



**New York Life Insurance and Annuity Corporation**  
(A Delaware Corporation)

**IMPORTANT NOTICE**  
**FOR CALIFORNIA RESIDENTS AGED 65 AND OVER**

**Disclosure of Life Insurance and Annuity Products**

The sale or liquidation of any certificate of deposit, annuity, stock, mutual fund, bond, IRA or other asset to fund the purchase of a life insurance or annuity product may have tax consequences, early withdrawal penalties, or other costs or penalties as a result of the sale or liquidation. You may wish to consult your independent legal or financial advisor before selling or liquidating any such assets to fund the purchase of any life or annuity product being solicited.

Policyholder Name: \_\_\_\_\_

**Form must be given to Policyholder and Advisor should retain a copy for their records.**