



- 4) Can the income start date be changed once the policy is issued? If so, how many times?

- 5) Is a trust permitted to be the owner? If yes, what additional forms or documents are needed besides the application?

- 6) Peter's wife, Kim Chan, still lives in Hong Kong for the foreseeable future. She does not have a social security number. Can Peter add Kim as a joint annuitant? If not, explain why.

- 7) For 1035 exchanges: the illustration, signed application and transfer forms must be received by New York Life within _____ days.

- 8) Peter wants the option to start income earlier and likes the idea of having liquidity should he need access to the funds. Run a quote for the Clear Income Advantage Fixed Annuity-FP Series. Illustrate income starting in 5yrs.

- 9) What is the Clear Income Advantage and how does it work?

- 10) How long is the initial interest rate guarantee period?

