



American National Life Insurance Company of New York

Application for Individual Annuity
American National Life Insurance Company of New York

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Administrative Address:
One Moody Plaza, Galveston, TX 77550-7947 Business: (866) 490-3163



AGENT INSTRUCTIONS:

- This application is to be used for the WealthQuest® Citadel 5 or 7 Diamond Annuity - NY.
- A signed copy of the product disclosure form given to the owner must be submitted with the application.

1. ANNUITANT

Name: Last | First | M.I. | Gender | U.S. Citizen
 | | | | M F | Yes No
 Date of birth | Age | SSN TIN | Daytime telephone
 | | | | () |
 Address | City | State | ZIP
 | | | |

2. OWNER (If other than Annuitant. If IRA, the Owner and Annuitant must be the same person.)

Name: Last | First | M.I. | Gender | U.S. Citizen
 | | | | M F | Yes No
 Date of birth | Age | SSN TIN EIN | Daytime telephone
 | | | | () |
 Address | City | State | ZIP
 | | | |

Note: If a Trust, Corporation, or Charity is named as Owner, copy of Trust Agreement or Corporate Resolution must be provided. If a trust is named as Owner, provide date trust was created. Month | Day | Year |

3. JOINT OWNER (Not available with Qualified plans)

Name: Last | First | M.I. | Relationship to Owner | Gender
 | | | | | M F
 Date of birth | Age | SSN TIN EIN | U.S. Citizen | Daytime telephone
 | | | | Yes No | () |
 Address | City | State | ZIP
 | | | |

Note: If a Trust, Corporation, or Charity is named as Joint Owner, copy of Trust Agreement or Corporate Resolution must be provided. If a trust is named as Joint Owner, provide date trust was created. Month | Day | Year |



4. PRIMARY BENEFICIARY (A Date of Birth and SSN is required for each beneficiary. Complete Additional Beneficiary Page if additional space is needed.)

A. Name: Last _____ First _____ M.I. _____ Percent Payable _____ Relationship _____ Gender M F

 Date of birth _____ Age _____ SSN TIN EIN _____ U.S. Citizen _____ Daytime telephone _____
 _____ Yes No | (_____) _____
 Address _____ City _____ State _____ ZIP _____

Note: If a trust is named as beneficiary, provide date trust was created. Month | _____ Day | _____ Year | _____

B. Name: Last _____ First _____ M.I. _____ Percent Payable _____ Relationship _____ Gender M F

 Date of birth _____ Age _____ SSN TIN EIN _____ U.S. Citizen _____ Daytime telephone _____
 _____ Yes No | (_____) _____
 Address _____ City _____ State _____ ZIP _____

Note: If a trust is named as beneficiary, provide date trust was created. Month | _____ Day | _____ Year | _____

5. ANNUITY PLAN SELECTION AND DISCLOSURES

I AM APPLYING FOR:

- WealthQuest® Citadel 5 Diamond Annuity-NY, a Fixed Deferred Annuity with Premium Payments Allowed During 1st Year Only
- WealthQuest® Citadel 7 Diamond Annuity-NY, a Flexible Premium Fixed Deferred Annuity

WEALTHQUEST® CITADEL 5 DIAMOND ANNUITY-NY

Your initial premium payment will earn interest at the declared accumulation interest rate for a period of 2 years from the date American National Life Insurance Company of New York receives your payment.

Subsequent premium payments received within the first contract year will earn interest at the then declared accumulation interest rate for a period of 2 years from the date American National Life Insurance Company of New York receives such payments.

INTEREST RATE ENHANCEMENT: A 1% interest rate enhancement will be applied to your initial premium payment and any subsequent premium payments received within the first contract year for the first 12 months after the date American National Life Insurance Company of New York receives your payment(s). The value of the enhancement is recovered through higher surrender charges or lower renewal interest rates.

WEALTHQUEST® CITADEL 7 DIAMOND ANNUITY-NY

Your initial premium payment will earn interest at the declared accumulation interest rate for a period of 2 years from the date American National Life Insurance Company of New York receives your payment.

Subsequent premium payments received within the first contract year will earn interest at the then declared accumulation interest rate for a period of 2 years from the date American National Life Insurance Company of New York receives such payments.

INTEREST RATE ENHANCEMENT: A 2% interest rate enhancement will be applied to all premium payments received within the first 3 contract years for the first 12 months after the date American National Life Insurance Company of New York receives your payment(s). The value of the enhancement is recovered through higher surrender charges or lower renewal interest rates.

INTEREST RATES: To be completed by agent

The declared accumulation interest rate for the first two contract years is: ____ % (This does not include any interest rate enhancement.)

IMPORTANT NOTE: As long as the declared accumulation interest rate, without any interest rate enhancement, is greater than the guaranteed minimum interest crediting rate, we will credit an additional 0.10% per year to the annuity value for contracts with an initial premium greater than \$100,000.

RATE LOCK GUARANTEE: American National Life Insurance Company of New York will lock-in the accumulation interest rate shown above on the date the Definition of Replacement form is signed for 90 days. If, on the date the contract is issued, the accumulation interest rate differs from the locked-in accumulation interest rate, as shown above, American National Life Insurance Company of New York will issue the contract with the higher of the two accumulation interest rates.



6. ANNUITY TYPE (If this transaction is a transfer or an exchange, complete the appropriate request form and submit with application.)

- NON-QUALIFIED**
 - CASH WITH APPLICATION
 - 1035 Exchange
 - QUALIFIED**
 - ROLLOVER
 - TRANSFER
 - CASH WITH APPLICATION
- If Qualified, check the type of plan.
 IRA SEP
 Roth IRA
 Other _____
 (ANICONY does not offer SIMPLE IRA's)

Amount paid with application \$ _____ (Check must be payable to American National Life Insurance Company of New York.)
If a 1035 Exchange, Rollover, or Transfer is occurring, the expected premium amount is \$ _____

7. BILLING DATA FOR FLEXIBLE ANNUITY USE ONLY. (Minimum additional premium \$100 EFT)

- MODE: Annual Semiannual Quarterly Monthly Amount \$ _____
- METHOD: Direct Electronic Fund Transfer (EFT) Government Allotment Salary Deduction*
- *Complete for salary deduction selection: Franchise Name | _____ Franchise Number | _____

8. TOTAL INSURANCE/ANNUITIES IN FORCE ON PROPOSED ANNUITANT

- Yes No Do you have existing life insurance or annuity coverage?
 - Yes No Will the annuity applied for replace or use cash values of any existing life insurance or annuity issued by any company?
- If "YES", agent must provide and complete the appropriate replacement form.

9. LIMITATIONS OF WAIVER OF SURRENDER CHARGES

- A. Is the Owner currently receiving Social Security Disability Benefits? Yes No
 - B. Has the Owner been diagnosed by a member of the medical profession as having a terminal illness? Yes No
 - C. Is the Owner currently confined to a state licensed hospital, convalescent care, or hospice facility? Yes No
 - D. Does the Owner currently hold any contracts with American National Life Insurance Company of New York? Yes No
- If "Yes", please provide contract numbers: _____

The WealthQuest® Citadel Diamond Annuity-NY contains a Waiver of Surrender Charge provision. It is important to note that the waiver is subject to the following limitations:

DISABILITY: If the original contract owner is physically disabled for a period of 12 months, American National Life Insurance Company of New York will waive the surrender charge for any full or partial surrender of the contract. This waiver is not available if: 1.) the contract owner is receiving Social Security Disability Benefits on the date the annuity contract is issued; 2.) the contract owner is age 65 or older when the owner becomes disabled; 3.) the contract owner was diagnosed with a terminal illness prior to or on the date the annuity contract is issued and becomes disabled within the first two contract years.

CONFINEMENT: If the original contract owner is confined for 60 or more consecutive days to a state licensed hospital, convalescent care or hospice facility, no surrender charge will be imposed on any full or partial surrender of the annuity contract. The contract owner must be age 80 or younger on the date the annuity contract is issued and must have entered the hospital, convalescent care or hospice facility at least 90 days after the annuity contract is issued to be eligible for the Confinement Waiver. This waiver is not available if: (1) the contract owner is confined to a hospital, convalescent care or hospice facility on the date the annuity contract is issued, or (2) the application for this annuity contract was signed by the power of attorney.

Under these waivers, American National Life Insurance Company of New York will waive the surrender charge upon full or partial surrender of the annuity contract up to an aggregate amount of \$250,000 over the lifetime of the annuity contract. This limit applies to all annuity contracts held by the original contract owner with American National Life Insurance Company of New York. Contract owners who are corporations, trustees or other non-natural persons are not eligible for these waivers.



APPLICATION SIGNATURES

To the best of my knowledge and belief, the statements and answers in this application are true and complete.

Under penalty of perjury, I certify that: 1.) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), 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 Internal Revenue Services (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3.) I am a U.S. person (including a U.S. resident alien). You must cross out item 2 if you have been notified by the IRS that you are currently subject to backup withholding. The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Dated at _____ this _____ day of _____,
(State) (Day) (Month) (Year)

Signature of Annuitant

Signature of Owner, if other than Annuitant

Signature of Joint Owner, if other than Annuitant

Signature of Agent



AGENT'S REPORT

THESE QUESTIONS MUST BE ANSWERED IN EVERY CASE:

- Yes No Does the applicant have existing life insurance policies or annuity contracts?
- Yes No As Agent, do you have knowledge or reason to believe that replacement of existing Insurance/Annuities may be involved?

If Yes, agent must provide and complete the appropriate replacement form.

Print Agent's Name	Agent's Signature	Agent PC Number, SSN, or TIN
Telephone Number	E-Mail Address	

List name and Personal Code of all agents, besides yourself, entitled to any commission with appropriate percentage.

Agent	Personal Code	%
Agent	Personal Code	%

ADDITIONAL REQUIRED FORMS

- For Systematic Withdrawals, complete **Form ANY-3575** - Annuity Service Request Form and submit with application.
- For Required Minimum Distribution Requests, complete **Form ANY-4223** - IRA Required Minimum Distribution Election Request and submit with application.
- For additional beneficiary designations, complete **Form ANY-10073** - Additional Beneficiary Page and submit with application.
- For Non-Qualified 1035 Exchanges, complete **Form ANY-4394-NQ** - Non-Qualified 1035 Exchange Request and submit with application.
- For Qualified Transfers or Rollovers, complete **Form ANY-4394-Q** - Qualified Transfer or Rollover Request and submit with application.



American National Life Insurance
Company of New York



Premium Receipt

American National Life Insurance Company of New York
Administrative Address: One Moody Plaza, Galveston, Texas 77550-7947

Valid only for an annuity and for the premium amount shown in the application paid for an annuity.

Received from _____ this _____ day of _____ year _____

the sum of (\$ _____) in cash as premium on an annuity on the life of _____

for which an application has been made to this company, bearing the same number and date as this receipt.

Signature of soliciting agent _____

Print agent's name _____

The company accepts payment by check, draft, or money order subject to its being honored upon presentation. Checks, drafts, or money orders must be made payable to American National Life Insurance Company of New York. Do not leave payee blank or make payable to agent.



American National Life Insurance
Company of New York

Disclosure Statement for the WealthQuest® Citadel Diamond Annuity - NY

American National Life Insurance Company of New York
344 Route 9W, Glenmont, NY 12077,

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Administrative Address:

One Moody Plaza, Galveston, TX 77550-7947 Business: (866) 490-3163
P.O. Box 1890, Galveston, TX 77550

Thank you for applying for the WealthQuest® Citadel Diamond Annuity - NY. We want to make sure that you understand its features and benefits.

The WealthQuest® Citadel 5 Diamond Annuity - NY is an individual fixed deferred annuity with premium payments allowed during the first year only.

The WealthQuest® Citadel 7 Diamond Annuity - NY is an individual flexible premium fixed deferred annuity. This means that you may make additional premium payments to your contract at any time.

This is a tax-deferred annuity which means you do not pay taxes on the interest earned until the money is paid to you. This is a fixed annuity, which means it earns a specified interest rate during the life of the contract.

This annuity is intended for long-term accumulation needs, such as retirement planning. It is not meant to be used to meet short-term financial goals.

Please read the following information carefully, then sign and return the attached statement with your application.

If you have questions about this annuity, please contact your agent, broker or advisor, or contact a company representative at 1-866-490-3163 or Fax 281-535-4623

THE ANNUITY CONTRACT

How will the value of my annuity grow?

For the **WealthQuest® Citadel 5 Diamond Annuity – NY** your initial premium payment will earn interest at the declared Accumulation Interest Rate (interest rate) for 2 years following the date we receive your initial premium payment. Each subsequent premium payment we receive during the first year will earn interest at the then declared interest rate for a 2 year period following the date of receipt.

Your initial premium payment and any subsequent premium payments may earn a 1% Interest Rate Enhancement for the period indicated on the data page of your contract. Additionally, as long as the declared interest rate, without any Interest Rate Enhancement, is greater than the Minimum Guaranteed Interest Rate, we may credit Additional Interest of 0.10% per year to the Annuity Value for contracts with an initial premium greater than \$100,000. We recover the value of the Interest Rate Enhancement through higher surrender charges or lower renewal interest rates.

Following the initial 2 year interest crediting period for any premium payment, we will credit interest at a rate determined by us, annually, prior to the anniversary of the premium payment. Declared interest rates will never be less than the Minimum Guaranteed Interest Rate specified in your contract.

All interest rates, including the Interest Rate Enhancement and Additional Interest, are specified as annual effective rates of interest. Interest will be credited to your annuity daily on a compound basis based on a 365 day year. Any withdrawals, including interest only withdrawals, will reduce the amount of interest credited to your contract.

For the **WealthQuest® Citadel 7 Diamond Annuity – NY** your initial premium payment will earn interest at the declared Accumulation Interest Rate (interest rate) for 2 years following the date we receive your initial premium payment. Each subsequent premium payment will earn interest at the then declared interest rate for a 2 year period following the date of receipt.

Any premium paid during the first 3 contract years may earn a 2% Interest Rate Enhancement for the period indicated on the data page of your contract. Premium payments received after the first 3 contract years will not receive an Interest Rate Enhancement. Additionally, as long as the declared interest rate, without any Interest Rate Enhancement, is greater than the Minimum Guaranteed Interest Rate, we may credit Additional Interest of 0.10% per year to the Annuity Value for contracts with an initial premium greater than \$100,000. We recover the value of the Interest Rate Enhancement through higher surrender charges or lower renewal interest rates.

Following the initial 2 year interest crediting period for any premium payment, we will credit interest at a rate determined by us, annually, prior to the anniversary of the premium payment. Declared interest rates will never be less than the Minimum Guaranteed Interest Rate specified in your contract.

All interest rates, including the Interest Rate Enhancement and Additional Interest, are specified as annual effective rates of interest. Interest will be credited to your annuity daily on a compound basis based on a 365 day year. Any withdrawals, including interest only withdrawals, will reduce the amount of interest credited to your contract.

Continued on reverse side ...

Please retain this page for your records



BENEFITS

How do I get income (payouts) from my annuity?

10% of the Annuity Value, as of the beginning of each contract year, may be withdrawn free of surrender charges each year. Systematic withdrawals are available and may be started at issue or some predetermined date in the future. Systematic withdrawals may be made for a fixed amount or for the interest that has accrued on the Annuity Value since: a) the issue date when the option is selected at issue, b) the last withdrawal payment when the option is active, or c) since the contract anniversary.

Systematic withdrawals that are in excess of the 10% free withdrawal amount are subject to surrender charges as discussed in the fees, expenses and other charges section.

At maturity, if your Annuity Value is at least \$5,000, you may elect to receive annuity benefit payments according to the settlement option you select. We offer a variety of payment options:

- Payments for a Fixed Period.
- Payments for a Fixed Period and Life Thereafter.
- Payments for Life Only.
- Payments of a Fixed Amount.

Other Settlement Options may be used with our agreement.

The amount of the guaranteed annuity benefit payments will be based on the actual Annuity Value of your contract at maturity. All premium payments paid into your contract will be allocated to the Company's general account, and all benefits paid will be paid from the general account.

Prior to maturity, you may elect to have the total Surrender Value paid to you in a single lump sum, or you may mature the contract early and receive annuity benefits under a settlement option, as designated in your annuity contract.

What happens after I die?

If you, the Owner, die before distributions under a settlement option have begun:

- The contract may be continued under a Spousal Continuation. If the sole surviving beneficiary is the spouse of the owner, they may elect to become the owner and continue the contract; or
- The Death Benefit of the contract will become payable. The Death Benefit will be the Annuity Value on the date we receive Proof of Death and will be payable first to any existing Joint Owner. If no Joint Owner is present, the Death Benefit will be paid to the Beneficiary(ies).

What happens after the Annuitant dies?

If the Annuitant dies before distributions under a settlement option have begun:

- You may select a new Annuitant. If the Owner is a natural person, you have the option to select a new Annuitant. If no Annuitant is selected, the youngest Owner will become the Annuitant; or
- The Death Benefit of the contract will become payable. If the Owner is not a natural person, the Death Benefit will be the Annuity Value on the date we receive Proof of Death and may be distributed according to the terms of the contract.

If the Annuitant dies after distributions under a settlement option have begun:

- Any remaining guaranteed payments will continue to be made according to the Settlement Option in effect on the date of the Annuitant's death

FEES, EXPENSES & OTHER CHARGES

On the WealthQuest® Citadel Diamond Annuity - NY, a declining surrender charge schedule applies to withdrawals in excess of the 10% free withdrawal amount allowed each contract year. The surrender charge will follow the schedule:

WealthQuest® Citadel 5	Contract Year	1st	2nd	3rd	4th	5th	6+		
Diamond Annuity - NY:	Surrender Charge	7%	7%	7%	6%	5%	0%		
WealthQuest® Citadel 7	Contract Year	1st	2nd	3rd	4th	5th	6th	7th	8+
Diamond Annuity - NY:	Surrender Charge	7%	7%	7%	6%	5%	4%	2%	0%

Continued on next page ...

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American National Life Insurance
Company of New York

Guaranteed Minimum Cash Surrender Value (Principal Guarantee)

Your contract provides a minimum guarantee should you decide to surrender your contract. The Guaranteed Minimum Surrender Value will not be less than premiums paid less any partial surrenders and systematic withdrawals. This guarantee only applies if a full surrender is taken.

Do I pay any other fees or charges?

No. There aren't any other fees or charges on this annuity.

TAXES

How will payouts and withdrawals from my annuity be taxed?

This will depend on the source of the money you use to make premium payments to your annuity.

If you purchase the annuity with qualified funds, such as funds from qualified retirement plans, tax-sheltered annuities, or other qualified sources, you would not have paid income tax on the money used to purchase the annuity so the payout you receive will be taxable as income.

If you purchase the annuity with non-qualified funds, meaning the money used for the premium payments did not have any special tax status and would have already been taxed, a portion of the payout you receive will be considered a return of previously taxed principal and excluded from taxation, and a part will be taxed as income.

Consult your tax advisor or tax attorney for your specific circumstances.

Does buying an annuity in a retirement plan provide extra tax benefits?

Buying an annuity within an IRA, 401(k), or other tax-deferred retirement plan does not give you any extra tax benefits. Choose your annuity based on its other features and benefits as well as its risks and costs, not its tax benefits.

OTHER INFORMATION

What else do I need to know?

- If you choose an income payment option you will no longer be able to take withdrawals. If you choose a non-life contingent income payment option you will have the option to commute your remaining income payments. Life contingent income payment options may not be commuted.
- We may change your annuity contract from time to time to follow federal or New York state law and regulations. If we do, we'll tell you about the changes in writing, in advance, and ask the Owner to sign a confirmation accepting these changes before making any changes to the annuity contract.
- We pay the agent, broker, or firm for selling the annuity to you.
- New York gives you 30 days to look at an annuity after you buy it. If you decide during that time that you don't want it, you can return the annuity and get all your money back. Read your contract to learn about your Notice of 30 Day Right to Cancel Contract.

This Disclosure Statement is not intended to be a complete explanation of your contract. Please read your contract carefully for more complete details. Contact your agent or American National Life Insurance Company of New York with any questions.

Continued on next page ...

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American National Life Insurance Company of New York

Disclosure Statement for the WealthQuest® Citadel Diamond Annuity - NY

American National Life Insurance Company of New York
344 Route 9Q, Glenmont, NY 12077

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Administrative Address:
One Moody Plaza, Galveston, TX 77550-7947 Business: (866) 490-3163
P.O. Box 1890, Galveston, TX 77550

Owner/Annuitant's Statement

I confirm that:

- I am purchasing a WealthQuest® Citadel Diamond Annuity - NY

Select one:

- For the **WealthQuest® Citadel 5 Diamond Annuity – NY** your initial premium payment will earn interest at the declared Accumulation Interest Rate (interest rate) for 2 years following the date we receive your initial premium payment. Each subsequent premium payment we receive during the first year will earn interest at the then declared interest rate for a 2 year period following the date of receipt. Your initial premium payment and any subsequent premium payments may earn a 1% Interest Rate Enhancement for the period indicated on the data page of your contract. Additionally, as long as the declared interest rate, without any Interest Rate Enhancement, is greater than the Minimum Guaranteed Interest Rate, we may credit Additional Interest of 0.10% per year to the Annuity Value for contracts with an initial premium greater than \$100,000. We recover the value of the Interest Rate Enhancement through higher surrender charges or lower renewal interest rates.

Following the initial 2 year interest crediting period for any premium payment, we will credit interest at a rate determined by us, annually, prior to the anniversary of the premium payment. Declared interest rates will never be less than the Minimum Guaranteed Interest Rate specified in your contract.

- For the **WealthQuest® Citadel 7 Diamond Annuity – NY** your initial premium payment will earn interest at the declared Accumulation Interest Rate (interest rate) for 2 years following the date we receive your initial premium payment. Each subsequent premium payment will earn interest at the then declared interest rate for a 2 year period following the date of receipt.

Any premium paid during the first 3 contract years may earn a 2% Interest Rate Enhancement for the period indicated on the data page of your contract. Premium payments received after the first 3 contract years will not receive an Interest Rate Enhancement. Additionally, as long as the declared interest rate, without any Interest Rate Enhancement, is greater than the Minimum Guaranteed Interest Rate, we may credit Additional Interest of 0.10% per year to the Annuity Value for contracts with an initial premium greater than \$100,000. We recover the value of the Interest Rate Enhancement through higher surrender charges or lower renewal interest rates. Following the initial 2 year interest crediting period for any premium payment, we will credit interest at a rate determined by us, annually, prior to the anniversary of the premium payment. Declared interest rates will never be less than the Minimum Guaranteed Interest Rate specified in your contract.

For either product, all interest rates, including any Interest Rate Enhancement and Additional Interest, are specified as annual effective rates of interest. Interest will be credited to your annuity daily on a compound basis based on a 365 day year. Any withdrawals, including interest only withdrawals, will reduce the amount of interest credited to your contract.

- I have read the applicable WealthQuest® Citadel Diamond Annuity - NY Product Brochure
- I have read the WealthQuest® Citadel Diamond Annuity - NY Disclosure statement and have kept a copy
- I understand that the results shown, other than the guaranteed minimum values, are not guarantees, promises, or warranties
- I understand that the **WealthQuest® Citadel Diamond Annuity - NY** provides an interest rate enhancement and that other annuities that do not have this interest rate enhancement may have a lower surrender charge schedule or expenses than those associated with this Annuity

Name of Annuitant _____

Signature of Owner _____ Date _____

Signature of Joint Owner _____ Date _____

For the agent:

- I certify receipt of \$ _____ given to purchase a WealthQuest® Citadel Diamond Annuity - NY contract.
- 1035 Exchange
- Transfer of Funds

I certify that the disclosure material has been presented to the annuitant/owner and a copy was provided to the annuitant/owner. I have not made statements that differ from this material nor have I made any promises about the expected future values of this contract.

Signature of Agent _____ Agent PC Number, SSN, or TIN (you must provide one)

Withdrawals made prior to the owner's attained age 59½ may incur a federally imposed tax penalty. Please consult your tax advisor.

This Disclosure is intended to be used with Form WQ5NQ(NY); Form WQ5PQ(NY); Form WQ7NQ(NY); Form WQ7PQ(NY)

Not FDIC/NCUA insured | Not a deposit | Not insured by any federal government agency | No bank/CU guarantee | May lose value

White - Admin. Office Copy

Pink - Client Copy

Yellow - Agent Copy



American National Life Insurance Company of New York

Fixed Annuity Suitability Analysis Form

American National Life Insurance Company of New York
344 Route 9W, Glenmont, NY 12077

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Administrative Address:
One Moody Plaza, Galveston, TX 77550-7947 Business: (866) 490-3163



This form must be completed for persons that are purchasing a fixed annuity.

This form is designed to assist the agent and client in gathering information to determine whether the purchase of an annuity is suitable for the client.

This form or other documentation that contains substantially the same information that the agent used in evaluating suitability and making a recommendation must be maintained in the agent's client file for a minimum of 5 years in most states and up to 10 years in certain other states, after the insurer completes the recommended transaction.

A Personal Information To be completed with your agent to determine if the proposed fixed annuity purchase meets your financial needs and objectives.

Owner Full Name	SS#/Tax ID #	Date of Birth	Age
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single	Occupation	List Number of Dependents	Dependent ages

B Financial Information

1. (Financial Experience) Have you had experience with any of the following investments and insurance products, and if so how long?
 Mutual Funds _____ # of yrs. 401(k) Plans _____ # of yrs. Stocks _____ # of yrs. Bonds _____ # of yrs.
 CDs _____ # of yrs. Savings Accounts _____ # of yrs. Life Insurance _____ # of yrs.
 Annuities _____ # of yrs. Other _____ # of yrs.
 If so, please explain your experience: _____

2. (Risk Tolerance) In considering this product, what is your risk tolerance?
 Conservative (Low Risk) Moderately Conservative Moderate Moderately Aggressive Aggressive (High Risk)

3. Annual Gross Income: \$0 - 29,999 \$30,000 - 49,999 \$50,000 - 74,999
 \$75,000 - 99,999 \$100,000 - 149,999 \$150,000 - 249,999 \$250,000 - 399,999 \$400,000 - Over

4. Source of Income (**Check all that apply**)
 Salary (W-2) Investments Social Security Pension Plans Reverse Mortgage Other _____

5. What type of investments and insurance products do you own?
 Mutual Funds Stocks Bonds CDs
 Savings Accounts Life Insurance 401(k) Plans Annuities Other _____

6. What type of life insurance or other annuities do you own? _____

7. Estimated Net Worth (**Exclude primary residence, furnishings, automobiles, or funds from a reverse mortgage.**)
 \$0 - 74,999 \$75,000 - 149,999 \$150,000 - 249,999 \$250,000 - 499,999
 \$500,000 - 999,999 \$1,000,000 - Over

8. Liquid Net Worth (**These are assets that can be easily converted to cash without incurring penalty charges after purchasing this annuity. Do not include funds from a reverse mortgage.**)
 Under \$25,000 \$25,000 - 50,000 \$50,000 - 100,000 \$100,000 - 250,000 Over \$250,000

9. (Financial Objectives) Why are you purchasing this annuity? (**Check all that apply**):
 Income Stable Growth Tax Deferral Estate Planning Death Benefit
 Safety of Principal Retirement Other _____



10. After the purchase of this annuity, will your income and liquid net worth be enough for living expenses and emergencies? Yes No
Many financial planners recommend that a person maintain an amount of liquid net worth equal to 3 to 6 months of a person's monthly living expenses in case of emergencies.
11. (Financial Time Horizon) With the exception of any surrender charge free withdrawal, do you expect to withdraw any money from this annuity before the end of the surrender charge period? Yes No
 If "Yes", please explain. _____
12. (Tax Status) What is your Federal Income Tax Bracket: 15% 28% 33% 38%
13. What source of funds will you use to buy this annuity? _____

C Exchanges/Replacements

If you are exchanging one annuity for another, compare the benefits, features, and costs of the two annuities. (Agent must complete this section and any appropriate state replacement form.)

Policy Comparison	Replaced	Proposed	Policy Comparison	Replaced	Proposed
Surrender Charge Amount Remaining (in dollars)	\$	N/A	Market Value Adjustment	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Premium Enhancement (Bonus) Amount	\$	\$	Minimum Guaranteed Non-Forfeiture Interest Rate	%	%
Premium Enhancement (Bonus) Recapture Charge			Guaranteed Declared/Fixed Interest Rate	%	%
Remaining Surrender Charge Period (# of years)			Confinement Waiver/Benefit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Qualified Contract	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Terminal Illness Waiver/Benefit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Annual Surrender Charge Free Withdrawal Privilege	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Optional Rider Benefits Available	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
• Percentage Rate	%	%	Optional Rider Benefit Fees (Amount)	\$	\$
• Available When (i.e. during 1st contract year or beginning in 2nd contract year)?					

List or compare any other fees, features, benefits or factors that explain the reason(s) for this exchange:

Besides this exchange, have you exchanged an annuity within the last 36 months? Yes No

If so, please list the product name and company of the prior exchanged annuity: _____

***** IMPORTANT NOTICE *****

If I am exchanging my current annuity, I understand that with this exchange:

- I am subject to the commencement of a new surrender charge period with the new annuity.
- I will lose the existing contractual benefits of the annuity I currently own, including any benefits provided through optional riders.
- I will generally not receive all the benefits of the new annuity contract unless I hold the contract for the entire surrender charge period.



NOTE TO AGENT/PRODUCER

You should maintain any other information you used or considered in making your recommendation.

SECTION 2 REPRESENTATIONS AND SIGNATURES

Complete Either A or B

If Box A and B are both signed the annuity will not be issued and a new form must be submitted.

Complete only one box.

Do Not Complete if You Completed Box "B"

- A.** I acknowledge that the fixed annuity product I am applying for is a long-term contract with substantial penalties for early withdrawal. To the best of my knowledge and belief, this product meets my financial needs and objectives.

Owner/Applicant Signature (or Trustee if owner is Trust)

Date

Agent's Acknowledgement:

Based on information collected, I believe the purchase of this annuity is suitable.

Agent/Producer Signature

Date

Do Not Complete if You Completed Box "A"

- B.** I elect not to provide information in Sections 1B & C or answers to certain questions in Sections 1B & C and/or I have decided to purchase this fixed annuity without a recommendation from my agent or the Company. I understand that the annuity is a long-term contract with substantial penalties for early withdrawal. To the best of my knowledge and belief, this product meets my financial needs and objectives.

Owner/Applicant Signature (or Trustee if owner is Trust)

Date

Agent's Acknowledgement:

The Owner(s) has not provided complete information and has decided to purchase this fixed annuity without my recommendation.

Agent/Producer Signature

Date



USA PATRIOT Act Notice – to be read by or to customer.

1. The USA PATRIOT Act requires that we establish an Anti-Money Laundering ("AML") Program, notify customers that we must verify the identity of the owner of our contracts, and collect documents and information sufficient to provide such verification. Failure to provide the requested identification will result in delays in the issuance of the requested coverage and may result in a decision not to accept your business.

Customer Identification Verification In order to satisfy such obligations, we require our representative to review and verify a current government issued photo ID for the Owner/Trustee/Partner associated with a contract. Information on such identification must be recorded below. If the Owner is a minor or non-legal entity, review the identification of the individual who submits an application on behalf of the minor or non-legal entity. We may use third party sources to verify the information provided.

a. Identification Verified

Owner/Trustee/Partner

Check one form of ID:

- Driver's license
- Resident Alien ID (Green Card)
- Passport
- Other: (Describe) _____

The following information should be recorded exactly as it appears on the identification reviewed

Owner	Date of Birth	
Street Address (not PO Box)		
City	State	Zip
Number on ID	State or Country	
Identification Expiration Date		

- b. Entity Verification:** Check the appropriate entity as listed below and submit copies of documentation viewed to gain first-hand knowledge of the existence of a legitimate business.

- Corporation, LLC, professional association, or professional corporation:** Articles of Incorporation, Organization or Association or similar document filed in the state in which the entity is formed
- Limited Partnership:** Certificate of Limited Partnership or similar document filed in the state where the partnership is formed
- General Partnership or Joint Venture:** Agreement, Joint Venture Agreement or similar agreement governing the formation and operation of the partnership
- Trust and All Other Entities:** Document governing the formation and operation of the entity

2. I certify that I personally met with the proposed Owner/Trustee/Partners and reviewed the above identification document. To the best of my knowledge, it accurately reflects the identity of the proposed Owner/Trustee/Partners.
 I was unable to personally review the identification documents for the reason stated below. I certify that, to the best of my knowledge, the information provided by the Owner/Trustee/Partners is true and accurate.

Reason for not reviewing documents _____

Note: Failure to personally review the identification documents will result in processing delays in order to verify customer identity and may result in a decision not to accept the business.

Representative Signature _____ Date _____



American National Life Insurance Company of New York

Non-Qualified 1035 Exchange Request

American National Life Insurance Company of New York 344 Route 9W, Glenmont, NY 12077

page 1 of 2

Administrative Address: One Moody Plaza, Galveston, TX 77550-7999 Business: (866) 490-3163 PO Box 1890, Galveston, TX 77553-1890



Complete this form for Non-Qualified Accounts Only

1. FUNDS COMING FROM:

CHECK ONE:

[] NEW SALE, APPLICATION ATTACHED

[] ADDITIONAL DEPOSIT TO EXISTING POLICY NUMBER

TRANSFER COMPANY NAME AND ADDRESS:

TRANSFER COMPANY PHONE NUMBER:

NAME OF INSURED/ANNUITANT*: SSN:

NAME OF OWNER: SSN:

NAME OF JOINT OWNER: SSN:

POLICY/ACCOUNT NUMBER WITH TRANSFER COMPANY:

JOINT ANNUITANTS ARE ONLY ACCEPTED ON SINGLE PREMIUM IMMEDIATE ANNUITIES

2. TYPE OF TRANSACTION:

I/We direct the Institution named above to liquidate and transfer the assets to American National Life Insurance Company of New York in order to set up a Non-Qualified account:

(MUST SPECIFY:)

[] Immediately [] Upon Maturity / /

[] 1035 Exchange, Non-Qualified Policy [] Non-1035 Exchange, Non-Qualified Funds From: Mutual Fund, Bank CD, or Other Non-Qualified Asset.

[] Full 1035 Exchange

The Assignor hereby designates American National Life Insurance Company of New York as beneficiary of the above policy/contract.

Immediately following the above beneficiary designation, Assignor does hereby assign and transfer without exceptions, limitations or reservation to American National Life Insurance Company of New York all assignable benefits, interest, property, rights, claims, options, privileges, obligations and title in the policy/contract in exchange for a new policy/contract as described in Assignor's application to American National Life Insurance Company of New York for such policy/contract.

Assignor and American National Life Insurance Company of New York expressly represent and recognize that the sole purpose of this assignment is to affect an exchange of insurance policies/contracts. Assignor represents and agrees that Assignor has consulted his/her own tax advisor regarding the tax consequences of this transaction. Assignor represents and agrees that American National Life Insurance Company of New York has made no representations concerning Assignor's tax treatment under Internal Revenue Code Section 1035 or otherwise as a result of this transaction. American National Life Insurance Company of New York assumes no responsibility or liability for the assignor's tax treatment under Internal Revenue Code Section 1035(a) or otherwise as a result of this transaction.

\$

[] Partial 1035 Exchange

I understand the Internal Revenue Service may take the position that an exchange of a portion of an existing life insurance policy/contract for a new life insurance policy or an annuity contract, or the exchange of a portion of an existing life insurance or annuity contract for a new annuity contract, does not qualify as a valid exchange under Section 1035 of the Internal Revenue Code. I understand, acknowledge, and agree that American National Life Insurance Company of New York assumes no liability or responsibility for any tax consequences associated with the proposed partial exchange.

[] \$ [] %

Please complete the information below if 1035 Exchange includes loan value:

\$ Amount of 1035 Exchange \$ Amount of loan included in 1035 Exchange (Not available with all products)

Appropriate loan form must be submitted with the application if transferring loan value.



3. CONTRACT STATEMENT:

- CONTRACT INCLUDED *If contract is not lost, please submit with this form.*
- CERTIFICATE OF LOST CONTRACT

I/We certify that the above numbered contract has been lost or destroyed and to the best of my/our knowledge and belief, is not in anyone's possession.

4. SPECIAL INSTRUCTIONS:

5. SIGNATURES:

I/We agree that (1) American National Life Insurance Company of New York is participating in this transaction at my specific request and as an accommodation to me; (2) American National Life Insurance Company of New York and its representatives make no representation concerning treatment under IRC Section 1035(a) or otherwise; (3) American National Life Insurance Company of New York assumes no responsibility nor any liability for the validity of this transaction or for the tax treatment under IRC Section 1035(a) and assumes that I/We consulted a tax advisor; (4) No person, firm, or corporation has a legal or equitable interest under the above referenced contract, except the undersigned, and no proceedings of either a legal or equitable nature have been instituted or are pending against the undersigned or involving the above referenced contract; and (5) the full-partial distribution from my existing contract may be subject to surrender charges.

I/We authorize the transaction described above.

For the benefit of: _____

Dated at _____ this _____ day of _____, _____
(City, State)

Owner _____ Witness _____

Joint Owner _____ Witness _____

Annuitant _____

Agent _____

Guarantee (if required) _____

6. ACCEPTANCE: *TO BE COMPLETED BY American National Life Insurance Company of New York*

The authorized signature below certifies acceptance of the assignment and surrender or transfer of funds as instructed in this request. After deducting any sums as are permitted under the plan, please complete this transaction and send a check with a copy of this form to our Administrative Offices at:

American National Life Insurance Company of New York
P O Box 1890
Galveston Tx 77553-1890
1-866-490-3163

If shipping via overnight service:
American National Life Insurance Company of New York
New York Unit - 7th Floor
One Moody Plaza
Galveston Tx 77550

PLEASE MAKE CHECK PAYABLE TO: American National Life Insurance Company of New York

By _____ Date _____
(Signature/Title)

FOR ALL 1035 EXCHANGES, PLEASE PROVIDE THE COST BASIS INFORMATION FOR THE CURRENT POLICY.



American National Life Insurance Company of New York

Qualified Transfer or Rollover Request
American National Life Insurance Company of New York

page 1 of 3

Administrative Address:
One Moody Plaza, Galveston, TX 77550-7999 Business: (866) 490-3163
PO Box 1890, Galveston, TX 77553-1890



Complete this form for Qualified Accounts Only

1. FUNDS COMING FROM:

CHECK ONE:

NEW SALE, APPLICATION ATTACHED _____

ADDITIONAL DEPOSIT TO EXISTING POLICY NUMBER _____

TRANSFER COMPANY NAME AND ADDRESS: _____

TRANSFER COMPANY PHONE NUMBER: _____

NAME OF INSURED/ANNUITANT*: _____ SSN: _____

NAME OF OWNER*: _____ SSN: _____

POLICY/ACCOUNT NUMBER WITH TRANSFER COMPANY: _____

ANNUITANT AND OWNER MUST BE THE SAME

2. COMPLETE THIS SECTION FOR TRANSFER REQUESTS AND DIRECT ROLLOVER REQUESTS:

Total, Full Liquidation \$ _____

Partial, % _____ or \$ _____

Annuitization, Term: _____ Frequency of Payments: _____

Please send these funds to American National Life Insurance Company of New York

Immediately Upon Maturity ____/____/____

3. COMPLETE THIS SECTION FOR TRANSFER REQUESTS:

IRA Transfer into an annuity contract of the same qualification type (i.e. IRA, ROTH IRA)

As owner of the account or policy indicated in Section 1, I hereby request transfer of:

ROTH I.R.A. or Annuity (IRC Section 408) SEP IRA

Individual Retirement Account or Annuity (IRC Section 408)

Governmental 457 Deferred Compensation Plan

By signing below, I authorize the transfer of the IRA assets in the manner described above and certify that all of the information provided by me is correct and may be relied upon by the Trustee or Custodian. I understand that I am responsible for determining my eligibility to transfer within the limits set forth by tax laws, related regulations, and plan agreements. I assume responsibility for any tax consequences or penalties that may apply to the transfer of my assets.

Owner's Signature

Date

Witness Signature

Date

Agent's Signature

Date



4. COMPLETE THIS SECTION FOR DIRECT ROLLOVER REQUESTS:

Direct Rollover into a Traditional IRA, 403(b) Plan, 457(b) Plan, or other qualified plan.

As owner of the account or policy indicated in Section 1, I hereby request a direct rollover of my:

- Individual Retirement Annuity (IRC Section 408)
- Governmental 457 Deferred Compensation Plan
- SEP IRA
- Qualified Employer Plan (IRC Section 401)
- ROTH IRA

into an

- Individual Retirement Annuity (IRC Section 408)
- Governmental 457 Deferred Compensation Plan
- SEP IRA
- ROTH IRA

I understand the rules and conditions applicable to direct rollovers and certify that I qualify for a direct rollover of the funds or assets listed above. Due to the important tax consequences of rolling funds over to an IRA or other qualified plan, I have been advised to see a tax advisor.

I hereby request payment from the plan designated above in the form of a direct rollover. I assume full responsibility for this direct rollover transaction and will not hold the Plan Administrator, Trustee, or Custodian of either the distributing or receiving plans liable for any adverse consequences that may result.

I hereby irrevocably designate this contribution of funds and/or property indicated above as a direct rollover contribution.

Owner's Signature

Date

Witness Signature

Date

Agent's Signature

Date

5. CONTRACT STATEMENT:

- CONTRACT INCLUDED *If contract is not lost, please submit with this form.*
- CERTIFICATE OF LOST CONTRACT

I certify that the above numbered contract has been lost or destroyed and to the best of my knowledge and belief, is not in anyone's possession.

6. REQUIRED MINIMUM DISTRIBUTION (RMD) INFORMATION:

If you have attained age 70½, the IRS requires annual minimum distribution from your qualified account(s). If this rollover is being made during or after the first year for which you must take a required minimum distribution, you may not roll over any distribution, which would constitute a required minimum distribution from the distributing plan.

7. SPECIAL INSTRUCTIONS:

8. ACCEPTANCE OF FUNDS: TO BE COMPLETED BY AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK

This is to certify that American National Life Insurance Company of New York will accept the funds to establish a qualified annuity. Please do not withhold any taxes from the amount being transferred.

- American National Life Insurance Company of New York
P O Box 1890
Galveston Tx 77553-1890
1-866-490-3163

If shipping via overnight service:
American National Life Insurance Company of New York
New York Unit - 7th Floor
One Moody Plaza
Galveston Tx 77550

PLEASE MAKE CHECK PAYABLE TO: AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK

By _____ Date _____
(Signature/Title)

**DEFINITIONS**

QUALIFIED RETIREMENT PLANS – Tax-qualified retirement plans may include pension, profit-sharing plan, 401(k), Simplified Employee Pension (SEP) Plan, Keogh, Traditional or Roth Individual Retirement Account (IRA).

TRUSTEE-TO-TRUSTEE/DIRECT ROLLOVER TRANSFERS – The TRUSTEE-TO-TRUSTEE transfer is the **transfer** of funds from one Qualified Retirement Plan to another Qualified Retirement Plan. A DIRECT ROLLOVER is the movement of funds from an Employer's Qualified Retirement Plan directly to an IRA with a new trustee. In both instances, the plan participant does not take actual or constructive receipt of the funds, and the check is made payable and sent to the new trustee.

Trustee-to-trustee transfers are non-reportable events. Direct rollovers are reported to the IRS by the employee plan trustee and coded as a direct rollover. Both the trustee-to-trustee transfers and the direct rollovers are different than 60-day rollovers in that the IRS allows more than one transfer/direct rollover within a year. Direct rollovers are not subject to mandatory tax withholding.

NOTE – If a lump-sum distribution of funds is taken from a tax-qualified employee retirement benefit plan and the plan participant does not choose to use a direct rollover, the employer could be required to withhold 20 percent (20%) for taxes. For this reason, direct rollovers are the preferred method of moving tax-qualified employee retirement benefit plan funds.

60-DAY ROLLOVERS – A tax-qualified 60-day rollover is the tax-free transfer of funds from one Qualified Retirement Plan to another Qualified Retirement Plan with the participant taking actual or constructive receipt of the funds. The check is made payable to the plan participant. The plan participant has 60 days to deposit these funds into another Qualified Retirement Plan or the distribution will be taxable. Plan participants can make one 60-day rollover of funds within a 12-month period. A tax-qualified 60-day rollover from a tax-qualified plan could be subject to mandatory tax withholding by the plan.

Policy may be referred to as "contract" or "certificate" in some states.



American National Life Insurance
Company of New York

Appendix 11

American National Life Insurance Company of New York
344 Route 9W, Glenmont, NY 12077

page 1 of 2

Administrative Address:

One Moody Plaza, Galveston, TX 77550-7947 Business: (866) 490-3163



DEPARTMENT OF FINANCIAL SERVICES OF THE STATE OF NEW YORK DEFINITION OF REPLACEMENT

IN ORDER TO DETERMINE WHETHER YOU ARE REPLACING OR OTHERWISE CHANGING THE STATUS OF EXISTING LIFE INSURANCE POLICIES OR ANNUITY CONTRACTS, AND IN ORDER TO RECEIVE THE VALUABLE INFORMATION NECESSARY TO MAKE A CAREFUL COMPARISON IF YOU ARE CONTEMPLATING REPLACEMENT, THE AGENT OR BROKER IS REQUIRED TO ASK YOU THE FOLLOWING QUESTIONS AND EXPLAIN ANY ITEMS THAT YOU DO NOT UNDERSTAND.

AS PART OF YOUR PURCHASE OF A NEW LIFE INSURANCE POLICY OR A NEW ANNUITY CONTRACT, HAS EXISTING COVERAGE BEEN, OR IS IT LIKELY TO BE:

- (1) LAPSED, SURRENDERED, PARTIALLY SURRENDERED, FORFEITED, ASSIGNED TO THE INSURER REPLACING THE LIFE INSURANCE POLICY OR ANNUITY CONTRACT, OR OTHERWISE TERMINATED?
YES _____ NO _____
- (2) CHANGED OR MODIFIED INTO PAID-UP INSURANCE; CONTINUED AS EXTENDED TERM INSURANCE OR UNDER ANOTHER FORM OF NONFORFEITURE BENEFIT; OR OTHERWISE REDUCED IN VALUE BY THE USE OF NONFORFEITURE BENEFITS, DIVIDEND ACCUMULATIONS, DIVIDEND CASH VALUES OR OTHER CASH VALUES? YES _____ NO _____
- (3) CHANGED OR MODIFIED SO AS TO EFFECT A REDUCTION EITHER IN THE AMOUNT OF THE EXISTING LIFE INSURANCE OR ANNUITY BENEFIT OR IN THE PERIOD OF TIME THE EXISTING LIFE INSURANCE OR ANNUITY BENEFIT WILL CONTINUE IN FORCE? YES _____ NO _____
- (4) REISSUED WITH A REDUCTION IN AMOUNT SUCH THAT ANY CASH VALUES ARE RELEASED, INCLUDING ALL TRANSACTIONS WHEREIN AN AMOUNT OF DIVIDEND ACCUMULATIONS OR PAID-UP ADDITIONS IS TO BE RELEASED ON ONE OR MORE OF THE EXISTING POLICIES?
YES _____ NO _____
- (5) ASSIGNED AS COLLATERAL FOR A LOAN OR MADE SUBJECT TO BORROWING OR WITHDRAWAL OF ANY PORTION OF THE LOAN VALUE, INCLUDING ALL TRANSACTIONS WHEREIN ANY AMOUNT OF DIVIDEND ACCUMULATIONS OR PAID-UP ADDITIONS IS TO BE BORROWED OR WITHDRAWN ON ONE OR MORE EXISTING POLICIES? YES _____ NO _____
- (6) CONTINUED WITH A STOPPAGE OF PREMIUM PAYMENTS OR REDUCTION IN THE AMOUNT OF PREMIUM PAID? YES _____ NO _____



IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, A REPLACEMENT AS DEFINED BY NEW YORK INSURANCE REGULATION NO. 60 HAS OCCURRED OR IS LIKELY TO OCCUR AND YOUR AGENT OR BROKER IS REQUIRED TO PROVIDE YOU WITH A COMPLETED DISCLOSURE STATEMENT AND THE **IMPORTANT** NOTICE REGARDING REPLACEMENT OR CHANGE OF LIFE INSURANCE POLICIES OR ANNUITY CONTRACTS.

DATE SIGNATURE OF APPLICANT PRINTED NAME

DATE SIGNATURE OF APPLICANT PRINTED NAME

TO THE BEST OF MY KNOWLEDGE, A REPLACEMENT IS INVOLVED IN THIS TRANSACTION:
YES _____ NO _____

DATE SIGNATURE OF AGENT OR BROKER PRINTED NAME