at the beginning of the policy year).

If you are currently allocated to the Fixed Account, you cannot select a Model Portfolio.

For Future Payment Allocations We will credit any future net premium Payment(s), as permissible under your policy plan, to the Investment Division(s) and/or to the Fixed Account 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 Fixed Account(s) is \$25.

For Automatic Asset Rebalancing (AAR) You authorize us to rebalance your Separate Account 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 Asset Rebalancing allows you to maintain the percentage of the Separate Account Value allocated to each Investment Division at a pre-set level. Values in the Fixed Account and DCA Plus Account are excluded from the AAR. AAR does not assure a profit or protect against losses in a declining market. The Separate Account Value must be maintained at a \$2,500 minimum to be elected, and \$2,000 to 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 Separate Account 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 Plus Account, or a request to change the allocation of subsequent premium payments. This feature cannot be selected if Dollar Cost Averaging (DCA) is in effect on your policy. Please read the product prospectus for further details regarding Automatic Asset Rebalancing.



Save time and paper.

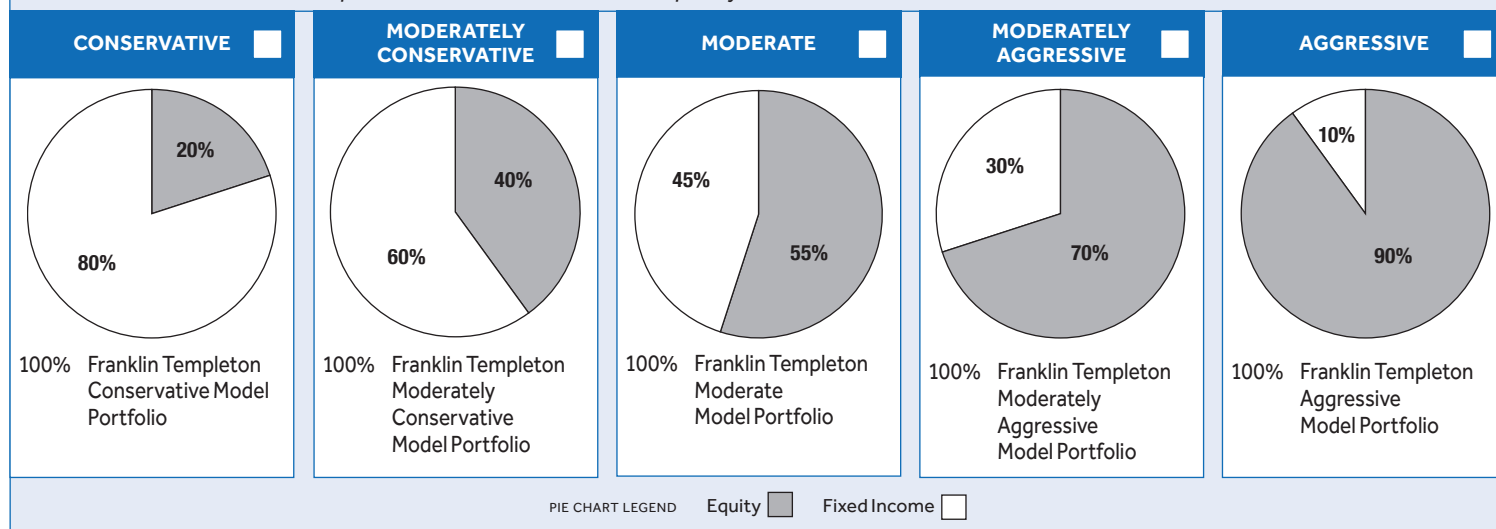
Visit newyorklife.com to complete this transaction online.

For the New York Life VUL Accumulator Plus, Accumulator II, Market Wealth Plus, SVUL Accumulator and SPVUL Legacy Creator products (with applications dated on or after November 18, 2013) ONLY, if you do not choose your allocations using Fund Selection in SECTION B, you may select a Model Portfolio. If you are allocated to the Fixed Account, you cannot select a Model Portfolio.

The five Model Portfolios (also referred to as *Asset Allocation Models in the prospectus*), are shown below. They were constructed with target weights for equities and fixed income as the starting point. The underlying investment divisions were selected to add up to the respective target weights of equities and fixed income at the portfolio level. Please note that at any given point in time the actual weights of equities and fixed income in the Model Portfolios may be slightly different from the target weights due to changes in asset class weights of the underlying investment divisions. Because returns from each Investment Division in the Model Portfolios will vary, over time the percentage of your policy's Accumulation Value in each Investment Division included in the Model Portfolio you select may not remain at the initial percentages. To keep your Accumulation Value at these initial percentages, consider choosing the Automatic Asset Rebalancing option.

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.



Important Disclosures Concerning Alternative Investments

The pie chart categories depicted above represent the investment composition of the Model Portfolios. In order to understand the investment strategies, risks and objectives of each investment division, please refer to the fund prospectuses. While there is no standard definition of "alternative" funds, if a fund's strategy involves nontraditional strategies or liquid assets, the fund could be considered an alternatives fund.

The investment divisions are subject to market risk and fluctuate in value. Alternative investments are speculative, entail substantial risk and may not be suitable for all clients. Alternative investments can be appropriate for investors who are willing to bear the high economic risks of the investment. Investments in absolute-return strategies are not intended to outperform stocks and bonds during strong market rallies. Hedge funds and hedge fund of funds can be highly volatile and can carry substantial fees. Investments in these types of funds involve a high degree of risk, including loss of entire capital. Investments in derivatives often involve leverage, which may increase the volatility of the investment and may result in a loss. Short sales of securities involve the risk that losses may exceed the original amount invested. However, an investor's risk is limited to the amount invested in the investment division.

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 21 Investment Divisions including the Fixed Account and DCA Plus Account.

For Automatic Asset Rebalancing (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.

| | 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 |
| | N/A | % | | Dollar Cost Averaging Plus Account¹ |
| INVESTMENT GRADE BOND | % | % | 107 | MainStay VP Bond - Initial Class (Moderate) |
| | % | % | 103 | MainStay VP MacKay Government - Initial Class (Moderate) |
| | % | % | 162 | MainStay VP PIMCO Real Return - Initial Class (Moderate) |
| | % | % | 102 | MainStay VP U.S. Government Money Market - Initial Class (Low) |
| | % | % | 235 | American Funds IS The Bond Fund of America® - Class 2 (Moderate) |
| | % | % | 238 | Columbia Variable Portfolio - Intermediate Bond Fund - Class 1 (Moderate) |



SECTION B *continued from previous page*

| | | 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 | |
|---------------------------|------------------|---------------------------|--|--|--|
| INVESTMENT GRADE BOND | % | % | 232 | Fidelity® VIP Bond Index Portfolio - Initial Class 2 ² (Moderate) | |
| | % | % | 210 | Fidelity® VIP Investment Grade Bond Portfolio - Initial Class (Moderate) | |
| | % | % | 226 | PIMCO VIT Income Portfolio - Institutional Class ^{2,4} (Moderate) | |
| | % | % | 171 | PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Institutional Class (Moderate) | |
| | % | % | 178 | PIMCO VIT Low Duration Portfolio - Institutional Class ² (Low) | |
| | % | % | 344 | PIMCO VIT Total Return Portfolio - Institutional Class (Moderate) | |
| NON-INVESTMENT GRADE BOND | % | % | 237 | Western Asset Core Plus VIT Portfolio - Class I (Moderate) | |
| | % | % | 144 | MainStay VP Floating Rate - Initial Class (Moderate) | |
| | % | % | 119 | MainStay VP MacKay Convertible - Initial Class (Moderate) | |
| | % | % | 110 | MainStay VP MacKay High Yield Corporate Bond - Initial Class (Moderate) | |
| | % | % | 156 | MainStay VP MacKay Strategic Bond - Initial Class (Moderate) | |
| | % | % | 173 | BlackRock® High Yield V.I. Fund - Class I (Moderate) | |
| LARGE CAP EQUITY | % | % | 177 | Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 1 ² (Moderate) | |
| | % | % | 161 | MainStay VP American Century Sustainable Equity - Initial Class (High) | |
| | % | % | 121 | MainStay VP Epoch U.S. Equity Yield - Initial Class (High) | |
| | % | % | 105 | MainStay VP S&P 500 Index - Initial Class (High) | |
| | % | % | 104 | MainStay VP Wellington Growth - Initial Class ³ (High) | |
| | % | % | 108 | MainStay VP Wellington U.S. Equity - Initial Class (High) | |
| | % | % | 122 | MainStay VP Winslow Large Cap Growth - Initial Class (High) | |
| | % | % | 239 | AB VPS Relative Value Portfolio - Class A ⁶ (High) | |
| | % | % | 187 | American Funds IS Growth Fund - Class 2 ² (High) | |
| | % | % | 188 | American Funds IS Washington Mutual Investors Fund - Class 2 (High) | |
| | % | % | 241 | BNY Mellon Sustainable US Equity Portfolio - Initial Shares (High) | |
| | % | % | 185 | Clearbridge Variable Appreciation Portfolio - Class I ² (High) | |
| | % | % | 115 | Fidelity® VIP Contrafund SM - Initial Class (High) | |
| | % | % | 113 | Fidelity® VIP Equity-Income SM Portfolio - Initial Class (High) | |
| | % | % | 342 | Fidelity® VIP Growth Opportunities Portfolio - Initial Class (High) | |
| | ASSET ALLOCATION | % | % | 125 | MFS® Investors Trust Series - Initial Class (High) |
| % | | % | 126 | MFS® Research Series - Initial Class (High) | |
| % | | % | 145 | MainStay VP Balanced - Initial Class (Moderate) | |
| % | | % | 148 | MainStay VP Conservative Allocation - Initial Class (Moderate) | |
| % | | % | 151 | MainStay VP Equity Allocation - Initial Class (High) | |
| % | | % | 150 | MainStay VP Growth Allocation - Initial Class (High) | |
| % | | % | 106 | MainStay VP Income Builder - Initial Class (Moderate) | |
| % | | % | 159 | MainStay VP Janus Henderson Balanced - Initial Class (Moderate) | |
| % | | % | 149 | MainStay VP Moderate Allocation - Initial Class (Moderate) | |
| % | | % | 191 | American Funds IS Asset Allocation Fund - Class 2 ² (Moderate) | |
| % | | % | 157 | BlackRock® Global Allocation V.I. Fund - Class I (Moderate) | |
| % | | % | 339 | Fidelity® VIP Freedom 2020 Portfolio - Initial Class (Moderate) | |
| % | | % | 340 | Fidelity® VIP Freedom 2030 Portfolio - Initial Class (Moderate) | |
| % | | % | 341 | Fidelity® VIP Freedom 2040 Portfolio - Initial Class (High) | |
| % | | % | 231 | Franklin Templeton Aggressive Model Portfolio - Class I ^{2,4} (High) | |
| % | | % | 227 | Franklin Templeton Conservative Model Portfolio - Class I ^{2,4} (Moderate) | |
| % | % | 230 | Franklin Templeton Moderately Aggressive Model Portfolio - Class I ^{2,4} (Moderate) | | |
| % | % | 228 | Franklin Templeton Moderately Conservative Model Portfolio - Class I ^{2,4} (Moderate) | | |
| ALTER-NATIVES | % | % | 229 | Franklin Templeton Moderate Model Portfolio - Class I ^{2,4} (Moderate) | |
| | % | % | 192 | MainStay VP IQ Hedge Multi-Strategy - Initial Class (Moderate) | |
| | % | % | 179 | DWS Alternative Asset Allocation VIP - Class A ² (Moderate) | |



SECTION B *continued from previous page*

| | | 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 | | | |
|--------------------------------|---|------------------------------|-------------------|--|--|--|--|
| SMALL/MID CAP EQUITY | % | % | 164 | MainStay VP Small Cap Growth - Initial Class ³ (Highest) | | | |
| | % | % | 136 | MainStay VP Wellington Mid Cap - Initial Class (High) | | | |
| | % | % | 180 | MainStay VP Wellington Small Cap - Initial Class ⁴ (Highest) | | | |
| | % | % | 152 | AB VPS Discovery Value Portfolio - Class A ⁷ (Highest) | | | |
| | % | % | 323 | Delaware VIP[®] Small Cap Value Series - Standard Class (Highest) | | | |
| | % | % | 310 | DWS Small Cap Index VIP - Class A ² (Highest) | | | |
| | % | % | 153 | DWS Small Mid Cap Value VIP - Class A (Highest) | | | |
| | % | % | 202 | Fidelity[®] VIP Mid Cap Portfolio - Initial Class (High) | | | |
| | % | % | 223 | Invesco V.I. Main Street Small Cap Fund[®] - Series I Shares (Highest) | | | |
| | % | % | 206 | Janus Henderson Enterprise Portfolio - Institutional Shares ² (High) | | | |
| | % | % | 194 | LVIP SSgA Mid-Cap Index Fund - Standard Class ² (High) | | | |
| | % | % | 225 | MFS[®] Mid Cap Value Portfolio - Initial Class ² (High) | | | |
| | % | % | 216 | MFS[®] New Discovery Series - Initial Class (Highest) | | | |
| | % | % | 207 | Neuberger Berman AMT Mid Cap Growth Portfolio - Class I (High) | | | |
| INTERNATIONAL/GLOBAL EQUITY | % | % | 163 | MainStay VP Candriam Emerging Markets Equity - Initial Class ³ (Highest) | | | |
| | % | % | 109 | MainStay VP PineStone International Equity - Initial Class ⁸ (High) | | | |
| | % | % | 174 | American Funds IS Global Small Capitalization Fund - Class 2 ² (Highest) | | | |
| | % | % | 172 | American Funds IS New World Fund[®] - Class 2 (Highest) | | | |
| | % | % | 322 | Delaware VIP[®] Emerging Markets Series - Standard Class (Highest) | | | |
| | % | % | 190 | Fidelity[®] VIP Emerging Markets Portfolio - Initial Class ² (Highest) | | | |
| | % | % | 198 | Fidelity[®] VIP International Index Portfolio - Initial Class ² (High) | | | |
| | % | % | 154 | Invesco V.I. EQV International Equity Fund - Series I Shares (High) | | | |
| | % | % | 117 | Janus Henderson Global Research Portfolio - Institutional Shares (High) | | | |
| | % | % | 324 | MFS[®] International Intrinsic Value Portfolio - Initial Class (High) | | | |
| SECTOR | % | % | 240 | MFS[®] Research International Portfolio - Initial Class (High) | | | |
| | % | % | 176 | MainStay VP CBRE Global Infrastructure - Initial Class ² (High) | | | |
| | % | % | 160 | MainStay VP Fidelity Institutional AM[®] Utilities - Initial Class (High) | | | |
| | % | % | 158 | MainStay VP Natural Resources - Initial Class (Highest) | | | |
| | % | % | 138 | BNY Mellon IP Technology Growth Portfolio - Initial Shares (Highest) | | | |
| | % | % | 175 | Columbia Variable Portfolio - Commodity Strategy Fund - Class 1 ^{2,5} (High) | | | |
| | % | % | 199 | Fidelity[®] VIP Health Care Portfolio - Initial Class 2 ² (Highest) | | | |
| | % | % | 212 | Morgan Stanley VIF U.S. Real Estate Portfolio - Class I (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.*

If you chose a One-Time Total Reallocation in Section A, you cannot fill out this section.
 I request that the amount(s) indicated below be transferred from and to the Investment Division(s) and/or the Fixed Account. I understand that the minimum amount that may be transferred is the lesser of \$500 or the entire value of the Fixed Account or the Investment Division(s) from which the transfer is being made. If after a transfer, less than \$500 remains in any Investment Division(s) and/or the Fixed Account, the remaining balance will be transferred in the same proportion as the original transfer amount.

Any changes to your allocations may not result in the cash value being allocated to more than 21 Investment Options including the Investment Divisions, Fixed Account and DCA Plus Account. 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.

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.

There are investment division restrictions for the New York Life VUL Accumulator, VUL Accumulator II, VUL Accumulator Plus, and SVUL Accumulator products that have elected the Guaranteed Minimum Accumulation Benefit Rider (GMAB). Please see your product prospectus for more details.



FIXED ACCOUNT LIMITATIONS:

On VUL, VUL 2000, VUL Provider, VUL Accumulator, VUL Accumulator II, Market Wealth Plus, VUL Accumulator Plus, SVUL Accumulator, SPVUL and Legacy Creator SPVUL, the total of all transfers, including Interest Sweep, out of the Fixed Account during the policy year cannot be more than 20% of the Fixed Account Cash Value (based upon the value at the beginning of the policy year) or \$5,000 (whichever is greater). On SVUL, the total of all transfers, including Interest Sweep, out of the Fixed Account are limited to 10% of the Fixed Account Cash Value (based upon the value at the beginning of 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 INTEREST ACCOUNT | Fixed Account | 101 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | | | <input type="checkbox"/> or Maximum Available | | | | | |
| | Dollar Cost Averaging Plus Account ¹ | | \$ <input type="text"/> | or | <input type="text"/> % | \$ N/A | or | N/A % |
| INVESTMENT GRADE BOND | MainStay VP Bond - Initial Class (Moderate) | 107 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | MainStay VP MacKay Government - Initial Class (Moderate) | 103 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | MainStay VP PIMCO Real Return - Initial Class (Moderate) | 162 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | MainStay VP U.S. Government Money Market - Initial Class (Low) | 102 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | American Funds IS The Bond Fund of America [®] - Class 2 (Moderate) | 235 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | Columbia Variable Portfolio - Intermediate Bond Fund - Class 1 (Moderate) | 238 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | Fidelity [®] VIP Bond Index Portfolio - Initial Class 2 ² (Moderate) | 232 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | Fidelity [®] VIP Investment Grade Bond Portfolio - Initial Class (Moderate) | 210 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | PIMCO VIT Income Portfolio - Institutional Class ^{2,4} (Moderate) | 226 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Institutional Class ⁴ (Moderate) | 171 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | PIMCO VIT Low Duration Portfolio - Institutional Class ² (Low) | 178 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | PIMCO VIT Total Return Portfolio - Institutional Class (Moderate) | 344 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | Western Asset Core Plus VIT Portfolio - Class I (Moderate) | 237 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| NON-INVESTMENT GRADE BOND | MainStay VP Floating Rate - Initial Class (Moderate) | 144 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | MainStay VP MacKay Convertible - Initial Class (Moderate) | 119 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | MainStay VP MacKay High Yield Corporate Bond - Initial Class (Moderate) | 110 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | MainStay VP MacKay Strategic Bond - Initial Class (Moderate) | 156 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | BlackRock [®] High Yield V.I. Fund - Class I (Moderate) | 173 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | Columbia Variable Portfolio-Emerging Markets Bond Fund - Class 1 ² (Moderate) | 177 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| LARGE CAP EQUITY | MainStay VP American Century Sustainable Equity - Initial Class (High) | 161 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | MainStay VP Epoch U.S. Equity Yield - Initial Class (High) | 121 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | MainStay VP S&P 500 Index - Initial Class (High) | 105 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | MainStay VP Wellington Growth - Initial Class ³ (High) | 104 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | MainStay VP Wellington U.S. Equity - Initial Class (High) | 108 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | MainStay VP Winslow Large Cap Growth - Initial Class (High) | 122 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | AB VPS Relative Value Portfolio - Class A ⁶ (High) | 239 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | American Funds IS Growth Fund - Class 2 ² (High) | 187 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | American Funds IS Washington Mutual Investors Fund - Class 2 (High) | 188 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | BNY Mellon Sustainable US Equity Portfolio - Initial Shares (High) | 241 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | Clearbridge Variable Appreciation Portfolio - Class I ² (High) | 185 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | Fidelity [®] VIP Contrafund SM - Initial Class (High) | 115 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | Fidelity [®] VIP Equity-Income SM Portfolio - Initial Class (High) | 113 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | Fidelity [®] VIP Growth Opportunities Portfolio - Initial Class (High) | 342 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | MFS [®] Investors Trust Series - Initial Class (High) | 125 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |
| | MFS [®] Research Series - Initial Class (High) | 126 | \$ <input type="text"/> | or | <input type="text"/> % | \$ <input type="text"/> | or | <input type="text"/> % |



| | | TRANSFER FROM: | | | | TRANSFER TO: | | | |
|--|--|----------------|----|----|----|--------------|----|---|--|
| ASSET ALLOCATION | MainStay VP Balanced - Initial Class (Moderate) | 145 | \$ | or | % | \$ | or | % | |
| | MainStay VP Conservative Allocation - Initial Class (Moderate) | 148 | \$ | or | % | \$ | or | % | |
| | MainStay VP Equity Allocation - Initial Class (High) | 151 | \$ | or | % | \$ | or | % | |
| | MainStay VP Growth Allocation - Initial Class (High) | 150 | \$ | or | % | \$ | or | % | |
| | MainStay VP Income Builder - Initial Class (Moderate) | 106 | \$ | or | % | \$ | or | % | |
| | MainStay VP Janus Henderson Balanced - Initial Class (Moderate) | 159 | \$ | or | % | \$ | or | % | |
| | MainStay VP Moderate Allocation - Initial Class (Moderate) | 149 | \$ | or | % | \$ | or | % | |
| | American Funds IS Asset Allocation Fund - Class 2 ² (Moderate) | 191 | \$ | or | % | \$ | or | % | |
| | BlackRock® Global Allocation V.I. Fund - Class I (Moderate) | 157 | \$ | or | % | \$ | or | % | |
| | Fidelity®VIP Freedom 2020 Portfolio - Initial Class (Moderate) | 339 | \$ | or | % | \$ | or | % | |
| | Fidelity®VIP Freedom 2030 Portfolio - Initial Class (Moderate) | 340 | \$ | or | % | \$ | or | % | |
| | Fidelity®VIP Freedom 2040 Portfolio - Initial Class (High) | 341 | \$ | or | % | \$ | or | % | |
| | Franklin Templeton Aggressive Model Portfolio - Class I ^{2,4} (High) | 231 | \$ | or | % | \$ | or | % | |
| | Franklin Templeton Conservative Model Portfolio - Class I ^{2,4} (Moderate) | 227 | \$ | or | % | \$ | or | % | |
| | Franklin Templeton Moderately Aggressive Model Portfolio - Class I ^{2,4} (Moderate) | 230 | \$ | or | % | \$ | or | % | |
| Franklin Templeton Moderately Conservative Model Portfolio - Class I ^{2,4} (Moderate) | 228 | \$ | or | % | \$ | or | % | | |
| Franklin Templeton Moderate Model Portfolio - Class I ^{2,4} (Moderate) | 229 | \$ | or | % | \$ | or | % | | |
| ALTER-NATIVES | MainStay VP IQ Hedge Multi-Strategy - Initial Class (Moderate) | 192 | \$ | or | % | \$ | or | % | |
| | DWS Alternative Asset Allocation VIP - Class A ² (Moderate) | 179 | \$ | or | % | \$ | or | % | |
| SMALL/MID CAP EQUITY | MainStay VP Small Cap Growth - Initial Class ³ (Highest) | 164 | \$ | or | % | \$ | or | % | |
| | MainStay VP Wellington Mid Cap - Initial Class (High) | 136 | \$ | or | % | \$ | or | % | |
| | MainStay VP Wellington Small Cap - Initial Class ⁴ (Highest) | 180 | \$ | or | % | \$ | or | % | |
| | AB VPS Discovery Value Portfolio - Class A ⁷ (Highest) | 152 | \$ | or | % | \$ | or | % | |
| | Delaware VIP® Small Cap Value Series - Standard Class (Highest) | 323 | \$ | or | % | \$ | or | % | |
| | DWS Small Cap Index VIP - Class A ² (Highest) | 310 | \$ | or | % | \$ | or | % | |
| | DWS Small Mid Cap Value VIP - Class A (Highest) | 153 | \$ | or | % | \$ | or | % | |
| | Fidelity® VIP Mid Cap Portfolio - Initial Class (High) | 202 | \$ | or | % | \$ | or | % | |
| | Invesco V.I. Main Street Small Cap Fund® - Series I Shares (Highest) | 223 | \$ | or | % | \$ | or | % | |
| | Janus Henderson Enterprise Portfolio - Institutional Shares ² (High) | 206 | \$ | or | % | \$ | or | % | |
| | LVIP SSgA Mid-Cap Index Fund - Standard Class ² (High) | 194 | \$ | or | % | \$ | or | % | |
| | MFS® Mid Cap Value Portfolio - Initial Class ² (High) | 225 | \$ | or | % | \$ | or | % | |
| | MFS® New Discovery Series - Initial Class (Highest) | 216 | \$ | or | % | \$ | or | % | |
| | Neuberger Berman AMT Mid Cap Growth Portfolio - Class I (High) | 207 | \$ | or | % | \$ | or | % | |
| INTERNATIONAL/GLOBAL EQUITY | MainStay VP Candriam Emerging Markets Equity - Initial Class ³ (Highest) | 163 | \$ | or | % | \$ | or | % | |
| | MainStay VP PineStone International Equity - Initial Class ⁸ (High) | 109 | \$ | or | % | \$ | or | % | |
| | American Funds IS Global Small Capitalization Fund - Class 2 ² (Highest) | 174 | \$ | or | % | \$ | or | % | |
| | American Funds IS New World Fund® - Class 2 (Highest) | 172 | \$ | or | % | \$ | or | % | |
| | Delaware VIP® Emerging Markets Series - Standard Class (Highest) | 322 | \$ | or | % | \$ | or | % | |
| | Fidelity® VIP Emerging Markets Portfolio - Initial Class ² (Highest) | 190 | \$ | or | % | \$ | or | % | |
| | Fidelity® VIP International Index Portfolio - Initial Class ² (High) | 198 | \$ | or | % | \$ | or | % | |
| | Invesco V.I. EQV International Equity Fund - Series I Shares (High) | 154 | \$ | or | % | \$ | or | % | |
| | Janus Henderson Global Research Portfolio - Institutional Shares (High) | 117 | \$ | or | % | \$ | or | % | |
| | MFS® International Intrinsic Value Portfolio - Initial Class (High) | 324 | \$ | or | % | \$ | or | % | |
| | MFS® Research International Portfolio - Initial Class (High) | 240 | \$ | or | % | \$ | or | % | |



STEP 3 continued from previous page

| | | TRANSFER FROM: | | | | TRANSFER TO: | | | |
|---------------|--|----------------|----|----|---|--------------|----|---|--|
| SECTOR | MainStay VP CBRE Global Infrastructure - Initial Class ² (High) | 176 | \$ | or | % | \$ | or | % | |
| | MainStay VP Fidelity Institutional AM [®] Utilities - Initial Class (High) | 160 | \$ | or | % | \$ | or | % | |
| | MainStay VP Natural Resources - Initial Class (Highest) | 158 | \$ | or | % | \$ | or | % | |
| | BNY Mellon IP Technology Growth Portfolio - Initial Shares (Highest) | 138 | \$ | or | % | \$ | or | % | |
| | Columbia Variable Portfolio - Commodity Strategy Fund - Class 1 ^{2,5} (High) | 175 | \$ | or | % | \$ | or | % | |
| | Fidelity [®] VIP Health Care Portfolio - Initial Class 2 ² (Highest) | 199 | \$ | or | % | \$ | or | % | |
| | Morgan Stanley VIF U.S. Real Estate Portfolio - Class I (Highest) | 212 | \$ | or | % | \$ | or | % | |

If using percentages, then percentages in funds chosen above must total 100%

TOTAL \$ _____ or N/A \$ _____ or _____ %

- ¹ DCA Plus only applies to VUL 2000, VUL Provider, VUL Accumulator, VUL Accumulator II, Market Wealth Plus, VUL Accumulator Plus, SVUL Accumulator and SVUL VUL. For VUL 2000, VUL Provider, VUL Accumulator and SVUL Accumulator, the DCA Plus fund number is 302; for VUL Provider (with Alternative Cash Surrender Value), the DCA Plus fund number is 303; for SVUL VUL, the DCA Plus fund number is 304. For Legacy Creator SPVUL, the DCA Extra fund number is 305.
- ² These funds are not available on NYLIAC Single Premium Variable Universal Life and New York Life Legacy Creator Single Premium Variable Universal Life products.
- ³ Premiums or transfers will not be accepted into this Investment Division on or after 11/13/2017 if you did not have Cash Value in this Investment Division prior to 11/13/2017. If you remove all of your Cash Value from this Investment Division on or after 11/13/2017, you will not be allowed to reinvest in this Investment Division.
- ⁴ These funds are not available on NYLIAC Survivorship Variable Universal Life or NYLIAC Variable Universal Life Provider products.
- ⁵ If you did not have Accumulation Value in this Investment Division prior to 11/23/2020, premiums or transfers will not be accepted into this Investment Division on or after 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.
- ⁶ Formerly known as AB VPS Growth & Income Portfolio - Class A. Effective 5/1/2023.
- ⁷ Formerly known as AB VPS Small/Mid Cap Value Portfolio - Class A. Effective 5/1/2023.
- ⁸ Formerly known as MainStay VP MacKay International Equity - Initial Class. Effective 8/28/2023.

STEP 4 Change of Expense Allocation (Affects Future Expense Charges Only)

Any future expense charge(s) deducted from the cash value are to be deducted from the MainStay VP U.S. Government Money Market Investment Division and/or the unloaned portion of the Fixed Account. If the values in the MainStay VP U.S. Government Money Market Investment Division and/or the unloaned portion of the Fixed Account are insufficient to pay these charges, New York Life Insurance and Annuity Corporation will deduct the expense charge(s) on a pro-rata basis from the Investment Division(s), the DCA Plus Account and from any amount not held as collateral in the Fixed Account or Loan Account. **Please read the product prospectus for further details.**

If you have selected a Model Portfolio as your Premium Allocation in Section A, you may not elect this feature.

If Interest Sweep is in effect on your policy, you may only elect to have the expense charge(s) deducted from the MainStay VP U.S. Government Money Market Investment Division. You cannot have expense charge(s) deducted from the Fixed Account.

Allocations must be expressed in whole number percentages. The total of all choices must equal 100%.

Fixed Account 101 _____ % **MainStay VP U.S. Government Money Market - Initial Class** 102 _____ %

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.

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.

| | | | | |
|-------------------------------------|--|----------------------------------|--------------|------|
| <input checked="" type="checkbox"/> | Policy owner/Officer/Trustee signature | Title of Officer (if applicable) | Name (Print) | Date |
| <input checked="" type="checkbox"/> | 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. Log in or register to upload in minutes.

