



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 the rider 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) does not exceed the maximum reset age, determined by the holding period, as of the Policy Anniversary when the reset is processed. Please see your product prospectus for more information.

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 my 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 applicable percentage of the policy's Accumulation Value (as indicated on your rider data page) 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 the rider reset effective date.** Reset charges are subject to change. Please refer to your policy's prospectus and Rate Sheet Prospectus Supplement found online at newyorklifeannuities.com. In the event we issue a new Rate Sheet Prospectus Supplement after the date you send in your written request to reset but before the rider reset effective date, we will apply the charge in effect on the rider reset effective date. If you are not satisfied with the new charge after you elect to reset, you have the option to cancel the reset at any time up to 30 days following the rider reset effective date by providing written notice.
- 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.

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.

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

Send your completed form to:

Regular Mail: NYL Annuities – TPD, Mail Code 7390, PO Box 7247, Philadelphia, PA 19170-7390

Overnight/Express Mail: NYL Annuities – TPD, 400 White Clay Center Drive, Attn: LOCKBOX # 7390, Newark, DE 19711

Fax: Attn: NYL Annuity Service Center, (302) 781-1780
