



**One-Time Total Reallocation, Future Payment Allocation,
Automatic Asset Rebalancing, Individual Fund Transfer and
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 Variable Universal Life Accumulator II

Date: _____

Policy Number: _____

Policyowner(s): _____
First M.I. Last

Insured(s): _____

Instructions:

1. For **One-Time Total Reallocations**, fully reallocating existing funds within your Investment Division(s) and the Fixed Account, **review and complete Section A.**
2. For **changes to Future Payment Allocations**, **review and complete Section B.** If part of your future payment(s) allocation change includes any of the DCA Plus Accounts, please also complete Form 22592.
3. **To initiate or update your existing Automatic Asset Rebalancing (AAR), review and complete Section C.** The transactions on this form will result in the cancellation of a previously established AAR unless you complete this section. By completing this section, you authorize us to reallocate 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. **We must receive this form at least five business days prior to the next scheduled transfer date. If the next scheduled transfer date is within five business days of NYLIAC's receipt of this form, then the transfer(s) will not occur until the following scheduled transfer date based on the frequency selected.**
4. To **transfer funds** from your Investment Division(s) and/or DCA Plus Accounts plus the Fixed Account to another Investment Division(s) and/or the Fixed Account, **review and complete Section D.** If you chose a transfer, you may not select a One-Time Total Reallocation and vice versa.
5. **Complete Section E** to select or change how expense charge(s) are deducted from the Cash Value.
6. **Date and sign Section F** and secure all other required signatures. If the policy is jointly owned and/or has another designee(s) who are authorized to request transactions on the policy, the signatures of all joint owners and/or designees are required.
7. If you have any questions, please contact one of our Customer Service Representatives toll-free at 1-800-598-2019. **For online policy information and service, please visit us at newyorklife.com and click on "My Account."** The transactions on this form may also be submitted online at newyorklife.com.

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

The transactions selected on this form do not update the following automatic options: Interest Sweep and Dollar Cost Averaging. If your policy contains one of these automatic options and you wish to change the allocation alternative(s) for that option please complete and mail service form 21412, Interest Sweep – Dollar Cost Averaging Form, to the address indicated below. **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.**

RETURN FORM TO:

For Variable Universal Life policies:
New York Life, Variable Products Service Center
Madison Square Station, PO Box 922, New York, NY 10159



Sections A, B, C

One-Time Total Reallocation, Future Payment Allocation, and/or Automatic Asset Rebalancing

For Sections A, B and C:

You may choose your own allocations using fund selection, or for the New York Life VUL Accumulator Plus, Accumulator II, 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, 2017. 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 Total Reallocations in Section A, I request to reallocate 100% of the funds in my policy as selected. I understand 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 my 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, 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 in Section B, We will credit any future net premium Payment(s), as permissible under my 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) I have made. I 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 I make, the minimum amount that may be allocated to any one Investment Division or Fixed Account(s) is \$25.

For Automatic Asset Rebalancing (AAR) in Section C, 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.



FUND SELECTION

For Model Portfolio Selection, please go to page 5.

Please select your Individual Investment Options below. Please indicate all percentages in whole numbers. The total of all choices in each section must equal 100%. Your selection may not result in the Accumulation Value being allocated to more than 21 Investment Options including the Fixed Account and DCA Plus Account. For AAR in Section C, please also indicate the frequency for how often each transfer will occur. For new AAR setups, no action will be taken if the frequency is not indicated.

(A) One-Time Total Reallocation	(B) Future Payment Allocation	(C) Automatic Asset Rebalancing
		<input type="radio"/> Quarterly
		<input type="radio"/> Semi-Annually
		<input type="radio"/> Annually

GUARANTEED INTEREST ACCOUNT		
	Fixed Account	101
	Dollar Cost Averaging Plus Account ⁽¹⁾	

	%	%	

LOW RISK		
	MainStay VP U.S. Government Money Market – Initial Class	102
	PIMCO VIT Low Duration Portfolio – Institutional Class ⁽²⁾	178

	%	%	%
	%	%	%

MODERATE RISK			
	American Funds IS Asset Allocation Fund – Class 2 ⁽²⁾	191	
	BlackRock® Global Allocation V.I. Fund – Class I	157	
	BlackRock® High Yield V.I. Fund – Class I	173	
	Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 1 ⁽²⁾	177	
	DWS Alternative Asset Allocation VIP– Class A ⁽²⁾⁽⁶⁾	179	
	Fidelity® VIP Freedom 2020 Portfolio – Initial Class	339	
	Fidelity® VIP Freedom 2040 Portfolio – Initial Class	341	
	MainStay VP Absolute Return Multi-Strategy – Initial Class ⁽⁶⁾	167	
	MainStay VP Balanced – Initial Class	145	
	MainStay VP Bond – Initial Class	107	
	MainStay VP Conservative Allocation – Initial Class	148	
	MainStay VP Floating Rate – Initial Class	144	
	MainStay VP Income Builder – Initial Class	106	
	MainStay VP Indexed Bond – Initial Class ⁽²⁾	186	
	MainStay VP Janus Henderson Balanced – Initial Class ⁽³⁾	159	
	MainStay VP MacKay Convertible – Initial Class ⁽⁵⁾	119	
	MainStay VP MacKay Government – Initial Class ⁽⁵⁾	103	
	MainStay VP MacKay High Yield Corporate Bond – Initial Class ⁽⁵⁾	110	
	MainStay VP MacKay Unconstrained Bond – Initial Class ⁽⁵⁾	156	
	MainStay VP Moderate Allocation – Initial Class	149	
MainStay VP PIMCO Real Return – Initial Class	162		
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) – Institutional Class ⁽⁹⁾	171		
PIMCO VIT Total Return Portfolio – Institutional Class	344		

	%	%	%
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HIGH RISK			
	AB VPS Small/Mid Cap Value Portfolio – Class A	152	
	American Funds IS Blue Chip Income and Growth Fund – Class 2 ⁽²⁾	188	
	American Funds IS Global Small Capitalization Fund – Class 2 ⁽²⁾	174	
	American Funds IS Growth Fund – Class 2 ⁽²⁾	187	

	%	%	%
	%	%	%
	%	%	%
	%	%	%

FUND LISTING CONTINUED ON NEXT PAGE



FUND SELECTION (Continued)

			(A) One-Time Total Reallocation	(B) Future Payment Allocation	(C) Automatic Asset Rebalancing
	ClearBridge Variable Appreciation Portfolio – Class I ⁽²⁾	185	%	%	%
	Columbia Variable Portfolio – Commodity Strategy Fund – Class 1 ⁽²⁾	175	%	%	%
	Delaware VIP® Small Cap Value Series – Standard Class	323	%	%	%
	Dreyfus IP Technology Growth Portfolio – Initial Class	138	%	%	%
	DWS Small Cap Index VIP – Class A ⁽²⁾⁽¹⁰⁾	310	%	%	%
	DWS Small Mid Cap Value VIP – Class A ⁽¹¹⁾	153	%	%	%
	Fidelity® VIP Contrafund® Portfolio – Initial Class	115	%	%	%
	Fidelity® VIP Equity–Income Portfolio – Initial Class	113	%	%	%
	Fidelity® VIP Freedom 2030 Portfolio – Initial Class	340	%	%	%
	Fidelity® VIP Growth Opportunities Portfolio – Initial Class	342	%	%	%
	Fidelity® VIP Mid Cap Portfolio – Initial Class	202	%	%	%
	Invesco V.I. American Value Fund – Series I	316	%	%	%
	Invesco V.I. International Growth Fund – Series I	154	%	%	%
	Janus Henderson VIT Enterprise Portfolio – Institutional Shares ⁽²⁾	206	%	%	%
	Janus Henderson VIT Global Research Portfolio – Institutional Shares ⁽⁴⁾	117	%	%	%
	LVIP SSgA International Index Fund – Standard Class ⁽²⁾	195	%	%	%
	LVIP SSgA Mid-Cap Index Fund – Standard Class ⁽²⁾	194	%	%	%
	MainStay VP Eagle Small Cap Growth – Initial Class	164	%	%	%
	MainStay VP Epoch U.S. Equity Yield – Initial Class	121	%	%	%
	MainStay VP Epoch U.S. Small Cap – Initial Class	124	%	%	%
	MainStay VP Growth Allocation – Initial Class	151	%	%	%
	MainStay VP Large Cap Growth – Initial Class	122	%	%	%
	MainStay VP MacKay Common Stock – Initial Class ⁽⁵⁾	108	%	%	%
	MainStay VP MacKay Growth – Initial Class ⁽⁵⁾⁽⁷⁾	104	%	%	%
	MainStay VP MacKay International Equity – Initial Class ⁽⁵⁾	109	%	%	%
	MainStay VP MacKay Mid Cap Core – Initial Class ⁽⁵⁾	136	%	%	%
	MainStay VP MacKay S&P 500 Index – Initial Class ⁽⁵⁾	105	%	%	%
	MainStay VP MacKay Small Cap Core – Initial Class ⁽⁵⁾	180	%	%	%
	MainStay VP MFS® Utilities – Initial Class	160	%	%	%
	MainStay VP Moderate Growth Allocation – Initial Class	150	%	%	%
	MainStay VP T. Rowe Price Equity Income – Initial Class ⁽⁷⁾	161	%	%	%
	MFS® International Value Portfolio – Initial Class	324	%	%	%
	MFS® Investors Trust Series – Initial Class	125	%	%	%
	MFS® New Discovery Series – Initial Class	216	%	%	%
	MFS® Research Series – Initial Class	126	%	%	%
	Neuberger Berman AMT Mid Cap Growth Portfolio – Class I	207	%	%	%
HIGHEST RISK	American Funds IS New World Fund® – Class 2	172	%	%	%
	Delaware VIP® Emerging Markets Series – Standard Class	322	%	%	%
	Fidelity® VIP Emerging Markets Portfolio – Initial Class ⁽²⁾	190	%	%	%
	MainStay VP Cushing® Renaissance Advantage – Initial Class ⁽²⁾	176	%	%	%
	MainStay VP Emerging Markets Equity – Initial Class ⁽⁷⁾	163	%	%	%
	MainStay VP VanEck Global Hard Assets – Initial Class	158	%	%	%
	Morgan Stanley VIF U.S. Real Estate Portfolio – Class I	212	%	%	%
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 Universal Life and New York Life Legacy Creator Single Premium Variable Universal Life products.
- (3) Formerly known as MainStay VP Janus Balanced – Initial Class.
- (4) Formerly known as Janus Aspen Global Research Portfolio – Institutional Shares.
- (5) Formerly known as MainStay VP Cornerstone Growth, MainStay VP Convertible, MainStay VP Government, MainStay VP High Yield Corporate Bond, MainStay VP Unconstrained Bond Portfolio, MainStay VP Common Stock, MainStay VP International Equity, MainStay VP Mid Cap Core, MainStay VP S&P 500 Index, and MainStay VP Small Cap Core, as applicable.
- (6) Premiums or transfers will not be accepted in this Investment Division on or after 5/1/2018 if you did not have Cash Value in this Investment Division. If you remove all of your Cash Value from this Investment Division on or after 5/1/2018, you will not be allowed to reinvest in this Investment Division.
- (7) 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.
- (8) Formerly known as Deutsche Alternative Asset Allocation VIP – Class A.
- (9) Formerly known as PIMCO VIT Foreign Bond Portfolio (U.S. Dollar-Hedged) – Institutional Class.
- (10) Formerly known as Deutsche Small Cap Index VIP – Class A.
- (11) Formerly known as Deutsche Small Mid Cap Value VIP – Class A.



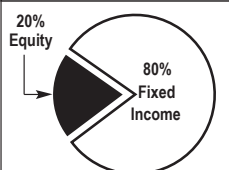
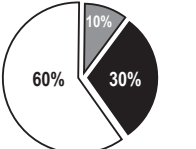
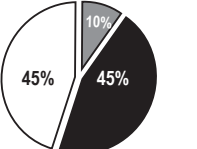
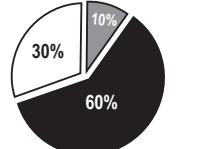
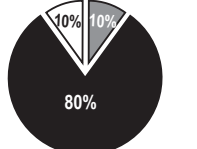
For Model Portfolio Selection Only:

For the New York Life VUL Accumulator Plus, Accumulator II, SVUL Accumulator and SPVUL Legacy Creator products (with applications dated on or after November 18, 2013) ONLY, if you did not choose your allocations using fund selection, 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.

Pie Chart Legend



Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
 <p>20% Equity 80% Fixed Income</p>	 <p>60% Fixed Income 30% Equity 10% Alternatives</p>	 <p>45% Fixed Income 45% Equity 10% Alternatives</p>	 <p>60% Equity 30% Fixed Income 10% Alternatives</p>	 <p>80% Equity 10% Fixed Income 10% Alternatives</p>
<ul style="list-style-type: none"> 20% MainStay VP Balanced 20% MainStay VP Bond 20% MainStay VP MacKay Government 15% MainStay VP PIMCO Real Return 10% MainStay VP Conservative Allocation 10% MainStay VP Income Builder 5% MainStay VP MacKay High Yield Corporate Bond 	<ul style="list-style-type: none"> 10% DWS Alternative Asset Allocation VIP 10% MainStay VP Bond 10% PIMCO VIT Total Return Portfolio 9% MainStay VP Indexed Bond 8% MainStay VP MacKay Government 7% MainStay VP MacKay High Yield Corporate Bond 6% MainStay VP PIMCO Real Return 5% American Funds IS Blue Chip Income and Growth Fund 5% Columbia Variable Portfolio-Emerging Markets Bond Fund 5% Fidelity® VIP Equity-Income Portfolio 5% MainStay VP MacKay Mid Cap Core 5% MainStay VP MacKay S&P 500 Index 5% MFS® Investors Trust Series 5% MFS® Research Series 5% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) 	<ul style="list-style-type: none"> 10% DWS Alternative Asset Allocation VIP 10% MainStay VP MacKay S&P 500 Index 8% MainStay VP Bond 7% MainStay VP Indexed Bond 7% MainStay VP MacKay High Yield Corporate Bond 7% PIMCO VIT Total Return Portfolio 6% MainStay VP MacKay Government 5% American Funds IS Blue Chip Income and Growth Fund 5% American Funds IS New World Fund® 5% Columbia Variable Portfolio-Emerging Markets Bond Fund 5% Fidelity® VIP Equity-Income Portfolio 5% MainStay VP MacKay Mid Cap Core 5% MainStay VP PIMCO Real Return 5% MFS® Investors Trust Series 5% MFS® International Value Portfolio 5% MFS® Research Series 	<ul style="list-style-type: none"> 10% DWS Alternative Asset Allocation VIP 10% MainStay VP MacKay S&P 500 Index 7% American Funds IS Blue Chip Income and Growth Fund 7% MainStay VP MacKay High Yield Corporate Bond 7% MainStay VP MacKay Mid Cap Core 7% PIMCO VIT Total Return Portfolio 6% MainStay VP Bond 6% MFS® Investors Trust Series 5% American Funds IS New World Fund® 5% ClearBridge Variable Appreciation Portfolio 5% Columbia Variable Portfolio-Emerging Markets Bond Fund 5% Fidelity® VIP Equity-Income Portfolio 5% MainStay VP MacKay International Equity 5% MainStay VP PIMCO Real Return 5% MFS® International Value Portfolio 5% MFS® Research Series 	<ul style="list-style-type: none"> 10% DWS Alternative Asset Allocation VIP 10% MainStay VP MacKay S&P 500 Index 8% American Funds IS Blue Chip Income and Growth Fund 8% Janus Henderson VIT Global Research Portfolio 7% MainStay VP MacKay Mid Cap Core 6% Fidelity® VIP Emerging Markets Portfolio* 6% MFS® Investors Trust Series 5% American Funds IS New World Fund® 5% ClearBridge Variable Appreciation Portfolio 5% Columbia Variable Portfolio-Emerging Markets Bond Fund 5% Fidelity® VIP Contrafund® Portfolio 5% Fidelity® VIP Equity-Income Portfolio 5% MainStay VP MacKay High Yield Corporate Bond 5% MainStay VP MacKay International Equity 5% MFS® International Value Portfolio 5% MFS® Research Series



MODEL PORTFOLIO SELECTION

If choosing a Model Portfolio, please fill in the circle in the applicable Section. For AAR in Section C, please also indicate the frequency for how often each transfer will occur. For new AAR setups, no action will be taken if the frequency is not indicated.

MODEL PORTFOLIOS	Conservative
	Moderately Conservative
	Moderate
	Moderately Aggressive
	Aggressive

(A) One-Time Total Reallocation	(B) Future Payment Allocation	(C) Automatic Asset Rebalancing
		<input type="radio"/> Quarterly
		<input type="radio"/> Semi-Annually
		<input type="radio"/> Annually
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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 D: INDIVIDUAL FUND TRANSFERS

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, 2017. 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, 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:		
		\$	or	%	\$	or	%
GUARANTEED INTEREST ACCOUNT	Fixed Account	101					
	Dollar Cost Averaging Plus Account ⁽¹⁾						
LOW RISK	MainStay VP U.S. Government Money Market – Initial Class	102					
	PIMCO VIT Low Duration Portfolio – Institutional Class ⁽²⁾	178					
MODERATE RISK	American Funds IS Asset Allocation Fund – Class 2 ⁽²⁾	191					
	BlackRock® Global Allocation V.I. Fund – Class I	157					
	BlackRock® High Yield V.I. Fund – Class I	173					
	Columbia Variable Portfolio - Emerging Markets Bond Fund – Class 1 ⁽²⁾	177					
	DWS Alternative Asset Allocation VIP– Class A ⁽²⁾⁽⁸⁾	179					
	Fidelity® VIP Freedom 2020 Portfolio – Initial Class	339					
	Fidelity® VIP Freedom 2040 Portfolio – Initial Class	341					
	MainStay VP Absolute Return Multi-Strategy – Initial Class ⁽⁶⁾	167					
	MainStay VP Balanced – Initial Class	145					
	MainStay VP Bond – Initial Class	107					
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	MainStay VP Janus Henderson Balanced – Initial Class ⁽³⁾	159					
	MainStay VP MacKay Convertible – Initial Class ⁽⁵⁾	119					
	MainStay VP MacKay Government – Initial Class ⁽⁵⁾	103					
	MainStay VP MacKay High Yield Corporate Bond – Initial Class ⁽⁵⁾	110					
	MainStay VP MacKay Unconstrained Bond – Initial Class ⁽⁵⁾	156					
	MainStay VP Moderate Allocation – Initial Class	149					
MainStay VP PIMCO Real Return – Initial Class	162						
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) – Institutional Class ⁽⁹⁾	171						
PIMCO VIT Total Return Portfolio – Institutional Class	344						

FUND LISTING CONTINUED ON NEXT PAGE



			TRANSFER FROM:			TRANSFER TO:		
			\$	or	%	\$	or	%
HIGH RISK	AB VPS Small/Mid Cap Value Portfolio – Class A	152	\$	or	%	\$	or	%
	American Funds IS Blue Chip Income and Growth Fund – Class 2 ⁽²⁾	188	\$	or	%	\$	or	%
	American Funds IS Global Small Capitalization Fund – Class 2 ⁽²⁾	174	\$	or	%	\$	or	%
	American Funds IS Growth Fund – Class 2 ⁽²⁾	187	\$	or	%	\$	or	%
	ClearBridge Variable Appreciation Portfolio – Class I ⁽²⁾	185	\$	or	%	\$	or	%
	Columbia Variable Portfolio - Commodity Strategy Fund – Class 1 ⁽²⁾	175	\$	or	%	\$	or	%
	Delaware VIP® Small Cap Value Series – Standard Class	323	\$	or	%	\$	or	%
	Dreyfus IP Technology Growth Portfolio – Initial Class	138	\$	or	%	\$	or	%
	DWS Small Cap Index VIP – Class A ⁽²⁾⁽¹⁰⁾	310	\$	or	%	\$	or	%
	DWS Small Mid Cap Value VIP – Class A ⁽¹¹⁾	153	\$	or	%	\$	or	%
	Fidelity® VIP Contrafund® Portfolio – Initial Class	115	\$	or	%	\$	or	%
	Fidelity® VIP Equity–Income Portfolio – Initial Class	113	\$	or	%	\$	or	%
	Fidelity® VIP Freedom 2030 Portfolio – Initial Class	340	\$	or	%	\$	or	%
	Fidelity® VIP Growth Opportunities Portfolio – Initial Class	342	\$	or	%	\$	or	%
	Fidelity® VIP Mid Cap Portfolio – Initial Class	202	\$	or	%	\$	or	%
	Invesco V.I. American Value Fund – Series I	316	\$	or	%	\$	or	%
	Invesco V.I. International Growth Fund – Series I	154	\$	or	%	\$	or	%
	Janus Henderson VIT Enterprise Portfolio – Institutional Shares ⁽²⁾	206	\$	or	%	\$	or	%
	Janus Henderson VIT Global Research Portfolio – Institutional Shares ⁽⁴⁾	117	\$	or	%	\$	or	%
	LVIP SSgA International Index Fund – Standard Class ⁽²⁾	195	\$	or	%	\$	or	%
	LVIP SSgA Mid-Cap Index Fund – Standard Class ⁽²⁾	194	\$	or	%	\$	or	%
	MainStay VP Eagle Small Cap Growth – Initial Class	164	\$	or	%	\$	or	%
	MainStay VP Epoch U.S. Equity Yield – Initial Class	121	\$	or	%	\$	or	%
	MainStay VP Epoch U.S. Small Cap – Initial Class	124	\$	or	%	\$	or	%
	MainStay VP Growth Allocation – Initial Class	151	\$	or	%	\$	or	%
	MainStay VP Large Cap Growth – Initial Class	122	\$	or	%	\$	or	%
	MainStay VP MacKay Common Stock – Initial Class ⁽⁵⁾	108	\$	or	%	\$	or	%
	MainStay VP MacKay Growth – Initial Class ⁽⁵⁾⁽⁷⁾	104	\$	or	%	\$	or	%
	MainStay VP MacKay International Equity – Initial Class ⁽⁵⁾	109	\$	or	%	\$	or	%
	MainStay VP MacKay Mid Cap Core – Initial Class ⁽⁵⁾	136	\$	or	%	\$	or	%
MainStay VP MacKay S&P 500 Index – Initial Class ⁽⁵⁾	105	\$	or	%	\$	or	%	
MainStay VP MacKay Small Cap Core – Initial Class ⁽⁵⁾	180	\$	or	%	\$	or	%	
MainStay VP MFS® Utilities – Initial Class	160	\$	or	%	\$	or	%	
MainStay VP Moderate Growth Allocation – Initial Class	150	\$	or	%	\$	or	%	
MainStay VP T. Rowe Price Equity Income – Initial Class ⁽⁷⁾	161	\$	or	%	\$	or	%	
MFS® International Value Portfolio – Initial Class	324	\$	or	%	\$	or	%	
MFS® Investors Trust Series – Initial Class	125	\$	or	%	\$	or	%	
MFS® New Discovery Series – Initial Class	216	\$	or	%	\$	or	%	
MFS® Research Series – Initial Class	126	\$	or	%	\$	or	%	
Neuberger Berman AMT Mid Cap Growth Portfolio – Class I	207	\$	or	%	\$	or	%	

HIGHEST RISK	American Funds IS New World Fund® – Class 2	172	\$	or	%	\$	or	%
	Delaware VIP® Emerging Markets Series – Standard Class	322	\$	or	%	\$	or	%
	Fidelity® VIP Emerging Markets Portfolio – Initial Class ⁽²⁾	190	\$	or	%	\$	or	%
	MainStay VP Cushing® Renaissance Advantage – Initial Class ⁽²⁾	176	\$	or	%	\$	or	%
	MainStay VP Emerging Markets Equity – Initial Class ⁽⁷⁾	163	\$	or	%	\$	or	%
	MainStay VP VanEck Global Hard Assets – Initial Class	158	\$	or	%	\$	or	%
	Morgan Stanley VIF U.S. Real Estate Portfolio – Class I	212	\$	or	%	\$	or	%

TOTAL			\$	or	%	\$	or	%
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- (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) Formerly known as MainStay VP Janus Balanced – Initial Class.
- (4) Formerly known as Janus Aspen Global Research Portfolio – Institutional Shares.
- (5) Formerly known as MainStay VP Cornerstone Growth, MainStay VP Convertible, MainStay VP Government, MainStay VP High Yield Corporate Bond, MainStay VP Unconstrained Bond Portfolio, MainStay VP Common Stock, MainStay VP International Equity, MainStay VP Mid Cap Core, MainStay VP S&P 500 Index, and MainStay VP Small Cap Core, as applicable.
- (6) Premiums or transfers will not be accepted in this Investment Division on or after 5/1/2018 if you did not have Cash Value in this Investment Division. If you remove all of your Cash Value from this Investment Division on or after 5/1/2018, you will not be allowed to reinvest in this Investment Division.
- (7) Premiums or transfers will not be accepted in 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.
- (8) Formerly known as Deutsche Alternative Asset Allocation VIP – Class A.
- (9) Formerly known as PIMCO VIT Foreign Bond Portfolio (U.S. Dollar-Hedged) – Institutional Class.
- (10) Formerly known as Deutsche Small Cap Index VIP – Class A.
- (11) Formerly known as Deutsche Small Mid Cap Value VIP – Class A.



Section E

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 B, 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%.**

<u>Name</u>	<u>Number</u>	<u>Name</u>	<u>Number</u>
Fixed Account	101 _____ %	MainStay VP U.S. Government Money Market – Initial Class	102 _____ %

Section F

Authorization and Signatures

I, the policyowner, understand and agree that:

- 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, completed with all required information for processing. See the instructions on page 1 for this address.

Please confirm your current address below:

1.) Policyowner(s) Signature X _____ Date _____

2.) Assignee or X _____ Date _____
Other Required Signature

Policyowner(s) phone number (9am - 5pm eastern time) (_____) _____

If the indicated policy is corporate-owned, provide signatures and titles of two corporate officers.

If one is not already on file, please provide a corporate charter to identify the below signors as authorized individuals.

3.) Signature of Officer X _____ Date _____

Print Name of Officer X _____ Officer's Title _____

4.) Signature of Officer X _____ Date _____

Print Name of Officer X _____ Officer's Title _____

Variable products are distributed by NYLIFE Distributors LLC, Member FINRA/SIPC, and offered through properly licensed registered representatives. NYLIFE Distributors and NYLIAC are wholly owned subsidiaries of New York Life Insurance Company.

