



NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION
(A Delaware Corporation)

Roth Income Annuity IRA Acknowledgement

This form must be completed if you are purchasing your Roth IRA solely with a regular Roth Income Annuity IRA contribution. If the source of funds is an existing Roth IRA, please use Form ANN43009FNS. Please use Form ANN18738 for an External Roth IRA Conversion or Form ANN18739C for an Internal NYLIAC Roth IRA Conversion.

I/We acknowledge that:

- (1) I/We will not receive income payments or withdrawals under this Roth Income Annuity policy for at least five (5) calendar years after the first contribution to a Roth IRA established in my name,
- (2) I/We have or will have attained age 59½ prior to the date that income/withdrawal payments begin under this policy, and
- (3) Joint Annuitants, if applicable, must be spouses.

Owner's Signature

Date

Joint Annuitant's Signature*
(Required for all policies that allow for Joint Annuitant)

Date

*The Joint Annuitant (if applicable) needs to acknowledge the statements above and sign.

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
