

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 Variable Universal Life Accumulator II,
 New York Life Market Wealth Plus

Periodic Partial Withdrawal/Partial Withdrawal Request Form

STEP 1 Tell us your policy information.

Policy number	<input type="text"/>	Policy owner name	<input type="text"/>
Preferred phone no.	<input type="text"/>	Is this a cell phone? <input type="checkbox"/> Yes <input type="checkbox"/> No	Email <input type="text"/>
Address			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>STREET</small>	<small>APT.</small>	<small>CITY</small>	<small>STATE</small> <small>ZIP</small>
Insured's name (if different than owner)			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>FIRST</small>	<small>M.I.</small>	<small>LAST</small>	

STEP 2 Partial Withdrawal (Complete this section for a one-time withdrawal.)

For SPVUL, VUL 2000, VUL, and SVUL, we impose a fee, not to exceed the lesser of \$25 or 2% of the amount withdrawn, for each withdrawal. The minimum amount that may be withdrawn is \$500. For VUL 2000, VUL, and SVUL, we will not allow a partial withdrawal if it would reduce the face amount of your policy (not including riders) below the minimum face amount (\$50,000 for VUL 2000 and VUL; and \$100,000 for SVUL). For SPVUL, we will not allow a partial withdrawal if it would reduce the Cash Surrender Value below the minimum initial single premium required by issue age (\$5,000 for issue ages 17 and below; \$100,000 for issue ages 18 and above).

For VUL Provider, Legacy Creator SPVUL, VUL Accumulator, VUL Accumulator II, Market Wealth Plus, VUL Accumulator Plus, and SVUL Accumulator, we may impose a fee that will not exceed \$25 for each withdrawal. The minimum amount that may be withdrawn is \$100 for VUL Provider, VUL Accumulator and VUL Accumulator Plus; and \$500.00 for Legacy Creator SPVUL and SVUL Accumulator. For VUL Accumulator, VUL Accumulator II, Market Wealth Plus, SVUL Accumulator, and VUL Accumulator Plus, we will not allow a partial withdrawal if it would reduce the face amount of your policy (not including riders) below the minimum face amount (\$50,000 for VUL 2000, VUL Accumulator, VUL Accumulator II, Market Wealth Plus, and VUL Accumulator Plus; and \$100,000 for VUL Provider and SVUL Accumulator). For Legacy Creator SPVUL, we will not allow a partial withdrawal if it would cause the policy's Cash Surrender Value to fall below \$10,000.

Partial withdrawal requests for amounts greater than \$50,000 must include a notarized confirmation or Medallion Signature Guarantee of the policyholders(s) signature.

I REQUEST A WITHDRAWAL AMOUNT OF: \$

Choose one option:

- Gross:** I understand that I may receive less than this amount if I elect to have taxes withheld and/or a surrender charge applies.
- Net:** I wish to receive the full amount specified above. I understand that the amount deducted from my policy may be greater if I elect to have taxes withheld and/or a surrender charge applies.

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

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

Premium payment type (check one):

- Scheduled Premium Payment Additional Premium Payment Loan Repayment

STEP 3 Periodic Partial Withdrawal (PPW - recurring withdrawals)

For VUL, VUL 2000, VUL Provider, VUL Accumulator, VUL Accumulator Plus, Accumulator II, and Market Wealth Plus Policies Only

Please complete this section if you wish to receive Periodic Partial Withdrawals (PPW) on a regular schedule. Only one PPW arrangement may exist for each policy. If a new election form is received it will cancel any previous election form. You may not elect to receive Periodic Partial Withdrawals if you are currently making scheduled deposits to your policy via automatic deposits from your bank. Except as provided below, Periodic Partial Withdrawals will continue until notification to terminate them is received by NYLIAC.

PPW arrangements can not be elected while the No Lapse Guarantee provision is in effect, if you have a Guaranteed Minimum Death Benefit Rider, an Intermediate No Lapse Guarantee Rider, your policy is a MEC, or if your policy is below its minimum face amount. If a PPW would cause the policy's Face Amount to be less than the required face amount (\$100,000 for VUL Provider; and \$50,000 for VUL, VUL 2000, VUL Accumulator, VUL Accumulator II, Market Wealth Plus, and VUL Accumulator Plus), we will not process the PPW and the arrangement will be suspended. For the PPW arrangement to continue as scheduled, the Cash Surrender Value must be maintained at a \$2,000 minimum and must be sufficient to cover the policy's monthly charges. If the Cash Surrender Value falls below this minimum and/or is insufficient to cover the monthly charges, this option will be suspended. For the PPW arrangement to continue as scheduled, the Cash



Continued on the next page.

Partial Withdrawal/Periodic Partial Withdrawal Request Form

STEP 3 Periodic Partial Withdrawal (continued from previous page)

Surrender Value must be maintained at a **\$2,000** minimum **and** must be sufficient to cover the policy's monthly charges. If the Cash Surrender Value falls below this minimum and/ or is insufficient to cover the monthly charges, this option will be suspended. **We will notify you if this occurs.** If the Cash Surrender Value subsequently reaches the \$2,000 minimum and/or the monthly charges have been satisfied, the PPW arrangement will automatically restart on the next scheduled date.

We will automatically terminate your PPW arrangement when total withdrawals taken (including PPWs) equal the total premiums paid under the policy. (Due to this rule, your last PPW payment may be smaller than your requested PPW amount.) Otherwise, PPWs will continue until NYLIAC receives your notice to terminate them.

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

A Specified Amount (Minimum \$100) \$ _____ (The specified amount will be withdrawn for each payment. A surrender charge may apply.)

For VUL and VUL 2000, we may impose a fee, not to exceed the lesser of \$25 or 2% of the amount withdrawn, on the first withdrawal. For VUL Provider, VUL Accumulator, VUL Accumulator Plus, Accumulator II, and Market Wealth Plus, we may impose a fee not to exceed \$25 on the first withdrawal.

Choose one option: **Gross:** I understand that I may receive less than this amount if I elect to have taxes withheld and/or a surrender charge applies.

Net: I wish to receive the full amount specified above. I understand that the amount deducted from my policy may be greater if I elect to have taxes withheld and/or a surrender charge applies.

If any of these PPW options include monies to be withdrawn for the purposes of paying a premium for another, NYLIAC, New York Life Insurance Company, or a Long Term Care product, please indicate the policy number:

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

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

Monthly Quarterly Semi-Annually Annually

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

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

MONTH DAY YEAR

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

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

PLEASE INDICATE THE AMOUNT TO BE WITHDRAWN FROM THE FOLLOWING INVESTMENT DIVISION(S) AND/OR FIXED ACCOUNT.

If no indication is given, payment(s) will be taken on a proportional basis, based on the allocation of the cash value in the Allocation Alternatives at the time of the withdrawal.

Risk classifications are provided in the parenthesis after the Investment Division. Risk classifications are determined on the basis of the Morningstar Category assigned to the Investment Divisions by Morningstar Analytics 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.

FOR VARIABLE UNIVERSAL LIFE PROVIDER PERIODIC PARTIAL WITHDRAWALS ONLY: Your Periodic Partial Withdrawal arrangement will be suspended if there is insufficient cash value in any of the investment divisions you have selected. If the cash value in the investment division(s) then reaches the minimum required, the Periodic Partial Withdrawal will automatically restart on the next scheduled date. You may change your allocation alternatives for your Periodic Partial Withdrawal at any time.

FUNDS

ACCOUNT TYPE	FUND NUMBER	FUND NAME	ALLOCATION
GUARANTEED INTEREST ACCOUNT	101	Fixed Account	\$/%
	N/A	Dollar Cost Averaging Plus Account ¹	\$/%
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)	\$/%

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FUNDS

INVESTMENT GRADE BOND	232	Fidelity® VIP Bond Index Portfolio - Initial Class 2² (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 Class² (Low)	\$/%
	344	PIMCO VIT Total Return Portfolio - Institutional Class (Moderate)	\$/%
	237	Western Asset Core Plus VIT Portfolio - Class I (Moderate)	\$/%
NON- INVESTMENT GRADE BOND	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)	\$/%
	177	Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 1² (Moderate)	\$/%
LARGE CAP EQUITY	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 Class² (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 A⁶ (High)	\$/%
	187	American Funds IS Growth Fund - Class 2² (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 I² (High)	\$/%
	115	Fidelity® VIP ContrafundSM - Initial Class (High)	\$/%
	113	Fidelity® VIP Equity-IncomeSM Portfolio - Initial Class (High)	\$/%
	342	Fidelity® VIP Growth Opportunities Portfolio - Initial Class (High)	\$/%
	125	MFS® Investors Trust Series - Initial Class (High)	\$/%
	126	MFS® Research Series - Initial Class (High)	\$/%
ASSET ALLOCATION	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 2² (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)	\$/%
229	Franklin Templeton Moderate Model Portfolio - Class I^{2,4} (Moderate)	\$/%	
ALTER- NATIVES	192	MainStay VP IQ Hedge Multi-Strategy - Initial Class (Moderate)	\$/%
	179	DWS Alternative Asset Allocation VIP - Class A² (Moderate)	\$/%

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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 SM - 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 SM - Initial Class ² (Highest)	\$/%
	198	Fidelity [®] VIP International Index Portfolio SM - 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)	\$/%
240	MFS [®] Research International Portfolio - Initial Class (High)	\$/%	
SECTOR	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 SM - Initial Class 2 ² (Highest)	\$/%
	212	Morgan Stanley VIF U.S. Real Estate Portfolio - Class I (Highest)	\$/%
PERCENTAGES IN FUNDS CHOSEN ABOVE MUST TOTAL 100%.			TOTAL _____ \$/%

¹ DCA Plus only applies to VUL 2000, VUL Provider, VUL Accumulator, VUL Accumulator II, 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.

Continued on the next page.



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

Send me a check to the address below.

Address

STREET

APT.

CITY

STATE

ZIP

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

Routing number

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Bank name

Account number

- Checking
 Savings

Name of account holder

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

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

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

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

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

Are you a citizen of the United States? Yes No

Please select the withholding options that apply to this payment.

Federal withholding election:

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

State withholding election:

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

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

STEP 7 Read and sign.

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

- Partial Withdrawals (including Periodic Partial Withdrawals) may reduce the death benefit payable under the policy.
- Distributions that are taxable will be reported to the IRS on Form 1099R.
- It is the participant's responsibility to meet the IRS requirements that qualify for this distribution.
- The effective date of this request will be the date it is received in the Variable Products Service Center of New York Life Insurance and Annuity Corporation (NYLIAC), completed with all required information for processing.
- Once the withdrawal is processed, NYLIAC is not obligated to accept any return of the monies distributed.
- Distributions that are paying a premium on another NYLIAC, New York Life Insurance Company, or Long Term Care policy will be sent directly to the administrator of the policy number(s).



Continued on the next page.

Owner Tax Certification

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

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

If you are a U.S. entity, you must submit a completed IRS Form W-9. If you are not a U.S. citizen, U.S. resident alien or other U.S. person, you must submit the applicable Form W8 with this form to certify your foreign status and, if applicable, claim treaty benefits. If you are not a U.S. person, your signature below only applies to the provisions of this document other than the provisions contained in this Owner Tax Certification section.

Enter your Social Security number if you are an individual.

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

<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
<input checked="" type="checkbox"/>	Assignee signature (if applicable)		Name (Print)	Date
<input checked="" type="checkbox"/>	Assignee signature (if applicable)		Name (Print)	Date

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

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

Mail: **New York Life, Variable Products Service Center, Madison Square Station, PO Box 922, New York, NY 10159**
 Questions? Call us at 1-800-CALL-NYL
ONLINE: Save time and postage by uploading this form at newyorklife.com/register. Log in or register to upload in minutes.

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

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

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

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

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

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

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

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

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



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Important Federal Income Tax Withholding Information

This information is required to carry out the Internal Revenue laws of the United States and to provide you with some basic information about withholding of Federal income tax from your payment under the policy specified on the front of this form.

A partial withdrawal may result in a taxable gain reportable to the IRS. Generally, Federal withholding applies to payments made from pension, profit-sharing, stock bonus, annuity and other employee deferred compensation plans, individual retirement arrangements (IRA), tax-sheltered annuities (TSA), and commercial annuities (which include individual annuity, life insurance and endowment policies). Federal income tax may be withheld only from the taxable portion of your payment (as determined from our records) at a flat 10% rate.

Federal income tax must be withheld unless you elect not to have withholding apply to the taxable portion of your payment. You can make this election by checking the appropriate box in Step 6, the INCOME TAX WITHHOLDING ELECTION section. Generally, your election as to whether taxes are or are not to be withheld will apply to any other payment from the same policy. You may change this election at any time. To change your previous election, check one of the boxes in Step 6, the INCOME TAX WITHHOLDING ELECTION section.

Even if you elect not to have Federal income tax withheld, you are liable for the payment(s) of such tax on the taxable portion of your payment(s). There are penalties under the estimated tax payment rules if enough tax has not been paid through either estimated tax payments or withholding. There is an additional 10% penalty tax imposed by the IRS on "premature distributions" from annuity contracts and modified endowment contracts, unless you are disabled or at least 59½ years of age at the time the withdrawal is made.

If the taxable portion of a payment when added to the taxable portion of all other payments during the year is less than \$200, Federal income tax is not required to be withheld. We will not withhold Federal income tax if the payment is being made to the Trustees of a qualified pension or profit sharing plan.

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

