



## Investment Preservation Rider - FP Series (IPR) Reset Form

If you need assistance, please contact the New York Life Annuity Service Center at 1-800-762-6212 or your Representative.

Policy number(s)		Representative
Owner (first, middle initial, last)	Social Security or Tax ID number	Telephone number
Joint Owner, if any (first, middle initial, last)	Social Security or Tax ID number	Telephone number

### 1. Rider Reset

You may request to reset the Guaranteed Amount at any time while IPR is still in effect as long as the Owner (oldest Owner, if the Policy is jointly owned) and the Annuitant (oldest Annuitant, if there are Joint Annuitants on the Policy) are age 75 or younger (for the 10, 11, 12, 13, 14, and 15 year Holding Periods), or age 70 or younger (for the 20 year Holding Period) as of the Policy Anniversary when the reset is processed.

Check one box below and provide additional information (if applicable).

- Automatic Increase:** I elect to reset my Guaranteed Amount as long as it is higher than the current Guaranteed Amount.
  
- Designated Accumulation Value:** I elect to reset my Guaranteed Amount if any Accumulation Value reaches a dollar amount of \$ \_\_\_\_\_ or higher.
  
- Designated Percentage Increase:** I elect to reset my Guaranteed Amount if it increases \_\_\_\_\_% above the current Guaranteed Amount or higher.

**Your selection above authorizes New York Life to reset your Guaranteed Amount on the next Policy Anniversary.** This will be a one-time reset of your Guaranteed Amount and any future reset requests must be submitted to us in writing. **If the indicated threshold amount you chose above is not reached (as determined by your policy's Accumulation Value on the anniversary date), the Guaranteed Amount will not be reset on the next policy anniversary.** If your indicated threshold amount is met, the Guaranteed Amount will be equal to the policy's Accumulation Value (150% of the Accumulation Value for the 20 year holding period) on the next Policy Anniversary less all proportional withdrawals thereafter. Due to market fluctuations, the future Accumulation Value of your policy is not guaranteed.

**The effective date for a reset of the new Guaranteed Amount will be the Policy Anniversary immediately following the date we receive your request in good order.** For the rider reset to be effective on your next Policy Anniversary, the New York Life Annuity Service Center must receive your request prior to that Policy Anniversary. Any request received after the next Policy Anniversary will be effective on the following Policy Anniversary.

#### Impact of resetting your holding period:

- **A new charge for the rider may be established upon reset, see table on the next page.**
- Upon reset, you will be restarting the length of the rider holding period selected at issue. This means that if you selected the 10 year holding period at issue and choose to reset, a new 10 year holding period begins (on the rider reset effective date) before you will be eligible to receive the rider benefit. Similarly, if you had selected the 15 year holding period at issue and choose to reset, a new 15 year holding period begins before you will be eligible to receive the rider benefit.
- If the 20 year holding period was chosen, the Guaranteed Amount resets to 150% of the Accumulation Value on the Policy Anniversary date, therefore, the Accumulation Value does not need to exceed the current Guaranteed Amount to be eligible for a reset. For example (using the Designated Accumulation Value option), if the current Guaranteed Amount is \$150,000 and you wish to lock in a higher Guaranteed Amount based on an Accumulation Value of \$120,000, you would write "180,000" in the dollar amount field provided on page 1 ( $\$120,000 \times 150\% = \$180,000$ ).

Annuities are issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation. NYLIAC is a wholly owned subsidiary of New York Life Insurance Company. Variable Annuities offered through properly licensed registered representatives of a third party registered broker dealer.

Charges	
Holding Period	New charge upon a reset of the Guaranteed Amount
10 Years	1.00%
11 Years	0.90%
12 Years	0.80%
13 Years	0.70%
14 Years	0.60%
15 Years	0.50%
20 years	0.60%

## 2. Rider Cancellation

I elect to cancel the rider applicable to my policy.

We will promptly cancel the rider and refund any rider charges that may have been assessed, if you are canceling the rider within thirty (30) days after delivery of the policy.

## 3. Signatures

Your signature(s) confirm(s) that you have read all the information on this form and that the information you have provided is correct. For an Entity or Trust within the U.S. a completed W-9 form is required for tax certification in order to complete your request.

### Owner Tax Certification:

Under penalties of perjury, I (as Owner named) certify that: (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; or (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 Foreign Account Tax Compliance Act (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. policy, this last certification (4) does not apply).

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

If I am a U.S. entity, I am submitting a completed IRS Form W-9.

If I am not a U.S. citizen, U.S. resident alien or other U.S. person, I am submitting the applicable IRS Form W-8 with this form to certify my foreign status and, if applicable, claim treaty benefits.

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



\_\_\_\_\_  
Policy Owner's Signature

\_\_\_\_\_  
Date



\_\_\_\_\_  
Joint Owner's Signature (if any)

\_\_\_\_\_  
Date

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### Mail your completed form to:

**Regular Mail:** NYL Annuity Service Center, PO Box 9859, Providence, RI 02940

**Overnight/Express Mail:** New York Life c/o BNY Mellon, 4400 Computer Drive, Westborough, MA 01581

**Fax:** Attn: NYL Annuity Service Center, (508) 599-6109

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