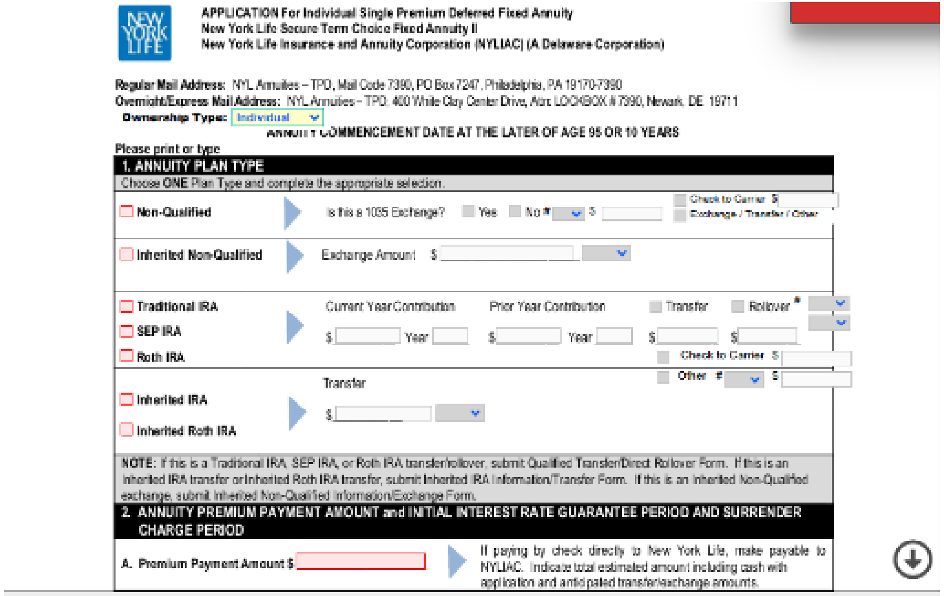
TROUBLESHOOTING GUIDE

New York Life Troubleshooting Guide for Fixed Annuity Applications

Annuity Plan Type & 1035 Exchange

What to fill in

- Sections in red need to be filled out. Go over the section with your mouse, and it will explain how to correct the issue
- Sections that are greyed out do not need to be filled out.



APPLICATION For Individual Single Premium Deferred Fixed Annuity
New York Life Secure Term Choice Fixed Annuity II
New York Life Insurance and Annuity Corporation (NYLIAC) (A Delaware Corporation)

Regular Mail Address: NYL Annuities – TPO, Mail Code 7390, PO Box 7247, Philadelphia, PA 19170-7390
Overnight/Express Mail Address: NYL Annuities – TPO, 400 White Clay Center Drive, Attn: LOCKBOX # 7390, Newark, DE 19711
Ownership Type: Individual
ANNUITY COMMENCEMENT DATE AT THE LATER OF AGE 95 OR 10 YEARS

Please print or type

1. ANNUITY PLAN TYPE

Choose ONE Plan Type and complete the appropriate selection.

Non-Qualified — Is this a 1035 Exchange? Yes No # $ — Check to Carrier $ — Exchange / Transfer / Other

Inherited Non-Qualified — Exchange Amount $

Traditional IRA / SEP IRA / Roth IRA — Current Year Contribution $ Year — Prior Year Contribution $ Year — Transfer $ — Rollover * $ — Check to Carrier $ — Other # $

Inherited IRA / Inherited Roth IRA — Transfer $

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

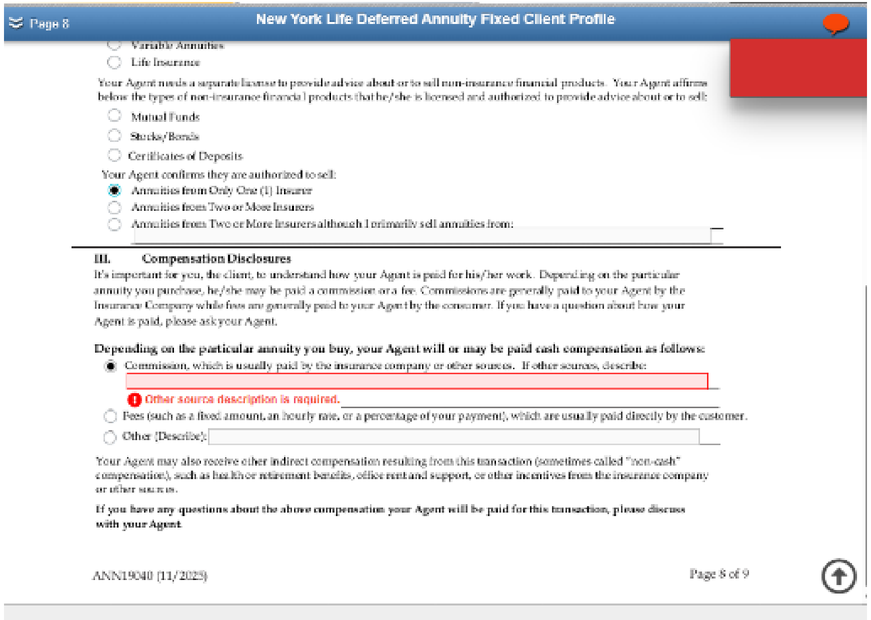
2. ANNUITY PREMIUM PAYMENT AMOUNT and INITIAL INTEREST RATE GUARANTEE PERIOD AND SURRENDER CHARGE PERIOD

A. 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.

Compensation Disclosures

What to fill in

- For compensation, please write in **Commission**.



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New York Life Deferred Annuity Fixed Client Profile

Variable Annuities

Life Insurance

Your Agent needs a separate license to provide advice about or to sell non-insurance financial products. Your Agent affirms below the types of non-insurance financial products that he/she is licensed and authorized to provide advice about or to sell:

Mutual Funds

Stocks/Bonds

Certificates of Deposits

Your Agent confirms they are authorized to sell:

Annuities from Only One (1) Insurer

Annuities from Two or More Insurers

Annuities from Two or More Insurers although I primarily sell annuities from:

III. Compensation Disclosures

It's important for you, the client, to understand how your Agent is paid for his/her work. Depending on the particular annuity you purchase, he/she may be paid a commission or a fee. Commissions are generally paid to your Agent by the Insurance Company while fees are generally paid to your Agent by the consumer. If you have a question about how your Agent is paid, please ask your Agent.

Depending on the particular annuity you buy, your Agent will or may be paid cash compensation as follows:

Commission, which is usually paid by the insurance company or other sources. If other sources, describe:

Other source description is required.

Fees (such as a fixed amount, an hourly rate, or a percentage of your payment), which are usually paid directly by the customer.

Other (Describe):

Your Agent may also receive other indirect compensation resulting from this transaction (sometimes called "non-cash" compensation), such as health or retirement benefits, office rent and support, or other incentives from the insurance company or other sources.

If you have any questions about the above compensation your Agent will be paid for this transaction, please discuss with your Agent.

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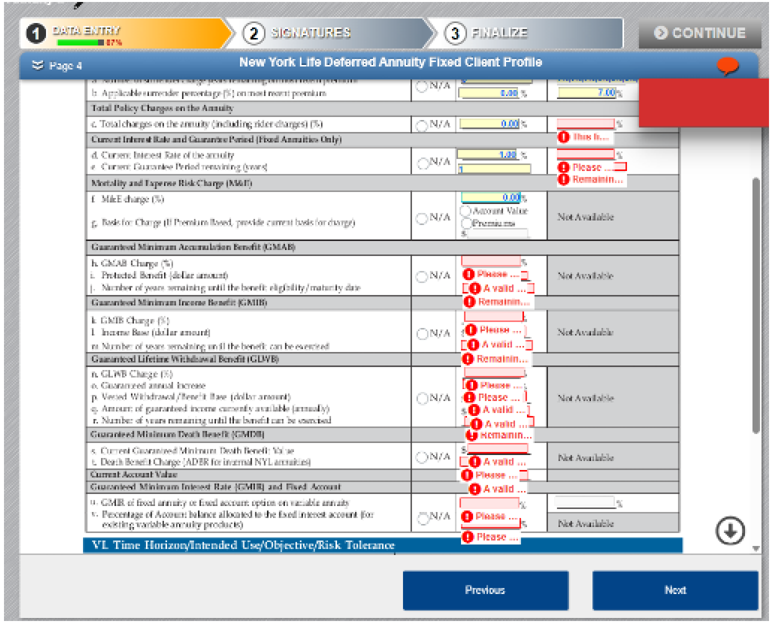
Client Profile: Areas to Complete

What to fill in

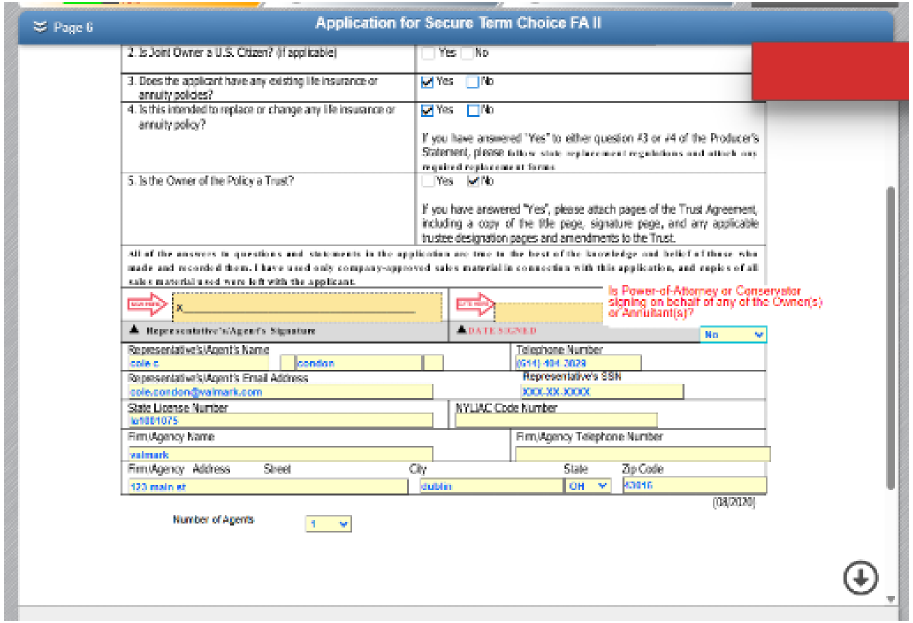
- Please fill out all areas that apply to the transfer.
- If a section is not applicable, check off **N/A**.
- For example, when transferring a fixed annuity, the **M&E** section will be **N/A**.



Producer Statement & Signature

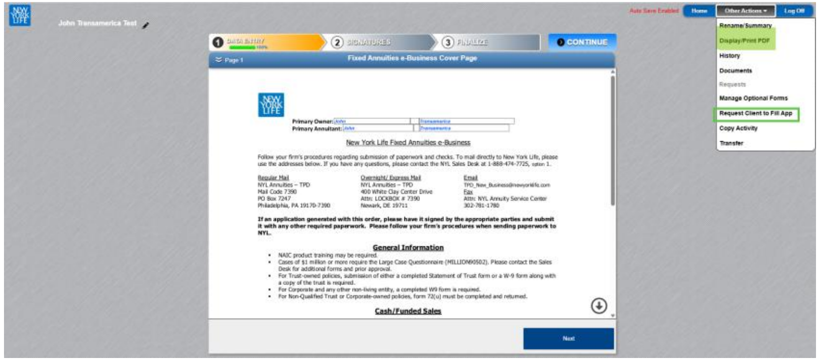
What to fill in

- Please fill out the producer information.
- If more than one advisor is on the ticket, use the drop-down under **Number of Agents**.



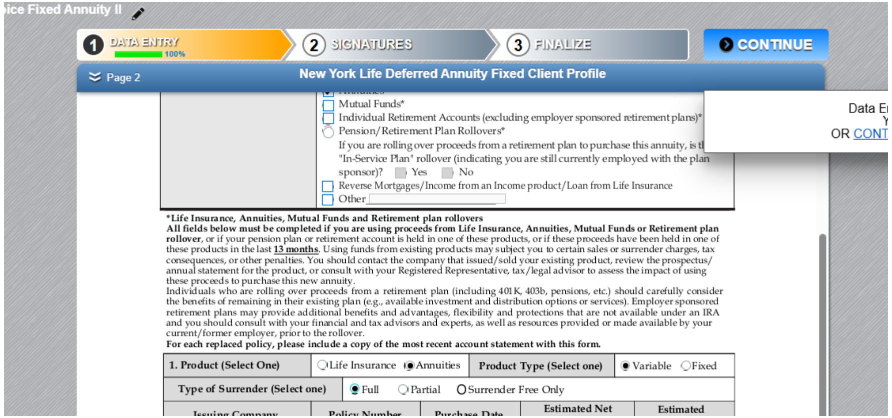
Printing for signatures & sending document

- Once the application is completed in Firelight, advisors can generate a PDF that they can print, or send to the client



Application completion

Please make sure application says 100% complete before submission



BEFORE YOU SUBMIT

Submission checklist

- Complete every **red field**; mark sections that don't apply as **N/A**.
- For compensation, write in **Commission**.
- Fill out producer info; use **Number of Agents** for multiple advisors.
- Attach the right transfer form — 1035 Exchange or Qualified Transfer / Direct Rollover.
- Verify all signatures and dates before submitting.
- Clients can sign with a **wet signature**.