New York Life Premier Variable Annuity– FP Series

Application Kit - California

PVA-NOCAPP-0526CA

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.

Investments and insurance products are: Not FDIC/NCUA Insured • Not Insured by Any Federal Government Agency • Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any of Its Affiliates • May Lose Value

NEW YORK LIFE

INSTRUCTIONS

1. ANNUITY POLICY TYPE

Choose **ONE** Policy Type and complete the appropriate selection and, if applicable, the transfer/exchange form.

- If this is for a Non-Qualified Certificate of Deposit Transfer or Mutual Fund Redemption or Transfer, complete form number ANN43036F.
- If this is for a 1035 Exchange, complete form number ANN43263F.
- If this is for a Traditional IRA, Roth IRA, or SEP IRA Transfer/ Direct Rollover, complete form number ANN43009FNS.
- If this is for an Inherited IRA Transfer, complete form number ANN18752.
- If this is for an Inherited Non-Qualified Exchange, complete form number ANN19091.

2. MORTALITY & EXPENSE RISK AND ADMINISTRATIVE COSTS CHARGE OPTION

Choose **ONE** option for the Mortality & Expense Risk and Administrative Costs Charge (M&E). The M&E option selected at issue cannot be changed.

3-6. OWNER, JOINT OWNER, ANNUITANT and JOINT ANNUITANT

For Qualified and Inherited Non-Qualified policies, Joint Owners are not allowed. For Non-Qualified policies, any two persons (spouses or non-spouse) can be named as Joint Owners.

A non-living entity cannot be an Annuitant or a Joint Annuitant. For Qualified policies, the Annuitant must be the Owner. For Inherited Non-Qualified, Inherited IRA, and Inherited Roth IRA policies,Joint Annuitants are not allowed. For Grantor Trust, then the Annuitant must be the first named Grantor. If a non-living entity is the Owner, then a Non-Qualified policies, any person can be the Annuitant unless the non-living entity Owner is a Joint Annuitant is not allowed.

If the Annuitant and Owner are different, and the Annuitant dies before the Annuity Commencement Date, the Owner will become the new Annuitant of the policy provided that the Owner is an individual. If the Owner is a Grantor Trust and the Grantor is an individual, the policy will be treated as owned by an individual. In such a case, upon the death of the Annuitant, the first named living Grantor will become the new Annuitant.

Under the IRS's aggregation rule, all non-qualified cash value deferred annuity contracts issued by NYLIAC (or its affiliates) to the same owner in the same calendar year are treated as one contract for purposes of determining the taxable portion of a partial withdrawal or surrender. This means that if a distribution is taken, we are required to take into account the gains (or losses) in all contracts that are subject to aggregation and more of the distribution may be taxable.

Use the below chart to select the correct Tax Certification form. Tax Certification forms are required to be submitted prior to the contract being issued.

NOTE FOR TRUST OR ENTITY OWNED POLICIES:
The W-9 form must be completed and returned with the application.

Owner Type	W-9	W-8BEN	W-8BEN-E	Other W-8 Forms
US Citizen Individual Owner	Yes	N/A	N/A	N/A
Non US Citizen w/ Resident Alien US Tax Status (e.g. Green Card)	Yes	N/A	N/A	N/A
Non US Citizen w/o Resident Alien US Tax Status	N/A	Yes	N/A	Yes
US Entity	Yes	N/A	N/A	N/A

Other W-8 Forms:

Individual Owners (Non US Citizen and does not have a Resident Alien US Tax Status e.g. Green Card):- use W-8BEN Form except in the following circumstances:

Form W-8ECI – The Owner is claiming that income is effectively connected with the conduct of trade or business within the US (other than personal services).

Form 8233 or Form W-4 – The Owner is a beneficial owner that is receiving compensation for personal services performed in the US.

Form W-8IMY – The Owner is acting as an intermediary.

Entity Owner (Non US Entity) – use W-8BEN-E form except in the following circumstances:

Form W-8ECI – The Owner is claiming that income is effectively connected with the conduct of trade or business within the US (other than personal services).

Form 8233 or Form W-4 – The Owner is a beneficial owner that is receiving compensation for personal services performed in the US.

Form W-8IMY – The Owner is acting as an intermediary.

Form W-8EXP – if the entity is a foreign government, international organization, foreign central bank of issue, foreign tax-exempt organization, foreign private foundation, or government of a US possession receiving a withhold-able payment or receiving a payment subject to chapter 3 withholding.

7. BENEFICIARY DESIGNATION

Provide name, relationship to Owner, Date of Birth, Social Security or Tax I.D Number, address, telephone number, and percentage to be paid to each Beneficiary listed. Primary and Contingent designations must each total 100%. If the Ownership is under UGMA/UTMA, the Primary Beneficiary must be the estate of the minor. If the Owner is a Trust, it is recommended that the Primary Beneficiary be the trust.

Unless the box under declining to designate surviving spouse as the sole Primary Beneficiary is checked, your spouse will be the sole Primary Beneficiary.

If multiple Primary Beneficiaries are named and one or more of those Beneficiaries does not survive the Owner(s), that Beneficiary's interest is terminated and his/her percentage will be divided proportionately among the remaining Primary Beneficiaries. The same holds true for Contingent Beneficiaries. **To avoid this you can designate "Per Stirpes" next to each applicable Beneficiary's name.** Per Stirpes allows for each Beneficiary's heirs to receive his/her percentage of any remaining death benefit.

8. ANNUITY PREMIUM PAYMENT AMOUNT

The minimum initial premium payment is $5,000 except for a Pension Plan, which has a minimum of $10,000.

For policies of $2 million or more – complete form number ANN18824 which must be approved by an officer of NYLIAC prior to submitting the application.

9. OPTIONAL RIDER(S)

Check the appropriate box if you want to apply for Optional Riders.
For the **Annual Death Benefit Reset (ADBR)**, the oldest owner must be age 75 or younger.

For the **Investment Preservation Rider – FP Series (IPR),** the oldest owner must be age 75 or younger for all holding periods except 20 years. For holding period 20 years at the time of application, the oldest owner must be age 70 or younger. Please be sure to read the Important Information note.

10. ADDITIONAL INFORMATION

Use this space to provide additional information. Remember to refer back to the original section number.

11. FRAUD AND DISCLOSURE STATEMENTS

This is for disclosure purposes. Please read this section carefully.

12. REPLACEMENT INFORMATION

Check the appropriate box to indicate if you have an existing life insurance or annuity policy, or if you are replacing a life insurance or annuity policy. **Both questions must be answered**. Follow state replacement regulations and attach any required replacement forms.

13. SIGNATURES, ACKNOWLEDGEMENTS AND TAX CERTIFICATION

The Owner, Joint Owner (if applicable), and Annuitant (if other than Owner or Joint Owner) must sign and date this section.

Owner Tax Certification: If the Owner is subject to backup withholding, be sure to check the box in this section.

PRODUCER'S STATEMENT

The Representative/Agent must complete, sign and date this section. All questions, including both replacement questions, must be answered.

PREMIUM ALLOCATION FORM

Section 1 – If NOT selecting the Investment Preservation Rider – FP Series (IPR):

Choose **ONE** Premium Allocation method. Select one of the five model portfolios from **Section A** or pick your own allocations from **Section B.** Indicate the percentage(s) of your Premium Payment you would like allocated to the Dollar Cost Averaging Advantage Account (DCAA) and/or the Fixed Account. Indicate allocation percentages in whole numbers. The Premium Allocation must total 100%.

Section 2 – If selecting the Investment Preservation Rider – FP Series (IPR):

Chose **ONE** Premium Allocation method. Select one of the four model portfolios from **Section A** or pick your own allocations from **Section B.** The Investment Objective limits the maximum percentage that may be invested in Investment Divisions classified by category. Indicate the percentage of your Premium Payment you would like allocated to the Dollar Cost Averaging Advantage Account (DCAA). Indicate allocation percentages in whole numbers. The Premium Allocation must total 100%.

If you need assistance, please contact:

New York Life Annuities Sales Desk
1-888-474-7725

Web Site
www.newyorklifeannuities.com

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

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

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Application For Individual Flexible Premium Deferred Variable Annuity
New York Life Premier Variable Annuity – FP Series
New York Life Insurance and Annuity Corporation (NYLIAC) (A Delaware Corporation)

Regular Mail Address: NYL Annuities – TPD, Mail Code 7390, PO Box 7247, Philadelphia, PA 19170-7390
Overnight/Express Mail Address: NYL Annuities – TPD, 400 White Clay Center Drive, Attn: LOCKBOX # 7390, Newark, DE 19711

ANNUITY COMMENCEMENT DATE AT AGE 95

Please print or type.

1. ANNUITY POLICY TYPE

Choose **ONE** Policy Type and complete the appropriate selection.

☐ **Non-Qualified**	Is this a 1035 Exchange? ☐ Yes ☐ No
☐ **Inherited Non-Qualified***	Exchange Amount $_____ ***Not available for Joint Life Policies.**
☐ **Traditional IRA** ☐ **Roth IRA** ☐ **SEP IRA**	☐ Transfer $_____ ☐ Rollover $_____ ☐ Contribution $_____ Year _____
☐ **Inherited IRA*** ☐ **Inherited Roth IRA***	Transfer Amount $_____ ***Not available for Joint Life Policies.**

Note: If this is a Traditional IRA, Roth IRA, or SEP IRA transfer/rollover, submit Qualified Transfer/Direct Rollover Form. If this is an Inherited IRA or Inherited Roth IRA transfer, submit Inherited IRA Information/Transfer Form. If this is an Inherited Non-Qualified exchange, submit Inherited Non-Qualified Exchange Form.

2. MORTALITY & EXPENSE RISK AND ADMINISTRATIVE COSTS CHARGE OPTION

Check one box below for the Mortality & Expense Risk and Administrative Costs Charge (M&E) option.

SELECT ONE

☐ Accumulation Value Based
☐ Adjusted Premium Based (not available with Inherited Non-Qualified)

3. OWNER

First Name or Trust/Corporation Name	Middle	Last Name	Suffix

Mailing Address			
Street or P.O. Box	City	State	Zip Code
Residence Address (if different from mailing address)			
Street	City	State	Zip Code

Date of Birth (mm/dd/yyyy)	Date of Trust	Social Security/Tax I.D. Number	☐ Male ☐ Female
Country of Citizenship ☐ U.S. ☐ Other, Country Name:	If you checked "Other" under Country of Citizenship, are you a U.S. Resident Alien? ☐ Yes ☐ No		Relationship to Annuitant ☐ Self ☐ Spouse ☐ Other:
Telephone Number ☐ Cell ☐ Home ☐ Business		Email Address	

4. JOINT OWNER

Available for Non-Qualified Policy Type **ONLY** (but not Inherited Non-Qualified).

First Name	Middle	Last Name	Suffix

Mailing Address

Street or P.O. Box	City	State	Zip Code

Residence Address (if different from mailing address)

Street	City	State	Zip Code

Date of Birth (mm/dd/yyyy)	Social Security/Tax I.D. Number	☐ Male ☐ Female

Country of Citizenship ☐ U.S. ☐ Other, Country Name:	Relationship to Owner ☐ Spouse ☐ Other:
Telephone Number ☐ Cell ☐ Home ☐ Business	Email Address

5. ANNUITANT

Complete if the Annuitant is not the Owner or Joint Owner. If same as Joint Owner, check here ☐.

First Name	Middle	Last Name	Suffix

Residence Address (Required)

Street	City	State	Zip Code

Date of Birth (mm/dd/yyyy)	☐ Male ☐ Female
Social Security Number	Country of Citizenship ☐ U.S. ☐ Other, Country Name:
Telephone Number ☐ Cell ☐ Home ☐ Business	Email Address

6. JOINT ANNUITANT

Complete for Joint Life policies **ONLY**. **Not Available for Inherited IRA, Inherited Non-Qualified and Inherited Roth IRA Policy Types.** If same as Owner, check here ☐. If same as Joint Owner, check here ☐. Otherwise, complete below.

First Name	Middle	Last Name	Suffix

Residence Address (Required)

Street	City	State	Zip Code

Date of Birth (mm/dd/yyyy)	☐ Male ☐ Female
Social Security Number	Country of Citizenship ☐ U.S. ☐ Other, Country Name:
Telephone Number ☐ Cell ☐ Home ☐ Business	Email Address

7. BENEFICIARY DESIGNATION

Note: Primary and Contingent Beneficiary designations must each total 100%. If percentage(s) are not provided, the benefits will be divided equally. For a per stirpes Beneficiary designation, write "Per Stirpes" next to each applicable Beneficiary's name. Use Section 10 to enter additional Beneficiary information. Refer to the application instructions for further details.

For Traditional, Roth, and SEP IRA Plan Types: Please note that available death benefit payout options differ depending on whether your designated Beneficiary is **eligible** or **non-eligible** (determined as of the date of your death) under the Internal Revenue Code ("IRC"). Eligible designated Beneficiaries are spouses, children under the age of majority, disabled or chronically ill individuals, as determined by the IRC, (including certain trusts for the disabled or chronically ill), or individuals who are not more than 10 years younger than you. All other individual Beneficiaries are non-eligible, and all proceeds must be distributed to them by the end of the 10th year following the year of your death (or the death of both you and the joint annuitant, if applicable).

For Inherited IRA and Inherited Roth IRA Plan Types: After your death, your Beneficiaries may be limited to a distribution period that does not exceed 10 years from the end of the year following the year of death of the original IRA owner or retirement plan participant.

JOINT OWNERS WHO ARE SPOUSES:

Unless you check the box below, your spouse will be the **sole Primary Beneficiary** of the Policy and no other primary beneficiary should be designated. This allows the surviving Owner/spouse to continue the Policy at the death of the other Owner before the Annuity Commencement Date.

ONE OWNER:

Unless you check the box below, your spouse will be the **sole Primary Beneficiary** of the Policy and no other primary beneficiary should be designated. This allows your spouse to continue the Policy if you die before the Annuity Commencement Date.
If your spouse's information is not listed in the sections above, please provide his/her information below.

Regardless of your primary beneficiary designation, you may name contingent beneficiary(ies) below.

DECLINING TO DESIGNATE SURVIVING SPOUSE AS THE SOLE PRIMARY BENEFICIARY:

☐ **By checking this box, I am NOT naming my spouse as sole Primary Beneficiary and instead designate the individual(s)/entity(ies) named below. As a result, the Policy will end at the death of any Owner before the Annuity Commencement Date and NYLIAC will pay a death benefit.**

JOINT OWNERS WHO ARE NOT SPOUSES:

The surviving Owner is the **sole Primary Beneficiary.** No other primary beneficiary should be designated however, you may name contingent beneficiary(ies) below. The Policy will end at the death of the other Owner.

☐ **PRIMARY** or ☐ **CONTINGENT** Beneficiary's Full Name/Entity Name	Date of Birth (mm/dd/yyyy)	Social Security/ Tax I.D. Number	Percentage %
Address: Street	City	State	Zip Code
Email Address	Telephone Number	Relationship to Owner	

☐ **PRIMARY** or ☐ **CONTINGENT** Beneficiary's Full Name/Entity Name	Date of Birth (mm/dd/yyyy)	Social Security/ Tax I.D. Number	Percentage %
Address: Street	City	State	Zip Code
Email Address	Telephone Number	Relationship to Owner	

☐ **PRIMARY** or ☐ **CONTINGENT** Beneficiary's Full Name/Entity Name	Date of Birth (mm/dd/yyyy)	Social Security/ Tax I.D. Number	Percentage %
Address: Street	City	State	Zip Code
Email Address	Telephone Number	Relationship to Owner	

☐ **PRIMARY** or ☐ **CONTINGENT** Beneficiary's Full Name/Entity Name	Date of Birth (mm/dd/yyyy)	Social Security/ Tax I.D. Number	Percentage %
Address: Street	City	State	Zip Code
Email Address	Telephone Number	Relationship to Owner	

8. ANNUITY PREMIUM PAYMENT AMOUNT

Premium Payment Amount $_____

If paying by check directly to New York Life, make payable to NYLIAC. Indicate total estimated amount including cash with application and anticipated transfer/exchange amounts.

9. OPTIONAL RIDER(S)

These riders provide benefits for a charge that may vary. Refer to the terms described in the prospectus and in the rider(s) that will be attached to your Policy, if selected here. Certain riders may not be available with all Policy Types.

Annual Death Benefit Reset (ADBR) – (Not available with Inherited Non-Qualified Policy Type)

Investment Preservation Rider – FP Series (IPR) – (Not Available with Inherited IRA, Inherited Non-Qualified and Inherited Roth IRA Policy Types)

Select IPR Rider Holding Period: Choose your IPR Rider Holding Period by checking **one** of the following boxes:

- ☐ 7 years
- ☐ 10 years
- ☐ 11 years
- ☐ 12 years
- ☐ 13 years
- ☐ 14 years
- ☐ 15 years
- ☐ 20 years

IMPORTANT INFORMATION:
Irrevocable: This Rider may not be cancelled except under limited circumstances described in the Rider.
Premium Payment Restrictions: If you elect the IPR, you may only make Premium Payments to the Policy: a) in the first Policy Year, b) after the Rider Holding Period End Date and c) after the Rider terminates for any reason while the Policy remains in effect.

10. ADDITIONAL INFORMATION

Attach a separate sheet if additional space is needed.

11. FRAUD AND DISCLOSURE STATEMENTS

Please read the following carefully.

FRAUD WARNING

Any person who knowingly and with the intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. Penalties may include imprisonment, fines, or a denial of insurance benefits if a person provides false information.

PARTIAL WITHDRAWALS

For purposes of calculating the guaranteed amount provided by certain benefits under the Policy, Partial Withdrawals (including required minimum distributions) reduce those guaranteed amounts proportionally while additional Premium Payments increase those guaranteed amounts dollar for dollar. Consequently, under certain market conditions, a Partial Withdrawal will cause a greater decrease to the guaranteed amount relative to an increase to the guaranteed amount from a Premium Payment of the same amount as the Partial Withdrawal.

12. REPLACEMENT INFORMATION

If "Yes" to A or B, provide policy information below. Use Section 10 to include information if more than two policies are being replaced.

A) Do you have any existing life insurance or annuity policies? B) Is the policy applied for intended to replace or change any life insurance or annuity policy?	☐ Yes ☐ No ☐ Yes ☐ No
Company Name – Policy Number – Estimated Cash Value – Cost Basis (for Non-Qualified Policies)	1035 Exchange: ☐ Yes ☐ No
Company Name – Policy Number – Estimated Cash Value – Cost Basis (for Non-Qualified Policies)	1035 Exchange: ☐ Yes ☐ No

13. SIGNATURES, ACKNOWLEDGEMENTS AND TAX CERTIFICATION

Read statements and sign below.

By signing below, I/We acknowledge and agree that: (1) All of the answers to questions and statements made in this application, which includes the Variable Annuity Premium Allocation Form, are true to the best of my/our knowledge and belief. **(2) This Policy will not become effective unless it is issued while the Owner(s) and Annuitant(s) are living.** (3) Under penalties of perjury, the Social Security/Taxpayer Identification Numbers provided on this application are certified to be correct. (4) No Agent/Registered Representative is authorized to accept risks, make or change this application or change any policy issued by NYLIAC, or give up any of the Owner's rights or requirements. (5) I/We understand that this Policy is not backed or guaranteed by any bank or insured by the FDIC. **Benefits Based on the Performance of the Separate Account are Variable and are not Guaranteed as to a Fixed Dollar Amount.**

The Owner's tax certification provided below does not apply if the Owner is not a U.S. person (including a U.S. resident alien) and has otherwise completed and executed an applicable IRS Form W-8.

Owner Tax Certification:

Under penalties of perjury, I (as Owner named) certify:

(1) My Social Security Number or Tax ID Number shown on this application 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 or cross out item 2 above 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 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.

Signed at (City/State)		**DATE SIGNED**	
SIGN HERE		SIGN HERE	
▲ Applicant's Signature (Owner)		**▲ Joint Owner's Signature (if applicable)**	
SIGN HERE		SIGN HERE	
▲ Annuitant's Signature (if other than Owner or Joint Owner)		**▲ Joint Annuitant's Signature (if other than Owner or Joint Owner)**	

For Representative/Agent use only. Signature Required
The below is not part of the application, <u>but it must be completed</u>.

PRODUCER'S STATEMENT:	
1. Is Owner a U.S. Citizen?	☐ Yes ☐ No If you have answered "No", check the appropriate box below: ☐ Resident Alien ☐ Non-Resident Alien ☐ Other:
2. Is Joint Owner a U.S. Citizen? (if applicable)	☐ Yes ☐ No
3. Does the applicant have any existing life insurance or annuity policies?	☐ Yes ☐ No
4. Is this intended to replace or change any life insurance or annuity policy?	☐ Yes ☐ No If you have answered "Yes" to either question #3 or #4 of the Producer's Statement, please **follow state replacement regulations and attach any required replacement forms.**
5. Is the Owner of the Policy a Trust?	☐ Yes ☐ No If you have answered "Yes", please attach pages of the Trust Agreement, including a copy of the title page, signature page, and any applicable trustee designation pages and amendments to the Trust.

All of the answers to questions and statements in the application are true to the best of the knowledge and belief of those who made and recorded them. I have used only company-approved sales material in connection with this application, and copies of all sales material used were left with the applicant.

Premier Variable Annuity – FP Series Compensation Option ☐ **A** ☐ **B** ☐ **C** ☐ **D** ☐ **E**

SIGN HERE	DATE HERE
▲ **Representative's/Agent's Signature**	▲DATE SIGNED

Representative's/Agent's Name	Telephone Number
Representative's/Agent's Email Address	
State License Number	NYLIAC Code Number
Firm/Agency Name	Firm/Agency Telephone Number
Firm/Agency Address Street City State Zip Code	

(05/2021)

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

ENDORSEMENT

California Fraud Statement

This Endorsement is attached to and made a part of your Application.

For your protection, California law requires the following to appear on this form:

Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

Chair, President & CEO

Secretary

NC22DE09

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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.

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

Premium Allocation Form for Individual Flexible Premium Deferred Variable Annuity

(This Form is a part of the Application.)

- **Complete Section I if you have not selected the Investment Preservation Rider – FP Series (IPR).**
- **Complete Section II if you have selected the Investment Preservation Rider – FP Series (IPR).**

All Investment Divisions involve risk, including the potential to lose some or all of your original investment. Benefits and values, when based on investment performance of the Investment Division(s) selected, are not guaranteed as to a fixed dollar amount.

Please be sure your premium allocation matches your stated investment objective(s). There is no assurance that any of the Investment Divisions will attain their stated objectives.

If you would like all or a portion of your Premium Payment to be allocated to the Dollar Cost Averaging (DCA) Advantage Account and/or the Fixed Account, please indicate the percentage(s) below. **The Fixed Account is not available if you select the IPR.**

IMPORTANT NOTICE: ONLY for residents age 60 or older at the time we issue your Policy: Please read the information below. California law requires that if you are age 60 or older at the time we issue your Policy, we must make available to you a money market or fixed account during your 30 day right to cancel. The **NYLIM VP U.S. Government Money Market** is an available Investment Division and may be used for this purpose. If you allocate your premium payment to the NYLIM VP U.S. Government Money Market and return your Policy within the 30-day cancellation period, you will be entitled to a refund of the premium and any policy fee paid.

Section I IF NOT SELECTING THE INVESTMENT PRESERVATION RIDER – FP SERIES (IPR)

You must choose one Premium Allocation method, or the other, but not both.

(1) You can choose one of five Model Portfolios, or **(2)** You can pick your own allocations.

Automatic Asset Rebalancing (AAR)

Returns from the individual Investment Divisions you choose will vary. Over time, the percentage of your Policy's Variable Accumulation Value may not remain at the initial percentages. Rebalancing through AAR allows you to maintain the percentages of the Variable Accumulation Value, at a pre-set level.

We will automatically rebalance your Policy's Variable Accumulation Value on a Quarterly basis, based on your Policy Date.
If your Policy Date is on the 29th, 30th or the 31st of a month, rebalancing transfers will be set to the 28th of the month. If Section I reflects less than 100% allocation of premium to the DCA Advantage Account, the rebalance will be according to the allocations in Column 1. Values in the Fixed Account and DCA Advantage Account are excluded from AAR. However, allocations to the DCA Advantage Account will be subject to AAR when transferred from the DCA Advantage Account to the Investment Divisions.

To change the Automatic Asset Rebalancing frequency, select ONE: ○ **Semi-Annually** ○ **Annually**

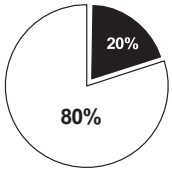
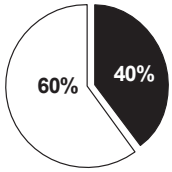
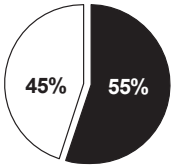
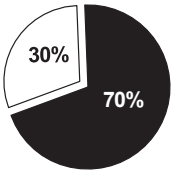
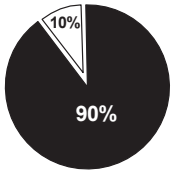
○ **I/We wish to OPT-OUT of AAR.**

1. MODEL PORTFOLIOS

If you would like to choose a Model Portfolio for your Premium Payment(s), please indicate by selecting **ONE** option below. Your selection of a Model Portfolio should be consistent with your stated investment objective(s).

To view the investments in each Model Portfolio, see form number 19092.

● **Equity** ○ **Fixed Income**

Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
				
100% Franklin Templeton Conservative Model Portfolio	100% Franklin Templeton Moderately Conservative Model Portfolio	100% Franklin Templeton Moderate Model Portfolio	100% Franklin Templeton Moderately Aggressive Model Portfolio	100% Franklin Templeton Aggressive Model Portfolio

Guaranteed Interest Accounts

Allocation of Premium Payment to Fixed Account:

Fixed Account _____% 1-year interest rate guarantee[1] (101)

There may be limits on premium allocations into, and transfers into and out of, the Fixed Account. Please see your Policy and product Prospectus for more information.

[1]1-year guarantee from the Payment Date or transfer date.

Allocation of Premium Payment to DCA Advantage Account ($2,000 minimum):

DCA Advantage Account (6 months) _____%

DCA Advantage Account Transfers:
Please note that 100% of DCA Advantage Account transfers will be made to the Model Portfolio you selected.

100% of any premium amount below $2,000 allocated to the DCA Advantage Account will be automatically applied to the Model Portfolio you selected. Please remember that any premium amount designated to the DCA Advantage Account will be allocated to an active DCA Advantage Account, if one exists, and transferred to the Model Portfolio over the remainder of the duration of that account. If you do not want to apply the initial Premium Allocation instructions to future premium allocations, you must complete a Change of Allocation form after the DCA Advantage Account period has ended.

Transfers are not permitted from the DCA Advantage Account to the Fixed Account.

2. INDIVIDUAL ALLOCATION OPTIONS

If you are not selecting a Model Portfolio, please select your individual allocation options.

Indicate allocation percentages in whole numbers.

DCA Advantage Account (DCAA) instructions: 1) If all of the Premium Payment is allocated to the DCAA, indicate 100% for the DCAA allocation in column A and complete the Investment Division allocations in column B only. 2) If only a portion of the Premium Payment is allocated to the DCAA, indicate the applicable DCAA allocation percentage in column A and the percent transferred from the DCAA to each applicable Investment Division in column B. If any of the remaining Premium Payment is allocated directly to the Investment Divisions, complete those allocation percentages in column A. 3) If none of the Premium Payment is allocated to the DCAA, complete the Investment Division allocations only in column A (do not complete column B).

Premium Payment allocations made directly to the Investment Divisions (no DCAA transfer) should be completed in Column A only.

1) **COLUMN A:** Indicate the portion of your Premium Payment allocated **directly** to each individual Allocation Option as a percentage of the total Premium Payment. The total sum of the percentages for each allocation you elect in Column A must equal 100%.

   FIXED ACCOUNT: There may be additional limits on premium allocations into, and transfers into and out of, the Fixed Account. Please see your Policy and product Prospectus for more information.

2) **COLUMN B:** If all or a portion of the Premium Payment is allocated to the DCAA, the percentages for each Investment Division allocation you elect in column B should represent a percentage of the amount in the DCAA being transferred to the Investment Division. **Therefore, the total sum of the percentages for each Investment Division allocation you elect in Column B must equal 100%.** Any premium amount below $2,000 allocated to the DCAA will instead be automatically applied proportionately to the Investment Division(s) you selected. Please remember that any premium amount designated to the DCAA will be allocated to an active DCAA, if one exists, and transferred to the Investment Division(s) over the remainder of the duration of that account. If you do not want to apply the initial Premium Allocation instructions to future premium allocations, you must complete a Change of Allocation form after the DCAA period has ended.

   Transfers are not permitted from the DCAA to the Fixed Account.

	Individual Allocation Options	(A) Direct Premium Allocation(s) (Percentages must be a percentage of the Premium Payment)	(B) Transfers from DCAA to Investment Divisions (Percentages must be a percentage of the amount in the DCAA being transferred)
Guaranteed Interest Accounts	**Fixed Account** 1-year interest rate guarantee[1] (101)..... [1]1-year guarantee from the Payment Date or transfer date.	_____%	
	DCA Advantage Account (DCAA) (6 Months).....	_____%	
Investment Grade Bond	**American Funds® IS Capital World Bond Fund® – Class 4** (345).....	_____%	_____%
	American Funds® IS The Bond Fund of America® – Class 4 (235).....	_____%	_____%
	American Funds® IS U.S. Government Securities Fund® – Class 4 (346).	_____%	_____%
	Columbia Variable Portfolio – Intermediate Bond Fund – Class 2 (238)...	_____%	_____%
	Fidelity® VIP Bond Index Portfolio – Service Class 2 (232).....	_____%	_____%
	Fidelity® VIP Investment Grade Bond Portfolio – Service Class 2 (236).....	_____%	_____%
	Lord Abbett Series Fund, Inc. - Short Duration Income Portfolio – Class VC (374).....	_____%	_____%
	NYLIM VP Bond – Service Class (107).....	_____%	_____%
	NYLIM VP MacKay U.S. Infrastructure Bond – Service Class (103).....	_____%	_____%
	NYLIM VP PIMCO Real Return – Service Class (162).....	_____%	_____%
	NYLIM VP U.S. Government Money Market – Initial Class (102).....	_____%	_____%
	PIMCO VIT Income Portfolio – Advisor Class (226).....	_____%	_____%
	PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) – Advisor Class (171).....	_____%	_____%
	PIMCO VIT Low Duration Portfolio – Advisor Class (178).....	_____%	_____%
	PIMCO VIT Short-Term Portfolio – Advisor Class (348).....	_____%	_____%
	PIMCO VIT Total Return Portfolio – Advisor Class (344).....	_____%	_____%
	Voya Intermediate Bond Portfolio - Class S (375).....	_____%	_____%
Non-Investment Grade Bond	**BlackRock® High Yield V.I. Fund – Class III** (173).....	_____%	_____%
	Columbia Variable Portfolio –Emerging Markets Bond Fund–Class 2 (177)..	_____%	_____%
	NYLIM VP Floating Rate – Service Class (144).....	_____%	_____%
	NYLIM VP MacKay Convertible – Service Class (119).....	_____%	_____%
	NYLIM VP MacKay High Yield Corporate Bond – Service Class (110).....	_____%	_____%
	NYLIM VP MacKay Strategic Bond – Service Class (156).....	_____%	_____%

Large Cap Equity	**AB VPS Relative Value Portfolio – Class B** (239).....	_____%	_____%
	American Funds® IS Growth Fund – Class 4 (187).....	_____%	_____%
	American Funds® IS Growth-Income Fund - Class 4 (370).....	_____%	_____%
	American Funds® IS Washington Mutual Investors Fund – Class 4 (188).....	_____%	_____%
	BNY Mellon Sustainable US Equity Portfolio – Service Shares (241).....	_____%	_____%
	Fidelity® VIP Contrafund℠ – Service Class 2 (115).....	_____%	_____%
	Fidelity® VIP Equity-Income℠ Portfolio – Service Class 2 (113).....	_____%	_____%
	Fidelity® VIP Growth Opportunities Portfolio – Service Class 2 (342).....	_____%	_____%
	LVIP ClearBridge Appreciation Fund - Service Class (185).....	_____%	_____%
	NYLIM VP American Century Large Cap Equity – Service Class (161).....	_____%	_____%
	NYLIM VP Dimensional U.S. Equity – Service Class (108).....	_____%	_____%
	NYLIM VP Epoch U.S. Equity Yield – Service Class (121).....	_____%	_____%
	NYLIM VP MFS® Investors Trust – Service Class (353).....	_____%	_____%
	NYLIM VP MFS® Research – Service Class (354).....	_____%	_____%
	NYLIM VP S&P 500 Index – Service Class (105).....	_____%	_____%
	NYLIM VP Winslow Large Cap Growth – Service Class (122).....	_____%	_____%
	Voya Growth and Income Portfolio – Class S (351).....	_____%	_____%
Alternatives	**DWS Alternative Asset Allocation VIP – Class B** (179).....	_____%	_____%
	NYLIM VP Hedge Multi-Strategy – Service Class (192).....	_____%	_____%
Asset Allocation	**American Funds® IS Asset Allocation Fund – Class 4** (191).....	_____%	_____%
	BlackRock® Global Allocation V.I. Fund – Class III Shares (157).....	_____%	_____%
	Fidelity® VIP FundsManager® 60% Portfolio – Service Class (197).....	_____%	_____%
	Franklin Templeton Aggressive Model Portfolio – Class II (231).....	_____%	_____%
	Franklin Templeton Conservative Model Portfolio – Class II (227).....	_____%	_____%
	Franklin Templeton Moderately Aggressive Model Portfolio – Class II (230)..	_____%	_____%
	Franklin Templeton Moderately Conservative Model Portfolio – Class II (228)	_____%	_____%
	Franklin Templeton Moderate Model Portfolio – Class II (229).....	_____%	_____%
	NYLIM VP Balanced – Service Class (145).....	_____%	_____%
	NYLIM VP Conservative Allocation – Service Class (148).....	_____%	_____%
	NYLIM VP Equity Allocation – Service Class (151).....	_____%	_____%
	NYLIM VP Growth Allocation – Service Class (150).....	_____%	_____%
	NYLIM VP Income Builder – Service Class (106).....	_____%	_____%
	NYLIM VP Janus Henderson Balanced – Service Class (165).....	_____%	_____%
	NYLIM VP Moderate Allocation – Service Class (149).....	_____%	_____%

Small / Mid Cap Equity	Columbia Variable Portfolio – Small Cap Value Discovery Fund – Class 2 (140)….	_____%	_____%
	Columbia Variable Portfolio - Small Company Growth Fund - Class 2 (372)..	_____%	_____%
	Fidelity VIP Extended Market Index Portfolio – Service Class 2 (347)….....	_____%	_____%
	Fidelity® VIP Mid Cap – Service Class 2 (139)…….....	_____%	_____%
	Invesco V.I. Main Street Small Cap Fund® – Series II Shares (223)……	_____%	_____%
	Janus Henderson Enterprise Portfolio – Service Shares (206)…….……..	_____%	_____%
	MFS® Mid Cap Value Portfolio – Service Class (225)……..	_____%	_____%
	Neuberger Berman AMT Mid Cap Growth – Class S (142)……	_____%	_____%
	Nomura VIP Small Cap Value Series – Service Class (323)…….....	_____%	_____%
	NYLIM VP Schroders Mid Cap Opportunities – Service Class (136)……	_____%	_____%
	NYLIM VP Small Cap Growth – Service Class (166)…….....	_____%	_____%
	NYLIM VP Wellington Small Cap – Service Class (180)…….....	_____%	_____%
International / Global Equity	American Funds® IS New World Fund® – Class 4 (172)…….....	_____%	_____%
	American Funds® IS SMALLCAP World Fund® – Class 4 (174)……..……..	_____%	_____%
	Fidelity® VIP Emerging Markets Portfolio – Service Class 2 (190)……..	_____%	_____%
	Fidelity® VIP International Capital Appreciation Portfolio - Service Class 2 (376)……....	_____%	_____%
	Fidelity® VIP International Index Portfolio – Service Class 2 (198)……	_____%	_____%
	Goldman Sachs VIT International Equity Insights Fund - Service Class (371)……..	_____%	_____%
	Invesco V.I. EQV International Equity Fund – Series II Shares (154)…..……	_____%	_____%
	Janus Henderson Global Research Portfolio – Service Shares (117)……..	_____%	_____%
	MFS® International Intrinsic Equity Portfolio – Service Class (324)…….....	_____%	_____%
	MFS® VIT Research International Portfolio – Service Class (240)……	_____%	_____%
	NYLIM VP PineStone International Equity – Service Class (109)…….....	_____%	_____%
	Putnam VT International Value Fund – Class IB (350)……	_____%	_____%
Sector	Fidelity® VIP Health Care Portfolio – Service Class 2(199)……..……	_____%	_____%
	Franklin Gold and Precious Metals VIP Fund - Class 2 (373)……	_____%	_____%
	NYLIM VP CBRE Global Infrastructure – Service Class (176)……	_____%	_____%
	NYLIM VP Fidelity Institutional AM® Utilities – Service Class (160)….....	_____%	_____%
	NYLIM VP Natural Resources – Initial Class (158)……	_____%	_____%
	NYLIM VP Newton Technology Growth – Service Class (356)…….....	_____%	_____%
	Principal VC Real Estate Securities Account – Class 2 (349)……	_____%	_____%
TOTALS			
Column A: Percentages must equal 100% of the Premium Payment allocated directly to the Investment Divisions, the Fixed Account and the DCA Advantage Account.		**100%**	
Column B: Percentages must equal 100% of the dollar amount in the DCA Advantage Account being transferred to the Investment Divisions.			**100%**

Section II IF ELECTING THE INVESTMENT PRESERVATION RIDER – FP SERIES (IPR)

If you elect the Investment Preservation Rider – FP Series (IPR), this section must be used to select a Model Portfolio or individual Investment Divisions.

IMPORTANT: If you elect the IPR, the following restrictions will apply:

- **The Rider cannot be cancelled except under limited circumstances described in the Rider.**
- **The Fixed Account is not available during the Rider Holding Period.**
- **You may only make Premium Payments to the Policy: a) in the first Policy Year, b) after the Rider Holding Period End Date and c) after the Rider terminates for any reason while the Policy remains in effect.**

The investment restrictions applicable to IPR seek to moderate overall volatility or hedge against down market volatility and may limit your participation in positive investment performance.

At the end of the Rider Holding Period the investment restrictions applicable to IPR will no longer apply and you will be allowed to select any of the available investment options.

If you would like all or a portion of your Premium Payment to be allocated to the DCA Advantage Account, please indicate the percentage below.

You must choose one of the following Premium Allocation methods.

(1) You can choose one of four Model Portfolios available based upon Rider Holding Period,

(2) You can choose your own individual Investment Divisions among the Asset Allocation Categories A, B and C. The minimum and maximum allocations differ by category. If your allocation instructions are not within the stated guideline, the form will not be accepted and your Policy will not be issued until new instructions are received, or

(3) You can choose one or more individual Investment Divisions from the asset allocation funds*.

*This Premium Allocation method is referred to as Category D. The funds within this section are not to be combined with the Asset Allocation Categories A, B and C.

Automatic Asset Rebalancing (AAR)

If you have selected the IPR, every Policy Quarter, we will automatically rebalance your Policy's Variable Accumulation Value based on the allocations designated on this form. If your Policy Date is on the 29th, 30th or the 31st of a month, rebalancing transfers will be set to the 28th of the month.

You cannot opt-out of this automatic quarterly rebalancing while the IPR is in effect.

Guaranteed Interest Account

Allocation of Premium Payment to DCA Advantage Account ($2,000 minimum):

DCA Advantage Account (6 months) _____%

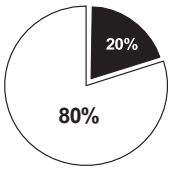
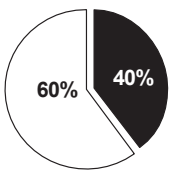
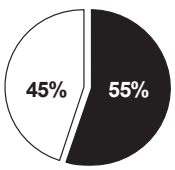
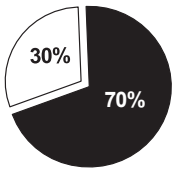
DCA Advantage Account Transfers:
Please note that DCA Advantage Account transfers will be made either to the Model Portfolio you selected in (1), or to the individual Investment Divisions you have selected in (2) or (3). DCA Advantage Account transfers cannot be made to any other Investment Divisions.

Any Premium Payment below $2,000 allocated to the DCA Advantage Account will be automatically applied to the Model Portfolio you selected in (1), or proportionally to the individual Investment Division(s) you selected in (2) or (3).

1. MODEL PORTFOLIOS

Select ONE option below. To view the investments in each Model Portfolio, see form number 19092.

● **Equity** ○ **Fixed Income**

Conservative* *(Only available with the 20 year Rider Holding Period.)	Moderately Conservative	Moderate	Moderately Aggressive
			
100% Franklin Templeton Conservative Model Portfolio	100% Franklin Templeton Moderately Conservative Model Portfolio	100% Franklin Templeton Moderate Model Portfolio	100% Franklin Templeton Moderately Aggressive Model Portfolio

2. ASSET ALLOCATION CATEGORIES A, B and C

Percentages must be in whole numbers and must total 100%.

Choose your Investment Divisions among the asset allocation categories A, B and C below, if you did not select a Model Portfolio in (1) or Investment Divisions from the asset allocation funds in (3).

Category A: You must allocate a minimum of 30% of your Variable Accumulation Value to the Investment Divisions below. Subcategory I has a minimum allocation of 10%.

Category A		Min. Allocation = 30% Max. Allocation = 100%
Subcategory I Minimum Allocation = 10%		
Investment Grade Bond	American Funds® IS Capital World Bond Fund® – Class 4 (345)……	_____%
	American Funds® IS The Bond Fund of America® – Class 4 (235)……	_____%
	American Funds® IS U.S. Government Securities Fund® – Class 4 (346)……	_____%
	Columbia Variable Portfolio – Intermediate Bond Fund – Class 2 (238)……	_____%
	Fidelity® VIP Bond Index Portfolio – Service Class 2 (232)……	_____%
	Fidelity® VIP Investment Grade Bond Portfolio – Service Class 2 (236)……	_____%
	Lord Abbett Series Fund, Inc. - Short Duration Income Portfolio - Class VC (374)…..	_____%
	NYLIM VP Bond – Service Class (107)……	_____%
	NYLIM VP MacKay U.S. Infrastructure Bond – Service Class (103)……..	_____%
	NYLIM VP PIMCO Real Return – Service Class (162)……	_____%
	NYLIM VP U.S. Government Money Market – Initial Class (102)……	_____%
	PIMCO VIT Income Portfolio – Advisor Class (226)……	_____%
	PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) – Advisor Class (171)……	_____%
	PIMCO VIT Low Duration Portfolio – Advisor Class (178)……..	_____%
	PIMCO VIT Short-Term Portfolio – Advisor Class (348)……	_____%
	PIMCO VIT Total Return Portfolio – Advisor Class (344) ……	_____%
	Voya Intermediate Bond Portfolio - Class S (375)……	_____%
Subcategory II		
Non-Investment Grade Bond	BlackRock® High Yield V.I. Fund – Class III (173)……..	_____%
	Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 (177)……..	_____%
	NYLIM VP Floating Rate – Service Class (144)……	_____%
	NYLIM VP MacKay High Yield Corporate Bond – Service Class (110)……	_____%
	NYLIM VP MacKay Strategic Bond – Service Class (156)……	_____%
	Sub-Total	_____%

Category B: **You may allocate a maximum of 70% of your Variable Accumulation Value to the Investment Divisions below.**

	Category B	Min. Allocation = 0% Max. Allocation = 70%
Non-Investment Grade Bond	**NYLIM VP MacKay Convertible – Service Class** (119)……..	_____%
Large Cap Equity	**AB VPS Relative Value Portfolio – Class B** (239)……	_____%
	American Funds® IS Growth Fund – Class 4 (187)……	_____%
	American Funds® IS Growth-Income Fund - Class 4 (370)……..	_____%
	American Funds® IS Washington Mutual Investors Fund – Class 4 (188)…..…..……	_____%
	BNY Mellon Sustainable US Equity Portfolio – Service Shares (241)……	_____%
	Fidelity® VIP Contrafund℠ – Service Class 2 (115)…….....	_____%
	Fidelity® VIP Equity-Income℠ Portfolio – Service Class 2 (113)……	_____%
	Fidelity® VIP Growth Opportunities Portfolio – Service Class 2 (342)……	_____%
	LVIP ClearBridge Appreciation Fund - Service Class (185).....	_____%
	NYLIM VP American Century Large Cap Equity – Service Class (161).....	_____%
	NYLIM VP Dimensional U.S. Equity – Service Class (108)…….....	_____%
	NYLIM VP Epoch U.S. Equity Yield – Service Class (121)……	_____%
	NYLIM VP MFS® Investors Trust – Service Class (353)……..……	_____%
	NYLIM VP MFS® Research – Service Class (354)……..	_____%
	NYLIM VP S&P 500 Index – Service Class (105)…….....	_____%
	NYLIM VP Winslow Large Cap Growth – Service Class (122)……..…….....	_____%
	Voya Growth and Income Portfolio – Class S (351)……..……	_____%
Alternatives	**DWS Alternative Asset Allocation VIP – Class B** (179)…….....	_____%
	NYLIM VP Hedge Multi-Strategy – Service Class (192)…….....	_____%
	Sub-Total	_____%

Category C: You may allocate a maximum of 25% of your Variable Accumulation Value to the Investment Divisions below. Each Subcategory has its own maximum percentage that can be allocated as shown below.

Category C		Min. Allocation = 0% Max. Allocation = 25%
Subcategory I Maximum Allocation = 15%		
Small / Mid Cap Equity	Columbia Variable Portfolio – Small Cap Value Discovery Fund – Class 2 (140)…	_____%
	Columbia Variable Portfolio - Small Company Growth Fund - Class 2 (372)……	_____%
	Fidelity® VIP Extended Market Index Portfolio – Service Class 2 (347)……..	_____%
	Fidelity® VIP Mid Cap – Service Class 2 (139)…….…….……..	_____%
	Invesco V.I. Main Street Small Cap Fund® – Series II Shares (223)…….....	_____%
	Janus Henderson Enterprise Portfolio – Service Shares (206)…….....	_____%
	MFS® Mid Cap Value Portfolio – Service Class (225)……	_____%
	Neuberger Berman AMT Mid Cap Growth – Class S (142)……	_____%
	Nomura VIP Small Cap Value Series – Service Class (323)…….....	_____%
	NYLIM VP Schroders Mid Cap Opportunities – Service Class (136)……..	_____%
	NYLIM VP Small Cap Growth – Service Class (166)…….....	_____%
	NYLIM VP Wellington Small Cap – Service Class (180)…….……..	_____%
Subcategory II Maximum Allocation = 15%		
International / Global Equity	American Funds® IS New World Fund® – Class 4 (172)…….....	_____%
	American Funds® IS SMALLCAP World Fund® – Class 4 (174)…….……..	_____%
	Fidelity® VIP Emerging Markets Portfolio – Service Class 2 (190)……	_____%
	Fidelity® VIP International Capital Appreciation Portfolio - Service Class 2 (376)	_____%
	Fidelity® VIP International Index Portfolio – Service Class 2 (198)……..	_____%
	Goldman Sachs VIT International Equity Insights Fund - Service Class (371).....	_____%
	Invesco V.I. EQV International Equity Fund – Series II Shares (154)……	_____%
	Janus Henderson Global Research Portfolio – Service Shares (117)…….……	_____%
	MFS® International Intrinsic Equity Portfolio – Service Class (324)……	_____%
	MFS® VIT Research International Portfolio – Service Class (240)……..	_____%
	NYLIM VP PineStone International Equity – Service Class (109)……..	_____%
	Putnam VT International Value Fund – Class IB (350)……..	_____%

Subcategory III Maximum Allocation = 10%		
Sector	**Fidelity® VIP Health Care Portfolio – Service Class 2** (199)……	_____%
	Franklin Gold and Precious Metals VIP Fund - Class 2 (373)……	_____%
	NYLIM VP CBRE Global Infrastructure – Service Class (176)…….....	_____%
	NYLIM VP Fidelity Institutional AM® Utilities – Service Class (160)…….	_____%
	NYLIM VP Natural Resources – Initial Class (158)…….....	_____%
	NYLIM VP Newton Technology Growth – Service Class (356)…….....	_____%
	Principal VC Real Estate Securities Account – Class 2 (349)…….....	_____%
	Sub-Total	_____%
	TOTAL	**100%**

3. ASSET ALLOCATION FUNDS *

Percentages must be in whole numbers and must total 100%.

Choose one or more Asset Allocation Fund Investment Divisions below, if you did not select a Model Portfolio in (1) or Investment Divisions among the asset allocations in (2).

Important: The Franklin Templeton Conservative Model Portfolio is only available with the 20 year Rider Holding Period.

	Allocation
American Funds® IS Asset Allocation Fund – Class 4 (191)……	_____%
BlackRock® Global Allocation V.I. Fund – Class III Shares (157)…….……....	_____%
Fidelity® VIP FundsManager® 60% Portfolio – Service Class (197)……	_____%
Franklin Templeton Conservative Model Portfolio – Class II (227)…….	_____%
Franklin Templeton Moderately Aggressive Model Portfolio – Class II (230)…….	_____%
Franklin Templeton Moderately Conservative Model Portfolio – Class II (228)…….	_____%
Franklin Templeton Moderate Model Portfolio – Class II (229)…….……..	_____%
NYLIM VP Balanced – Service Class (145)…….....	_____%
NYLIM VP Conservative Allocation – Service Class (148)……	_____%
NYLIM VP Income Builder – Service Class (106)……..……	_____%
NYLIM VP Janus Henderson Balanced – Service Class (165)……	_____%
NYLIM VP Moderate Allocation – Service Class (149)…….....	_____%
TOTAL	**100%**

*This Premium Allocation method is referred to as Category D. The funds within this section are not to be combined with the Asset Allocation Categories A, B and C.