



ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2015

OF THE CONDITION AND AFFAIRS OF THE

New York Life Insurance and Annuity Corporation

NAIC Group Code 0826, 0826 NAIC Company Code 91596 Employer's ID No. 13-3044743
(Current Period) (Prior Period)

Organized under the Laws of Delaware, State of Domicile or Port of Entry

Country of Domicile United States of America

INCORPORATED/ORGANIZED NOVEMBER 3, 1980 COMMENCED BUSINESS DECEMBER 26, 1980

Statutory Home Office..... 200 Continental Drive, Suite 306 Newark, DE, U.S. 19713
Main Administrative Office..... 51 Madison Avenue, New York, NY, U.S. 10010.....
212-576-7000.....
Mail Address..... 51 Madison Avenue, New York, NY, U.S. 10010.....
Primary Location of Books and Records..... 51 Madison Avenue, New York, NY, U.S. 10010.....
212-576-7000.....
Internet Website Address www.newyorklife.com.....
Statutory Statement Contact Person and Phone Number Robert Michael Gardner212-576-8614.....
Statutory Statement Contact E-Mail Address..... statement_contact@newyorklife.com
Statutory Statement Contact Fax Number..... 212-252-5699.....

EXECUTIVE OFFICERS

THEODORE ALEXANDER MATHAS#
Chairman of the Board
and Chief Executive Officer

JOHN YONG KIM#
President

CHRISTOPHER OWSLEY BLUNT#
Executive Vice President and President
of the Investments Group

JOHN THOMAS FLEURANT
Executive Vice President
and Chief Financial Officer

THOMAS FRANCIS ENGLISH#
Senior Vice President,
Chief Legal Officer, and Secretary

THOMAS ALEXANDER HENDRY
Senior Vice President
and Treasurer

BARBARA JOAN MCINERNEY
Senior Vice President
and Chief Compliance Officer

ARTHUR HARUTYUN SETER
Senior Vice President
and Chief Investment Officer

JOEL MARTIN STEINBERG
Senior Vice President, Chief Risk Officer,
and Chief Actuary

ROBERT MICHAEL GARDNER#
Vice President and Controller

DIRECTORS

CHRISTOPHER THOMAS ASHE
DAVID GERALD BEDARD
CHRISTOPHER OWSLEY BLUNT
DAVID CRUZ
JOHN THOMAS FLEURANT
ROBERT MICHAEL GARDNER
FRANK M. HARTE#
THOMAS ALEXANDER HENDRY#

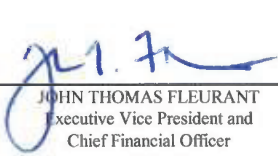
JOHN YONG KIM
THEODORE ALEXANDER MATHAS
AMY MILLER#
MARK WILLIAM PFAFF
ARTHUR HARUTYUN SETER
JOEL MARTIN STEINBERG
SUSAN ANN THROPE
MATTHEW DAVID WION#


State of New York } SS
County of New York }

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions there from for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures Manual except to the extent that: (1) state law may differ; or, (2) state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.


THEODORE ALEXANDER MATHAS#
Chairman of the Board
and Chief Executive Officer


JOHN YONG KIM#
President


JOHN THOMAS FLEURANT
Executive Vice President and
Chief Financial Officer


JOEL MARTIN STEINBERG
Senior Vice President, Chief Risk Officer,
and Chief Actuary


ROBERT MICHAEL GARDNER#
Vice President
and Controller

Subscribed and sworn to before me this

19 day of February 2016

STEPHEN COSTANZA
NOTARY PUBLIC-STATE OF NEW YORK
No. 01CO6327901
Qualified in Westchester County

My Commission Expires July 20, 2019

Officers and Directors who did not occupy the indicated position in the previous annual statement.



- a. Is this an original filing? Yes [X] No []
b. If no: 1. State the amendment number ...
2. Date filed ...
3. Number of pages attached ...

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	71,792,084,962		71,792,084,962	68,110,662,687
2. Stocks (Schedule D):				
2.1 Preferred stocks	5,058,809		5,058,809	2,500,000
2.2 Common stocks	535,589,851		535,589,851	685,335,560
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	11,374,692,240		11,374,692,240	9,840,423,426
3.2 Other than first liens.....	722,102,035		722,102,035	536,475,619
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)	55,680,001		55,680,001	55,682,126
4.3 Properties held for sale (less \$ encumbrances)	1,278,660		1,278,660	
5. Cash (\$(141,512,962) , Schedule E - Part 1), cash equivalents (\$2,262,179,830 , Schedule E - Part 2) and short-term investments (\$169,963,772 , Schedule DA)	2,290,630,640		2,290,630,640	643,928,733
6. Contract loans (including \$ premium notes)	882,460,885	5,292,289	877,168,596	875,415,962
7. Derivatives (Schedule DB)	322,591,137		322,591,137	182,845,836
8. Other invested assets (Schedule BA)	1,223,239,524	4,222	1,223,235,302	3,150,531,500
9. Receivables for securities	435,069		435,069	23,341,046
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets	452,026		452,026	9,670,000
12. Subtotals, cash and invested assets (Lines 1 to 11)	89,206,295,839	5,296,511	89,200,999,328	84,116,812,495
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	612,739,844	392	612,739,452	623,728,836
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	11,097	2,739	8,358	213,112
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	284,096		284,096	298,158
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	134,078,756		134,078,756	113,253,074
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	87,625,870		87,625,870	61,099,931
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				92,765,777
18.2 Net deferred tax asset	669,179,803	408,787,984	260,391,819	260,388,294
19. Guaranty funds receivable or on deposit	16,199,610		16,199,610	23,005,798
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	36,108,782		36,108,782	36,072,553
24. Health care (\$) and other amounts receivable	21,068,572	21,068,572		
25. Aggregate write-ins for other than invested assets	7,147,759,710	35,637,873	7,112,121,837	6,887,415,952
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	97,931,351,979	470,794,071	97,460,557,908	92,215,053,980
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	34,778,698,536		34,778,698,536	34,622,275,352
28. Total (Lines 26 and 27)	132,710,050,515	470,794,071	132,239,256,444	126,837,329,332
DETAILS OF WRITE-INS				
1101. Derivatives-collateral assets	452,026		452,026	9,670,000
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	452,026		452,026	9,670,000
2501. Interest in annuity contracts	7,108,220,666		7,108,220,666	6,882,866,800
2502. Miscellaneous	36,001,024	32,011,298	3,989,726	3,708,967
2503. Amount due for undelivered securities	3,538,020	3,626,575	(88,555)	840,185
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	7,147,759,710	35,637,873	7,112,121,837	6,887,415,952

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$74,781,475,277 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$38,543,926 Modco Reserve)	74,781,475,277	70,356,186,621
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	981,493,966	877,384,024
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	188,437,537	179,373,869
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	79	245
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		5,061,458
9.3 Other amounts payable on reinsurance, including \$ assumed and \$163,011,894 ceded	163,011,894	125,069,762
9.4 Interest maintenance reserve (IMR, Line 6)	174,726,195	247,665,040
10. Commissions to agents due or accrued-life and annuity contracts \$10,537,542 accident and health \$ and deposit-type contract funds \$	10,527,542	2,141,741
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	4,109,843	4,431,111
13. Transfers to Separate Accounts due or accrued (net) (including \$(861,081,595) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(887,270,604)	(845,913,164)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	23,326,825	15,005,652
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	3,927,648	
15.2 Net deferred tax liability		
16. Unearned investment income	6,372,162	6,866,248
17. Amounts withheld or retained by company as agent or trustee	1,727,486	938,507
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	161,280,098	147,015,114
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	146,750,001	150,646,001
22. Borrowed money \$216,149 and interest thereon \$7,558	223,707	1,374,624
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	931,148,160	892,569,793
24.02 Reinsurance in unauthorized and certified (\$) companies	2,376,493	2,504,756
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	278,447,273	262,754,713
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance	4,255,162,744	4,365,823,306
24.08 Derivatives	28,156,299	82,206,354
24.09 Payable for securities	93,646,711	111,130,292
24.10 Payable for securities lending	600,013,950	550,012,706
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	7,367,858,301	7,007,347,942
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	89,316,929,587	84,547,596,715
27. From Separate Accounts Statement	34,776,503,011	34,621,229,399
28. Total liabilities (Lines 26 and 27)	124,093,432,598	119,168,826,114
29. Common capital stock	25,000,000	25,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	3,927,757,314	3,927,757,314
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	4,193,066,532	3,715,745,904
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$2,195,525 in Separate Accounts Statement)	8,120,823,846	7,643,503,218
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	8,145,823,846	7,668,503,218
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	132,239,256,444	126,837,329,332
DETAILS OF WRITE-INS		
2501. Obligations under structured settlement agreements	7,108,220,666	6,882,866,800
2502. Derivatives-collateral liability	252,863,937	113,880,657
2503. Liability for interest on claims	6,303,435	9,184,103
2598. Summary of remaining write-ins for Line 25 from overflow page	470,263	1,416,382
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	7,367,858,301	7,007,347,942
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	12,674,169,430	12,028,211,955
2. Considerations for supplementary contracts with life contingencies	48,564,147	32,950,855
3. Net investment income (Exhibit of Net Investment Income, Line 17)	3,516,277,326	3,447,162,899
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	80,907,119	72,558,447
5. Separate Accounts net gain from operations excluding unrealized gains or losses	34,880,162	43,356,236
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	68,222,917	70,912,913
7. Reserve adjustments on reinsurance ceded	18,511,327	(10,837,250)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	669,723,169	512,911,807
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	100,473,855	190,689,435
9. Total (Lines 1 to 8.3)	17,211,729,452	16,387,917,297
10. Death benefits	373,498,253	273,863,161
11. Matured endowments (excluding guaranteed annual pure endowments)	917,924	1,249,386
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	2,536,439,157	2,362,482,147
13. Disability benefits and benefits under accident and health contracts	85,938	74,194
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	5,987,338,339	5,988,803,776
16. Group conversions	367,656	378,381
17. Interest and adjustments on contract or deposit-type contract funds	19,359,401	26,662,262
18. Payments on supplementary contracts with life contingencies	16,256,608	10,758,595
19. Increase in aggregate reserves for life and accident and health contracts	4,425,288,655	3,416,272,204
20. Totals (Lines 10 to 19)	13,359,551,931	12,080,544,106
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	494,084,762	485,682,034
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	907,390,867	875,545,496
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	100,250,087	95,493,125
25. Increase in loading on deferred and uncollected premiums	(10,875)	4,570
26. Net transfers to or (from) Separate Accounts net of reinsurance	1,413,121,900	1,724,889,787
27. Aggregate write-ins for deductions	196,112,559	208,003,260
28. Totals (Lines 20 to 27)	16,470,501,231	15,470,162,378
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	741,228,221	917,754,919
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	741,228,221	917,754,919
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	265,718,281	189,728,203
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	475,509,940	728,026,716
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (13,480,173) (excluding taxes of \$ 46,610,757 transferred to the IMR)	(78,724,436)	14,702,237
35. Net income (Line 33 plus Line 34)	396,785,504	742,728,953
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	7,668,503,218	6,748,092,187
37. Net income (Line 35)	396,785,504	742,728,953
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 21,059,800	151,347,910	262,683,684
39. Change in net unrealized foreign exchange capital gain (loss)	(123,170,613)	(143,848,187)
40. Change in net deferred income tax	167,092,466	(142,066)
41. Change in nonadmitted assets	(151,406,144)	76,592,371
42. Change in liability for reinsurance in unauthorized and certified companies	128,263	(519,049)
43. Change in reserve on account of change in valuation basis, (increase) or decrease		13,060,917
44. Change in asset valuation reserve	(38,578,367)	(23,907,664)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period	29,759,445	38,548,415
47. Other changes in surplus in Separate Accounts Statement	(33,730,590)	(44,786,343)
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles	79,092,754	
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	477,320,628	920,411,031
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	8,145,823,846	7,668,503,218
DETAILS OF WRITE-INS		
08.301. Sundries	100,473,855	190,689,435
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	100,473,855	190,689,435
2701. Adjustment in funds withheld	196,103,047	207,907,264
2702. Fines, penalties and fees from regulatory authorities	14,316	95,619
2703. Change in provision for policyholders' excess credits	(4,804)	377
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	196,112,559	208,003,260
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	12,735,001,428	12,113,361,659
2. Net investment income	3,370,034,425	3,249,310,488
3. Miscellaneous income	837,777,829	769,336,125
4. Total (Lines 1 through 3)	16,942,813,682	16,132,008,272
5. Benefit and loss related payments	8,918,939,004	8,651,831,464
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	1,448,749,393	1,876,601,477
7. Commissions, expenses paid and aggregate write-ins for deductions	1,463,160,176	1,466,115,058
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$74,504,678 tax on capital gains (losses)	202,690,227	193,524,089
10. Total (Lines 5 through 9)	12,033,538,800	12,188,072,088
11. Net cash from operations (Line 4 minus Line 10)	4,909,274,882	3,943,936,184
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	11,279,894,384	9,581,304,777
12.2 Stocks	1,370,728,949	719,375,703
12.3 Mortgage loans	1,289,672,809	1,270,218,191
12.4 Real estate	1,205,717	177,841
12.5 Other invested assets	12,076,847,839	10,403,083,737
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	10,520,769	(1,849,813)
12.7 Miscellaneous proceeds	170,397,896	335,905,012
12.8 Total investment proceeds (Lines 12.1 to 12.7)	26,199,268,363	22,308,215,448
13. Cost of investments acquired (long-term only):		
13.1 Bonds	13,240,111,838	12,028,903,227
13.2 Stocks	1,172,093,716	898,585,085
13.3 Mortgage loans	3,019,322,137	2,334,990,828
13.4 Real estate		
13.5 Other invested assets	11,863,146,321	10,400,477,914
13.6 Miscellaneous applications	10,872,781	
13.7 Total investments acquired (Lines 13.1 to 13.6)	29,305,546,793	25,662,957,054
14. Net increase (decrease) in contract loans and premium notes	(2,225,899)	5,220,449
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(3,104,052,531)	(3,359,962,055)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds	(1,145,989)	(1,048,658)
16.4 Net deposits on deposit-type contracts and other insurance liabilities	95,271,196	(2,896,325)
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(252,645,651)	(346,638,438)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(158,520,444)	(350,583,421)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	1,646,701,907	233,390,708
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	643,928,733	410,538,025
19.2 End of year (Line 18 plus Line 19.1)	2,290,630,640	643,928,733

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001. Madison Capital Funding LLC investment (other invested assets) and Note Funding Agreement (bonds)	2,261,048,281	
20.0002. Bonds to be announced commitments–purchased/sold	412,191,600	116,418,750
20.0003. Bond exchanges and corporate action	374,056,362	232,475,582
20.0004. Capitalized interest on bonds	153,800,147	164,331,885
20.0005. Exchange of bonds to stocks	75,515,051	187,389
20.0006. Capitalized interest on other invested assets	63,496,559	46,732,023
20.0007. Transfer of defeased mortgages to other invested assets	13,094,543	
20.0008. Transfers from unaffiliated common stocks to affiliated common stocks	10,580,877	
20.0009. Exchange mortgage loans to real estate due to foreclosure	5,386,486	
20.0010. Common stock corporate actions	5,117,455	15,861,769
20.0011. Dividend reinvestment	206,011	
20.0012. Low Income Housing Tax Credit unfunded commitments	(6,610,800)	20,571,813

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	12,674,169,430		1,781,827,171	10,686,169,322			96,737,651	109,435,286				
2. Considerations for supplementary contracts with life contingencies	48,564,147			48,564,147								
3. Net investment income	3,516,277,326		1,101,498,144	2,263,886,678			207,089	35,132,127				115,553,288
4. Amortization of Interest Maintenance Reserve (IMR)	80,907,119		30,168,701	45,892,293				835,381				4,010,744
5. Separate Accounts net gain from operations excluding unrealized gains or losses	34,880,162		34,442,572				437,590					
6. Commissions and expense allowances on reinsurance ceded	68,222,917		68,029,941				192,976					
7. Reserve adjustments on reinsurance ceded	18,511,327		20,350,975				(1,839,648)					
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	669,723,169		241,280,739	406,284,356	22,158,074							
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	100,473,855		(34,978,890)	121,495,643			1,487,765	94				12,469,243
9. Totals (Lines 1 to 8.3)	17,211,729,452		3,242,619,353	13,572,292,439	22,158,074		97,223,423	145,402,888				132,033,275
10. Death benefits	373,498,253		349,754,636				23,743,617					
11. Matured endowments (excluding guaranteed annual pure endowments)	917,924		917,924									
12. Annuity benefits	2,536,439,157			2,435,804,685				100,634,472				
13. Disability benefits and benefits under accident and health contracts	85,938		72,120	13,818								
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	5,987,338,339		285,950,894	5,674,205,868			25,314,159	1,867,418				
16. Group conversions	367,656		361,339	6,317								
17. Interest and adjustments on contract or deposit-type contract funds	19,359,401		1,209,551	17,927,114			128,131	94,605				
18. Payments on supplementary contracts with life contingencies	16,256,608				16,256,608							
19. Increase in aggregate reserves for life and accident and health contracts	4,425,288,655		1,356,646,870	3,024,033,970			14,466,715	30,141,100				
20. Totals (Lines 10 to 19)	13,359,551,931		1,994,913,334	11,151,991,772	16,256,608		63,652,622	132,737,595				
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	494,084,762		130,109,325	359,782,490			4,192,947					
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	907,390,867		307,972,314	581,924,604			2,410,193	14,792,698				291,058
24. Insurance taxes, licenses and fees, excluding federal income taxes	100,250,087		60,730,939	38,902,220			21,043	513,861				82,024
25. Increase in loading on deferred and uncollected premiums	(10,875)		(10,875)									
26. Net transfers to or (from) Separate Accounts net of reinsurance	1,413,121,900		352,131,330	1,055,679,945			5,310,625					
27. Aggregate write-ins for deductions	196,112,559		196,117,363	(4,804)								
28. Totals (Lines 20 to 27)	16,470,501,231		3,041,963,730	13,188,276,227	16,256,608		75,587,430	148,044,154				373,082
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	741,228,221		200,655,623	384,016,212	5,901,466		21,635,993	(2,641,266)				131,660,193
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	741,228,221		200,655,623	384,016,212	5,901,466		21,635,993	(2,641,266)				131,660,193
32. Federal income taxes incurred (excluding tax on capital gains)	265,718,281		72,391,219	134,698,563			(360,919)	(2,505,109)				61,494,527
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	475,509,940		128,264,404	249,317,649	5,901,466		21,996,912	(136,157)				70,165,666
DETAILS OF WRITE-INS												
08.301. Sundries	100,473,855		(34,978,890)	121,495,643			1,487,765	94				12,469,243
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	100,473,855		(34,978,890)	121,495,643			1,487,765	94				12,469,243
2701. Adjustment in funds withheld	196,103,047		196,103,047									
2702. Fines, penalties and fees from regulatory authorities	14,316		14,316									
2703. Change in provision for policyholder's excess credits	(4,804)			(4,804)								
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	196,112,559		196,117,363	(4,804)								

(a) Includes the following amounts for FEGLI/SGLI: Line 1 , Line 10 , Line 16 , Line 23 , Line 24

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	70,356,186,621		17,595,965,142	51,838,934,756	96,321,260		78,805,390	746,160,073
2. Tabular net premiums or considerations	11,200,053,974		1,376,416,410	9,673,862,404	46,415,257		2,720,597	100,639,306
3. Present value of disability claims incurred	5,129,289		5,129,289		XXX			
4. Tabular interest	2,427,619,072		715,738,376	1,668,181,987	5,287,898		3,984,936	34,425,875
5. Tabular less actual reserve released	(19,992,179)		(227,095)	(22,258,420)	876,134			1,617,202
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)	123,606,929		179,266,552	(54,816,253)			(843,370)	
8. Totals (Lines 1 to 7)	84,092,603,706		19,872,288,674	63,103,904,474	148,900,549		84,667,553	882,842,456
9. Tabular cost	575,460,571		576,341,611		XXX		(881,040)	
10. Reserves released by death	161,283,312		161,283,312	XXX	XXX			XXX
11. Reserves released by other terminations (net)	4,443,449,792		196,526,388	4,246,923,400			4	
12. Annuity, supplementary contract and disability payments involving life contingencies	2,347,295,249		6,182,645	2,218,315,119	16,256,202			106,541,283
13. Net transfers to or (from) Separate Accounts	1,783,639,505		(20,693,250)	1,812,020,315			(7,687,560)	
14. Total Deductions (Lines 9 to 13)	9,311,128,429		919,640,706	8,277,258,834	16,256,202		(8,568,596)	106,541,283
15. Reserve December 31, current year	74,781,475,277		18,952,647,968	54,826,645,640	132,644,347		93,236,149	776,301,173

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....269,447,336	.....267,263,218
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) ....2,665,603,019	.....2,672,372,442
1.3	Bonds of affiliates	(a) .....	.....196,750
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated) .....	.....17,865,204	.....17,708,314
2.21	Common stocks of affiliates .....	.....116,741	.....186,101
3.	Mortgage loans	(c) .....515,322,639	.....519,409,287
4.	Real estate	(d) .....2,628,736	.....4,307,979
5	Contract loans .....	.....56,224,861	.....56,755,529
6	Cash, cash equivalents and short-term investments	(e) .....1,276,867	.....1,226,224
7	Derivative instruments	(f) .....36,540,217	.....214,264
8.	Other invested assets .....	.....158,724,195	.....93,705,158
9.	Aggregate write-ins for investment income .....	.....8,088,588	.....8,088,588
10.	Total gross investment income	3,731,838,403	3,641,433,854
11.	Investment expenses		(g) .....119,127,281
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....5,217,185
13.	Interest expense		(h) .....812,064
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15) .....		.....125,156,529
17.	Net investment income (Line 10 minus Line 16)		3,516,277,325
DETAILS OF WRITE-INS			
0901.	Commitment fee .....	.....5,197,838	.....5,197,838
0902.	Miscellaneous sources .....	.....2,890,750	.....2,890,750
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	8,088,588	8,088,588
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$95,248,792 accrual of discount less \$79,354,279 amortization of premium and less \$17,803,870 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$3,064,208 accrual of discount less \$1,022,572 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$1,021,376 accrual of discount less \$94,658 amortization of premium and less \$180,962 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$38,173,818 amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	10,670,081	(154,220)	10,515,861		
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)	144,533,593	(98,486,966)	46,046,627	121,904	(132,499,245)
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					1,160
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	20,357,028	(28,663,726)	(8,306,698)	(33,054,453)	12,752,087
2.21	Common stocks of affiliates	(3,537,061)		(3,537,061)	9,045,582	(2,270,001)
3.	Mortgage loans	57,655	(317,406)	(259,751)	563,197	
4.	Real estate	288,771		288,771		
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments	(38,130)	7,416,352	7,378,222		3,142,547
7.	Derivative instruments	7,638,118	(11,921,525)	(4,283,407)	224,053,025	
8.	Other invested assets	6,290,593	(12,665,989)	(6,375,396)	(28,321,545)	(4,297,161)
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	186,260,648	(144,793,480)	41,467,168	172,407,710	(123,170,613)
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	(12,537,812)		(12,527,929)			(9,883)					
2. Deferred and accrued											
3. Deferred, accrued and uncollected:											
3.1 Direct	(12,221,098)		(12,221,098)								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	316,714		306,831			9,883					
3.4 Net (Line 1 + Line 2)	(12,537,812)		(12,527,929)			(9,883)					
4. Advance											
5. Line 3.4 - Line 4	(12,537,812)		(12,527,929)			(9,883)					
6. Collected during year:											
6.1 Direct	3,374,685,104		188,255,087	3,102,968,203		73,577,821	9,883,993				
6.2 Reinsurance assumed	997,800		997,800								
6.3 Reinsurance ceded	8,341,511		8,282,354			59,157					
6.4 Net	3,367,341,393		180,970,533	3,102,968,203		73,518,664	9,883,993				
7. Line 5 + Line 6.4	3,354,803,581		168,442,604	3,102,968,203		73,508,781	9,883,993				
8. Prior year (uncollected + deferred and accrued - advance)	(715,040)		(712,554)			(2,486)					
9. First year premiums and considerations:											
9.1 Direct	3,362,464,006		176,033,989	3,102,968,203		73,577,821	9,883,993				
9.2 Reinsurance assumed	993,993		993,993								
9.3 Reinsurance ceded	7,939,378		7,872,823			66,555					
9.4 Net (Line 7 - Line 8)	3,355,518,621		169,155,159	3,102,968,203		73,511,266	9,883,993				
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	7,936,694,153		926,211,402	6,910,931,458			99,551,293				
10.2 Reinsurance assumed											
10.3 Reinsurance ceded	1,020,375		1,020,375								
10.4 Net	7,935,673,778		925,191,027	6,910,931,458			99,551,293				
RENEWAL											
11. Uncollected	(95,686,704)		(95,076,238)			(610,466)					
12. Deferred and accrued	485,552		485,552								
13. Deferred, accrued and uncollected:											
13.1 Direct	504,518		504,518								
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	95,705,671		95,095,205			610,466					
13.4 Net (Line 11 + Line 12)	(95,201,153)		(94,590,687)			(610,466)					
14. Advance	79		79								
15. Line 13.4 - Line 14	(95,201,232)		(94,590,766)			(610,466)					
16. Collected during year:											
16.1 Direct	1,913,566,027		1,207,066,349	672,269,661		34,230,017					
16.2 Reinsurance assumed	2,509,862		2,509,862								
16.3 Reinsurance ceded	539,737,615		528,057,296			11,680,319					
16.4 Net	1,376,338,274		681,518,915	672,269,661		22,549,698					
17. Line 15 + Line 16.4	1,281,137,042		586,928,149	672,269,661		21,939,232					
18. Prior year (uncollected + deferred and accrued - advance)	(101,839,989)		(100,552,836)			(1,287,153)					
19. Renewal premiums and considerations:											
19.1 Direct	1,913,539,981		1,207,040,303	672,269,661		34,230,017					
19.2 Reinsurance assumed	2,418,642		2,418,642								
19.3 Reinsurance ceded	532,981,592		521,977,960			11,003,632					
19.4 Net (Line 17 - Line 18)	1,382,977,031		687,480,985	672,269,661		23,226,385					
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	13,212,698,140		2,309,285,694	10,686,169,322		107,807,838	109,435,286				
20.2 Reinsurance assumed	3,412,635		3,412,635								
20.3 Reinsurance ceded	541,941,345		530,871,158			11,070,187					
20.4 Net (Lines 9.4 + 10.4 + 19.4)	12,674,169,430		1,781,827,171	10,686,169,322		96,737,651	109,435,286				

EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS
AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	37,222		37,222								
23.2 Reinsurance assumed											
23.3 Net ceded less assumed	37,222		37,222								
24. Single:											
24.1 Reinsurance ceded	12,373		12,373								
24.2 Reinsurance assumed											
24.3 Net ceded less assumed	12,373		12,373								
25. Renewal:											
25.1 Reinsurance ceded	68,173,322		67,980,346			192,976					
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	68,173,322		67,980,346			192,976					
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	68,222,917		68,029,941			192,976					
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	68,222,917		68,029,941			192,976					
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	190,590,865		68,411,828	119,583,431		2,595,606					
28. Single	227,811,163		15,512,133	212,299,030							
29. Renewal	75,682,734		46,185,364	27,900,029		1,597,341					
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	494,084,762		130,109,325	359,782,490		4,192,947					

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent	42,954,532			7,444	5,922,200	48,884,176
2. Salaries and wages	375,000,891			153,248	98,258,326	473,412,466
3.11 Contributions for benefit plans for employees	77,146,749			13,571	1,125,581	78,285,902
3.12 Contributions for benefit plans for agents	32,230,371					32,230,371
3.21 Payments to employees under non-funded benefit plans	11,977,508			9,540	329,692	12,316,740
3.22 Payments to agents under non-funded benefit plans	17,669,889					17,669,889
3.31 Other employee welfare	6,967,581			2,393	60,150	7,030,124
3.32 Other agent welfare	774					774
4.1 Legal fees and expenses	3,883,936			3,364	196,246	4,083,546
4.2 Medical examination fees	3,777,426					3,777,426
4.3 Inspection report fees	1,334,245			2		1,334,247
4.4 Fees of public accountants and consulting actuaries	7,299,780			13,689	117,553	7,431,022
4.5 Expense of investigation and settlement of policy claims	(176,837)					(176,837)
5.1 Traveling expenses	15,392,602			4,128	4,044,033	19,440,763
5.2 Advertising	39,688,277			15,526	876,178	40,579,980
5.3 Postage, express, telegraph and telephone	17,752,152			891	669,683	18,422,726
5.4 Printing and stationery	8,271,830			357	8,590	8,280,777
5.5 Cost or depreciation of furniture and equipment	3,751,297			948	8,057	3,760,302
5.6 Rental of equipment	6,762,224			489	56,838	6,819,551
5.7 Cost or depreciation of EDP equipment and software	72,635,865			16,646	2,363,966	75,016,477
6.1 Books and periodicals	308,255			39	410	308,704
6.2 Bureau and association fees	1,949,948			1,902	16,313	1,968,163
6.3 Insurance, except on real estate	3,038,347			7,099	4,849	3,050,295
6.4 Miscellaneous losses	5,704,579			3,132	902	5,708,613
6.5 Collection and bank service charges	2,804,694			4,704	98,102	2,907,500
6.6 Sundry general expenses	68,057,780			11,807	3,629,153	71,698,740
6.7 Group service and administration fees	22,809			5	109	22,923
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance	42,674,222					42,674,222
7.2 Agents' balances charged off (less \$ recovered)	2,755,066				68	2,755,134
7.3 Agency conferences other than local meetings	14,561,279			823	6,134	14,568,236
9.1 Real estate expenses	316,159			325	321,477	637,961
9.2 Investment expenses not included elsewhere	5				1,011,302	1,011,307
9.3 Aggregate write-ins for expenses	20,604,561				1,368	20,605,929
10. General expenses incurred	907,118,794			272,072	119,127,281	(a) 1,026,518,147
11. General expenses unpaid December 31, prior year	4,371,218				59,893	4,431,111
12. General expenses unpaid December 31, current year	4,040,958			11,508	57,377	4,109,843
13. Amounts receivable relating to uninsured plans, prior year						
14. Amounts receivable relating to uninsured plans, current year						
15. General expenses paid during year (Lines 10+11-12-13+14)	907,449,054			260,564	119,129,797	1,026,839,415
DETAILS OF WRITE-INS						
09.301. Service Fees - Variable	20,604,561				1,368	20,605,929
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	20,604,561				1,368	20,605,929

(a) Includes management fees of \$ 158,252,916 to affiliates and \$ 91,158,798 to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

		Insurance			4	5
		1	2	3		
		Life	Accident and Health	All Other Lines of Business	Investment	Total
1.	Real estate taxes	73,558			(852)	72,706
2.	State insurance department licenses and fees	5,246,571		3,705	2,719	5,252,995
3.	State taxes on premiums	54,188,162		(202)	4,380,139	58,568,099
4.	Other state taxes, including \$					
	for employee benefits	2,866,103		(7,248)	577,517	3,436,372
5.	U.S. Social Security taxes	35,018,515		2,543	244,495	35,265,553
6.	All other taxes	2,775,154		83,226	13,166	2,871,546
7.	Taxes, licenses and fees incurred	100,168,063		82,024	5,217,185	105,467,271
8.	Taxes, licenses and fees unpaid December 31, prior year	14,308,131		1,500,324	(802,803)	15,005,652
9.	Taxes, licenses and fees unpaid December 31, current year.....	22,172,527		864,431	289,867	23,326,825
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	92,303,667		717,917	4,124,515	97,146,099

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 58 CSO; 4%; CRVM; ANB; CNF; 82-89	877,327,845		877,327,845		
0100002. 80 CSO; 3%;CRVM; ANB; CNF; 1999-2008	2,581,040,494		2,520,194,454		60,846,040
0100003. 80 CSO; 3.5%;CRVM; ANB; CNF; 2002-2004	272,717,548		272,717,548		
0100004. 80 CSO; 4%;CRVM; ANB; CNF; 1992-2008	4,272,999,628		4,270,411,582		2,588,045
0100005. 80 CSO; 4%; NLP; ALB; CNF; 2006-2008	25,008,023		25,008,023		
0100006. 80 CSO; 4%; NLP; ANB; CNF; 1994-2002	61,332,398		61,332,398		
0100007. 80 CSO; 4.5%;CRVM; ANB; CNF; 1986-2005	8,970,649,768		8,970,649,768		
0100008. 80 CSO; 5.0%; NLP; ANB; CNF; 93	23,027,709		23,027,709		
0100009. 80 CSO; 5.25%; NLP; ANB; CNF; 92	15,129,514		15,129,514		
0100010. 80 CSO; 5.5%; NLP; ANB; CNF; 87-93	369,673,344		369,673,344		
0100011. 80 CSO; 5.75%; NLP; ANB; CNF; 86	110,600,092		110,600,092		
0100012. 58 CET; 4%; CRVM; ANB; CNF;84-89	717,406		717,406		
0100013. 2001 CSO; 2%;CRVM; ALB; CNF; 2012-2014	208,186		208,186		
0100014. 2001 CSO; 2%;CRVM; ANB; CNF; 2011-2014	127,662,301		127,662,301		
0100015. 2001 CSO; 2%;NLP; ALB; CNF; 2013-2014	32,296,408		32,296,408		
0100016. 2001 CSO; 3%;CRVM; ALB; CNF; 2009-2012	640,968		640,968		
0100017. 2001 CSO; 3%;CRVM; ANB; CNF; 2003-2014	1,683,057,498		1,638,892,668		44,164,830
0100018. 2001 CSO; 3.5%;CRVM; ANB; CNF; 2013-2014	87,708,258		87,708,258		
0100019. 2001 CSO; 4%;CRVM; ANB; CNF; 2006-2014	1,622,038,918		1,622,038,918		
0100020. 2001 CSO; 4%;NLP; ALB, CNF; 2008-2014	282,059,670		282,059,670		
0100021. 2001 CSO; 4.5%;CRVM; 2004-2005	33,595,723		33,595,723		
0100022. 2001 CSO; 2.5%;CRVM; ANB; CNF; 2009-2014	1,607,576,846		1,607,576,846		
0199997. Totals (Gross)	23,057,068,545		22,949,469,630		107,598,915
0199998. Reinsurance ceded	4,595,543,755		4,581,180,989		14,362,766
0199999. Life Insurance: Totals (Net)	18,461,524,790		18,368,288,641		93,236,149
0200001. 70% 94 VA MDBG Table; plan type A rate; 3.50%;AG43 VACARVM; def.; 2013	50,751,492	XXX	50,751,492	XXX	
0200002. 70% 94 VA MDBG Table; plan type A rate; 3.75%;AG43 VACARVM; def.; 2012,2014	116,811,108	XXX	116,811,108	XXX	
0200003. 70% 94 VA MDBG Table; plan type A rate; 4.00%;AG43 VACARVM; def.; 2014	3,337,170	XXX	3,337,170	XXX	
0200004. 70% 94 VA MDBG Table; plan type A rate; 4.25%;AG43 VACARVM; def.; 2011	54,339,174	XXX	54,339,174	XXX	
0200005. 70% 94 VA MDBG Table; plan type A rate; 4.50%;AG43 VACARVM; def.; 2010	49,497,053	XXX	49,497,053	XXX	
0200006. 70% 94 VA MDBG Table; plan type A rate; 4.75%;AG43 VACARVM; def.; 2005-2007	420,302,898	XXX	420,302,898	XXX	
0200007. 70% 94 VA MDBG Table; plan type A rate; 5.00%;AG43 VACARVM; def.; 2004, 2008	280,758,102	XXX	280,758,102	XXX	
0200008. 70% 94 VA MDBG Table; plan type A rate; 5.25%;AG43 VACARVM; def.; 2009	60,069,810	XXX	60,069,810	XXX	
0200009. 70% 94 VA MDBG Table; plan type A rate; 5.50%;AG43 VACARVM; def.; 1999, 2003	607,374,417	XXX	607,374,417	XXX	
0200010. 70% 94 VA MDBG Table; plan type A rate; 5.75%;AG43 VACARVM; def.; 1998, 2000	349,227,457	XXX	349,227,457	XXX	
0200011. 70% 94 VA MDBG Table; plan type A rate; 6.00%;AG43 VACARVM; def.; 1994, 1996, 1997, 2001, 2002	920,131,676	XXX	920,131,676	XXX	
0200012. 70% 94 VA MDBG Table; plan type A rate; 6.25%;AG43 VACARVM; def.; 1993, 1995	112,663,076	XXX	112,663,076	XXX	
0200013. 70% 94 VA MDBG Table; plan type A rate; 6.75%;AG43 VACARVM; def.; 1992	4,848,732	XXX	4,848,732	XXX	
0200014. 70% 94 VA MDBG Table; plan type A rate; 7.00%;AG43 VACARVM; def.; 1987, 1990, 1991	40,161,570	XXX	40,161,570	XXX	
0200015. 70% 94 VA MDBG Table; plan type A rate; 7.25%;AG43 VACARVM; def.; 1988, 1989	23,353,193	XXX	23,353,193	XXX	
0200016. 70% 94 VA MDBG Table; plan type A rate; 7.50%;AG43 VACARVM; def.; 1986	42,304,349	XXX	42,304,349	XXX	
0200017. 70% 94 VA MDBG Table; plan type A rate; 8.25%;AG43 VACARVM; def.; 1983, 1984, 1985	24,865,357	XXX	24,865,357	XXX	
0200018. 71 IAM proj.; 10.00%;CARVM; def.; 1982	46,941,104	XXX	46,941,104	XXX	
0200019. 71 IAM proj.; 4.00%;CARVM; def.; 1981	8,242,130	XXX	8,242,130	XXX	
0200020. 71 IAM proj.; 8.25%;CARVM; def.; 1983	58,017,010	XXX	58,017,010	XXX	
0200021. 71 IAM proj.; 8.75%;CARVM; def.; 1983	51,210,853	XXX	51,210,853	XXX	
0200022. 71 IAM proj.; 9.25%;CARVM; def.; 1982	59,962,159	XXX	59,962,159	XXX	
0200023. 83 table a.; 5.25%;CARVM; def.; 1994, 1996, 1997	3,655,108	XXX	3,655,108	XXX	
0200024. 83 table a.; 5.50%;CARVM; def.; 1993, 1994, 1996, 1997	111,286,946	XXX	111,286,946	XXX	
0200025. 83 table a.; 5.75%;CARVM; def.; 1993, 1995	40,893,601	XXX	40,893,601	XXX	
0200026. 83 table a.; 6.00%;CARVM; def.; 1992, 1995	71,572,051	XXX	71,572,051	XXX	
0200027. 83 table a.; 6.25%;CARVM; def.; 1987, 1990-1992	83,966,968	XXX	83,966,968	XXX	
0200028. 83 table a.; 6.50%;CARVM; def.; 1987, 1989, 1990	112,177,472	XXX	112,177,472	XXX	
0200029. 83 table a.; 6.75%;CARVM; def.; 1986, 1988, 1991	109,269,587	XXX	109,269,587	XXX	
0200030. 83 table a.; 7.00%;CARVM; def.; 1988, 1989	104,806,259	XXX	104,806,259	XXX	
0200031. 83 table a.; 7.25%;CARVM; def.; 1986	39,340,011	XXX	39,340,011	XXX	
0200032. 83 table a.; 8.00%;CARVM; def.; 1984, 1985	124,628,515	XXX	124,628,515	XXX	
0200033. 83 table a.; 8.50%;CARVM; def.; 1984, 1985	149,360,999	XXX	149,360,999	XXX	
0200034. 83 table a.; 8.25%; Imm.; 1990	26,880,816	XXX	26,880,816	XXX	
0200035. 83 table a.; 8.75%; Imm.; 1988, 1989	122,438,472	XXX	122,438,472	XXX	
0200036. A 2000 Table; 3.50%;CARVM; def.; 2013	6,839,323	XXX	6,839,323	XXX	
0200037. A 2000 Table; 3.75%;CARVM; def.; 2012,2014	3,574,359,414	XXX	3,574,359,414	XXX	
0200038. A 2000 Table; 4.00%;CARVM; def.; 2014	3,737,080,890	XXX	3,737,080,890	XXX	
0200039. A 2000 Table; 4.25%;CARVM; def.; 2011	2,306,728,881	XXX	2,306,728,881	XXX	
0200040. A 2000 Table; 4.50%;CARVM; def.; 2010	183,173	XXX		XXX	183,173
0200041. A 2000 Table; 4.50%;CARVM; def.; 2005-2008, 2010	6,326,362,669	XXX	6,326,063,807	XXX	298,862
0200042. A 2000 Table; 4.75%;CARVM; def.; 2003, 2004, 2007, 2008	7,737,777,507	XXX	7,737,777,507	XXX	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200043. A 2000 Table; 5.00%;CARVM; def.; 1998, 1999, 2003, 2009	5,152,813,866	XXX	5,152,813,866	XXX	
0200044. A 2000 Table; 5.25%;CARVM; def.; 1998, 1999, 2002	84,357,414	XXX	84,357,414	XXX	
0200045. A 2000 Table; 5.50%;CARVM; def.; 2000-2002	373,947,542	XXX	373,947,542	XXX	
0200046. A 2000 Table; 5.75%;CARVM; def.; 2000, 2001	330,026,426	XXX	330,026,426	XXX	
0200047. A 2000 Table; 4.00%; Imm.; 2013	2,974,085,823	XXX	2,858,797,607	XXX	115,288,216
0200048. A 2000 Table; 3.75%; Imm.; 2012	94,957,498	XXX		XXX	94,957,498
0200049. A 2000 Table; 4.25%; Imm.; 2012	2,303,096,689	XXX	2,303,096,689	XXX	
0200050. A 2000 Table; 4.50%; Imm.; 2014	2,612,343,993	XXX	2,506,962,593	XXX	105,381,400
0200051. A 2000 Table; 4.50%; Imm.; 2011	109,338,308	XXX		XXX	109,338,308
0200052. A 2000 Table; 5.00%; Imm.; 2010	61,995,854	XXX		XXX	61,995,854
0200053. A 2000 Table; 5.00%; Imm.; 2011	1,611,248,257	XXX	1,611,248,257	XXX	
0200054. A 2000 Table; 5.25%; Imm.; 2005, 2006, 2010	1,450,435,195	XXX	1,446,821,468	XXX	3,613,727
0200055. A 2000 Table; 5.50%; Imm.; 2004, 2007, 2008	1,293,469,134	XXX	1,192,649,569	XXX	100,819,565
0200056. A 2000 Table; 6.00%; Imm.; 2003, 2009	1,044,666,398	XXX	959,579,026	XXX	85,087,372
0200057. 2012 IAR Table ; 4.00% ; Imm. ; 2015 NB	2,124,799,514	XXX	2,025,462,315	XXX	99,337,199
0200058. 2012 IAR Table ; 3.5%; def.; 2015 NB	471,119,238	XXX	471,119,238	XXX	
0200059. 2012 IAR Table ; 3.75%; def.; 2015 NB	5,300,285,041	XXX	5,300,285,041	XXX	
0299997. Totals (Gross)	55,567,764,740	XXX	54,791,463,567	XXX	776,301,174
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	55,567,764,740	XXX	54,791,463,567	XXX	776,301,174
0300001. 83 Table a; 6.00% to 8.75%	6,442,193		6,442,193		
0300002. A 2000 Table; 4.00% to 7.00%	81,359,532		81,359,532		
0300003. 2012 IAR Table ; 3.5% to 4.00% ; Imm.	44,842,622		44,842,622		
0399997. Totals (Gross)	132,644,347		132,644,347		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	132,644,347		132,644,347		
0400001. 59 ADB (58 CSO); 4.5%; CRVM 1982-1989	33,985		33,985		
0400002. 59 ADB (80 CSO); 4.5%; 1986-2005	22,667		22,667		
0400003. 59 ADB (2001 CSO); 4.5%; 2004 -2005	605		605		
0400004. 59 ADB (80 CSO); 4%; 2006-2007	749		749		
0400005. 59 ADB (2001 CSO); 4%; 2006-2011	5,373		5,373		
0400006. 59 ADB (2001 CSO); 3.5%; 2013-2014	3,374		3,374		
0499997. Totals (Gross)	66,753		66,753		
0499998. Reinsurance ceded	23,649		23,649		
0499999. Accidental Death Benefits: Totals (Net)	43,104		43,104		
0500001. 52 INTERCO DISA (58 CSO M); 4.5%; 1982-1989 ..	219,192		219,192		
0500002. 52 INTERCO DISA (80 CSO M); 4.5%; 1986-2005 ..	698,613		698,613		
0500003. 52 INTERCO DISA (2001 CSO M); 4.5%; 1982-2005 ..	7,240		7,240		
0500004. 52 INTERCO DISA (80 CSO M); 4%; 2006-2008	25,180		25,180		
0500005. 52 INTERCO DISA (2001 CSO M); 4%; 2006-2011 ..	145,255		145,255		
0500006. 52 INTERCO DISA (2001 CSO M); 3.5%; 2013-2014 ..	194,704		194,704		
0599997. Totals (Gross)	1,290,184		1,290,184		
0599998. Reinsurance ceded	640,444		640,444		
0599999. Disability-Active Lives: Totals (Net)	649,740		649,740		
0600001. 52 INTERCO DISA; 4.5%; 1981-2005	67,913,853		67,913,853		
0600002. 52 INTERCO DISA; 4%; 2006-2011,2014	4,597,588		4,597,588		
0600003. 52 INTERCO DISA; 3.5%; 2013-2014	1,614,389		1,614,389		
0699997. Totals (Gross)	74,125,830		74,125,830		
0699998. Reinsurance ceded	58,601,374		58,601,374		
0699999. Disability-Disabled Lives: Totals (Net)	15,524,456		15,524,456		
0700001. For excess of val net prems over corresponding gross prems on resp pols, com acc to the state	328,921,124		328,921,124		
0700002. For guaranteed death benefit under variable life contracts	23,516,010		23,516,010		
0700003. For guaranteed minimum accumulation benefit under variable annuity contracts	35,074,677		35,074,677		
0700004. Asset Preserver LTC Claim Reserves	7,039,213		7,039,213		
0700005. Unearned COI Reserves	4,072,241		4,072,241		
0700006. GIR Reserve.....	143,721		143,721		
0700007. PRE Term Conversion Reserve.....	2,750,591		2,750,591		
0700008. POST Term Conversion Reserve.....	252,264,429		252,264,429		
0700009. ROP Rider (ULCG) Reserve	9,565		9,565		
0799997. Totals (Gross)	653,791,571		653,791,571		
0799998. Reinsurance ceded	50,467,472		50,467,472		
0799999. Miscellaneous Reserves: Totals (Net)	603,324,099		603,324,099		
9999999. Totals (Net) - Page 3, Line 1	74,781,475,277		73,911,937,954		869,537,323

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [] No [X]

1.2

If not, state which kind is issued.
Non-participating

2.1

Does the reporting entity at present issue both participating and non-participating contracts?.....

Yes [] No [X]

2.2

If not, state which kind is issued.
Non-participating

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?.....
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [X] No []

4.

Has the reporting entity any assessment or stipulated premium contracts in force?
If so, state:
4.1 Amount of insurance?\$
4.2 Amount of reserve?\$
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year\$

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?
6.1 If so, state the amount of reserve on such contracts on the basis actually held:\$
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:\$
Attach statement of methods employed in their valuation.

Yes [X] No []
86,685,057

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements\$
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
7.3 State the amount of reserves established for this business:\$
7.4 Identify where the reserves are reported in the blank:

Yes [] No [X]

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements:\$
8.2 State the amount of reserves established for this business:\$
8.3 Identify where the reserves are reported in the blank:

Yes [] No [X]

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:\$
9.2 State the amount of reserves established for this business:\$
9.3 Identify where the reserves are reported in the blank:
.....

Yes [] No [X]

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
9999999 - Total (Column 4, only)			

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?

Yes [] No [X]

1.2

If not, state which kind is issued.
Non-participating

2.1

Does the reporting entity at present issue both participating and non-participating contracts?

Yes [] No [X]

2.2

If not, state which kind is issued.
Non-participating

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [X] No []

4.

Has the reporting entity any assessment or stipulated premium contracts in force?
If so, state:
4.1 Amount of insurance?
4.2 Amount of reserve?
4.3 Basis of reserve:

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

4.6 Assessments collected during the year

\$

\$

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?
6.1 If so, state the amount of reserve on such contracts on the basis actually held:
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:
Attach statement of methods employed in their valuation.

Yes [X] No []

\$86,685,057

\$108,097,541

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3 State the amount of reserves established for this business:
7.4 Identify where the reserves are reported in the blank:

Yes [] No [X]

\$

\$

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements:
8.2 State the amount of reserves established for this business:
8.3 Identify where the reserves are reported in the blank:

Yes [] No [X]

\$

\$

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:
9.2 State the amount of reserves established for this business:
9.3 Identify where the reserves are reported in the blank:

Yes [] No [X]

\$

\$

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Total (Column 4, only)			

Exhibit 5, Interrogatory 6.2: The reserves were calculated in accordance with New York Regulation 151 Section 99.6 (i) (2) whereby a constant addition was made to the rate of a standard valuation mortality table.

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	877,384,024		601,192,767	276,191,257		
2. Deposits received during the year	341,737,743		241,113,197	100,624,546		
3. Investment earnings credited to the account	32,324,634		27,438,971	4,885,663		
4. Other net change in reserves	(23,289,577)		(23,289,577)			
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	246,662,858		154,232,085	92,430,773		
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	981,493,966		692,223,273	289,270,693		
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	981,493,966		692,223,273	289,270,693		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	34,199,519			34,123,615	75,904						
1.2 Reinsurance assumed	8,752		8,752								
1.3 Reinsurance ceded	5,594		5,594								
1.4 Net	34,202,677		3,158	34,123,615	75,904						
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	2,500,000		2,500,000								
2.12 Reinsurance assumed											
2.13 Reinsurance ceded	1,660,000		1,660,000								
2.14 Net	840,000		(b) 840,000	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	219,137,299		104,220,353	110,692,822	536,149			3,687,975			
2.22 Reinsurance assumed	135,000		135,000								
2.23 Reinsurance ceded	78,396,307		78,396,307								
2.24 Net	140,875,992		(b) 25,959,046	(b) 110,692,822	536,149	(b)	(b)	3,687,975	(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	45,597,450		42,089,202	3,032,534			475,714				
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	33,078,582		32,619,518				459,064				
3.4 Net	12,518,868		(b) 9,469,684	(b) 3,032,534		(b)	(b) 16,650		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	301,434,268		148,809,555	147,848,971	612,053		475,714	3,687,975			
4.2 Reinsurance assumed	143,752		143,752								
4.3 Reinsurance ceded	113,140,483		112,681,419				459,064				
4.4 Net	188,437,537	(a)	(a) 36,271,888	147,848,971	612,053		(a) 16,650	3,687,975			

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ _____ in Column 2, \$ _____ in Column 3 and \$ _____ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ _____8,670,976

Individual Annuities \$ _____3,776 , Credit Life (Group and Individual) \$ _____ , and Group Life \$ _____ , are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ _____

Credit (Group and Individual) Accident and Health \$ _____ , and Other Accident and Health \$ _____ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements During the Year:											
1.1 Direct	3,574,754,222		979,063,419	2,418,204,924	15,787,633		61,298,363	100,399,883			
1.2 Reinsurance assumed	2,920,186		2,920,186								
1.3 Reinsurance ceded	638,714,515		636,001,200				2,713,315				
1.4 Net	(d) 2,938,959,893		345,982,405	2,418,204,924	15,787,633		58,585,048	100,399,883			
2. Liability December 31, current year from Part 1:											
2.1 Direct	301,434,268		148,809,555	147,848,971	612,053		475,714	3,687,975			
2.2 Reinsurance assumed	143,752		143,752								
2.3 Reinsurance ceded	113,140,483		112,681,419				459,064				
2.4 Net	188,437,537		36,271,888	147,848,971	612,053		16,650	3,687,975			
3. Amounts recoverable from reinsurers December 31, current year	134,078,756		99,509,941				34,568,815				
4. Liability December 31, prior year:											
4.1 Direct	347,905,370		213,740,156	130,234,987	143,078		333,763	3,453,386			
4.2 Reinsurance assumed	599,974		599,974								
4.3 Reinsurance ceded	169,131,475		168,821,075				310,400				
4.4 Net	179,373,869		45,519,055	130,234,987	143,078		23,363	3,453,386			
5. Amounts recoverable from reinsurers December 31, prior year	113,253,075		113,253,075								
6. Incurred Benefits											
6.1 Direct	3,528,283,120		914,132,818	2,435,818,908	16,256,608		61,440,314	100,634,472			
6.2 Reinsurance assumed	2,463,964		2,463,964								
6.3 Reinsurance ceded	603,549,204		566,118,410				37,430,794				
6.4 Net	2,927,197,880		350,478,372	2,435,818,908	16,256,608		24,009,520	100,634,472			

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 1,310,505 in Line 1.1, \$ 20,111 in Line 1.4.
\$ 1,310,505 in Line 6.1, and \$ 917,924 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(d) Includes \$ premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans	5,292,289	9,249,003	3,956,714
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)	4,222	490,101	485,879
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	5,296,511	9,739,104	4,442,593
13. Title plants (for Title insurers only)			
14. Investment income due and accrued	392		(392)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	2,739	512	(2,227)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	408,787,984	262,758,843	(146,029,141)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable	21,068,572	12,704,748	(8,363,824)
25. Aggregate write-ins for other than invested assets	35,637,873	34,184,721	(1,453,152)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	470,794,071	319,387,928	(151,406,143)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	470,794,071	319,387,928	(151,406,143)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Miscellaneous	32,011,298	34,184,721	2,173,423
2502. Amout due for undelivered securities	3,626,575		(3,626,575)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	35,637,873	34,184,721	(1,453,152)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

- A. The accompanying financial statements of New York Life Insurance and Annuity Corporation ("the Company") have been prepared using accounting practices prescribed or permitted by the Delaware State Insurance Department ("DSID").

The DSID recognizes only statutory accounting practices prescribed or permitted by the State of Delaware for determining and reporting the financial position and results of operations of an insurance company and for determining its solvency under the Delaware State Insurance Law. The National Association of Insurance Commissioners' ("NAIC") *Accounting Practices and Procedures Manual* ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of Delaware. Prescribed statutory accounting practices include state laws and regulations. Permitted statutory accounting practices encompass accounting practices that are not prescribed; such practices differ from state to state, may differ from company to company within a state, and may change in the future. The Company does not have any permitted practices. In the past years, the Company disclosed a permitted practice for the book value treatment of certain guaranteed separate account products. The Company has confirmed with the DSID that this book value treatment is not a permitted practice as it is in accordance with Statements of Statutory Accounting Principles ("SSAP") No. 56, "Separate Accounts", paragraph 17. As a result, the permitted practice disclosed in the prior years to report these assets at book value is no longer disclosed.

A reconciliation of the Company's net income and capital and surplus at December 31, 2015 and 2014 between practices prescribed or permitted by the State of Delaware and NAIC SAP is shown below:

	2015	2014
<u>Net Income</u>		
(1) Net income Delaware basis (Page 4, Line 35)	\$ 396,785,504	\$ 742,728,953
(2) State prescribed practices that increase/(decrease) NAIC SAP:	—	—
(3) State permitted practices that increase/(decrease) NAIC SAP:	—	—
(4) Net income, NAIC SAP (1-2-3=4)	<u>\$ 396,785,504</u>	<u>\$ 742,728,953</u>
<u>Capital and Surplus</u>		
(5) Statutory capital and surplus Delaware basis (Page 3, Line 38)	\$ 8,145,823,846	\$ 7,668,503,218
(6) State prescribed practices that increase/(decrease) NAIC SAP:	—	—
(7) State permitted practices that increase/(decrease) NAIC SAP:	—	—
(8) Capital and surplus, NAIC SAP (5-6-7=8)	<u>\$ 8,145,823,846</u>	<u>\$ 7,668,503,218</u>

- B. The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements. Management is also required to disclose contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results may differ from those estimates.
- C. Life premiums are recognized as revenue when due. Annuity considerations are recognized as revenue when received. Commissions and other costs associated with acquiring new business are charged to operations as incurred. Amounts received or paid under insurance contracts without mortality or morbidity risk are recorded directly in Liabilities, Surplus and Other Funds as an adjustment to the account balance and not reflected in the Summary of Operations.

Policy reserves are based on mortality tables and valuation interest rates, which are consistent with statutory requirements and are designed to be sufficient to provide for contractual benefits. The Company holds reserves greater than those developed under the minimum statutory reserving rules when the valuation actuary determines that the minimum statutory reserves are inadequate.

The Company has established policy reserves (excluding the effects of reinsurance) on contracts issued January 1, 2001 and later that exceed the minimum amounts determined under Appendix A-820, "Minimum Life and Annuity Reserve Standards" of NAIC SAP by approximately \$267,900,000. The change in reserves increased net gain from operations before federal income taxes for the year ended December 31, 2015 by approximately \$39,700,000.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments consist of securities with remaining maturities of one year or less, but greater than three months, at the time of acquisition and are carried at amortized cost, which approximates fair value. Cash and cash equivalents include cash on hand, amounts due from banks and highly liquid debt instruments that have original maturities of three months or less at date of purchase and are stated at amortized cost.
- (2) Bonds not backed by loans are stated at amortized cost using the interest method. Bonds in or near default (rated NAIC 6) are stated at the lower of amortized cost or fair value. The cost basis of bonds is adjusted for impairments in value deemed to be other-than-temporary, with the difference between the bond's amortized cost and its fair value recognized as a realized loss reported in net income. The new cost basis of an impaired bond is not adjusted for subsequent increases in estimated fair value. In periods subsequent to the recognition of an other-than-temporary impairment ("OTTI"), the impaired bond is accounted for as if it had been purchased on the measurement date of the impairment. Refer to Note 20 - Fair Value Measurements, for discussion of valuation methods for bonds.
- (3) Unaffiliated common stocks are carried at fair value. Unrealized gains and losses are reflected in surplus, net of deferred taxes. The cost basis of common stocks is adjusted for impairments in value deemed to be other-than-temporary, with the difference between the common stock's cost and its fair value recognized as a realized loss reported in net income. Refer to Note 20 - Fair Value Measurements, for discussion of valuation methods for common stocks.
- (4) Preferred stocks in "good standing" (NAIC designation of 1 to 3) are valued at amortized cost. Preferred stocks "not in good standing" (NAIC designation of 4 to 6) are valued at the lower of amortized cost or fair value. The cost basis of preferred stocks is adjusted for impairments in value deemed to be other-than-temporary, with the difference between the preferred stock's amortized cost and its fair value recognized as a realized loss reported in net income. Refer to Note 20 - Fair Value Measurements, for discussion of valuation methods for preferred stocks.
- (5) Mortgage loans on real estate are carried at unpaid principal balances, net of discounts/premiums and specific valuation allowances, and are secured. Specific valuation allowances are established for the excess carrying value of the mortgage loan over the estimated fair value of the collateral as an unrealized loss in surplus, when it is probable that based on current information and events, the Company will be unable to collect all amounts due under the contractual terms of the loan agreement. Fair value of the collateral is estimated by performing an internal or external current appraisal. If impairment is deemed to be other-than-temporary, which can include a loan modification that qualifies as a troubled debt restructuring ("TDR"), a direct write-down is recognized as a realized loss reported in net income, and a new cost basis for the individual mortgage loan, which is equal to the fair value of the collateral, less costs to obtain and sell, is established. Refer to Note 20 - Fair Value Measurements, for discussion of the valuation methods for mortgage loans.

NOTES TO FINANCIAL STATEMENTS

Real estate includes properties that are directly-owned real estate properties. Real estate held for the production of income is stated at cost less accumulated depreciation and encumbrances. Real estate held for sale is stated at the lower of cost less accumulated depreciation or fair value less encumbrances and estimated costs to sell, which may result in an OTTI recognized as a realized loss in net income. Depreciation of real estate held for the production of income is calculated using the straight-line method over the estimated lives of the assets, generally 40 years. Costs of permanent improvements are depreciated over their estimated useful life.

- (6) Loan-backed and structured securities are valued at amortized cost using the interest method including current assumptions of projected cash flows. Loan-backed and structured securities in or near default (rated NAIC 6) are stated at the lower of amortized cost or fair value. Amortization of the premium or accretion of discount from the purchase of these securities considers the estimated timing and amount of cash flows of the underlying loans, including prepayment assumptions based on data obtained from external sources or internal estimates. For loan-backed and structured securities, projected future cash flows are updated monthly, and the amortized cost and effective yield of the securities are adjusted as necessary to reflect historical prepayment experience and changes in estimated future prepayments. For high credit quality loan-backed and structured securities (those rated AA or above at the date of acquisition), the adjustments to amortized cost are recorded as a charge or credit to net investment income in accordance with the retrospective method. For loan-backed and structured securities that are not of high credit quality (those rated below AA at date of acquisition), certain floating rate securities and securities with the potential for a loss of a portion of the original investment due to contractual prepayments (e.g. interest only securities), the effective yield is adjusted prospectively for any changes in estimated cash flows. Refer to Note 20 - Fair Value Measurements, for discussion of valuation methods for bonds.

The cost basis of loan-backed and structured securities is adjusted for impairments in value that are deemed to be other-than-temporary. An other-than-temporary loss is recognized in net income when it is anticipated that the amortized cost will not be recovered. The entire difference between the loan-backed or structured security's amortized cost and its fair value is recognized in net income only when the Company (1) has the intent to sell the security or (2) it does not have the intent and ability to hold the security to recovery. If neither of these two conditions exists, a realized loss is recognized in net income for the difference between the amortized cost basis of the security and the net present value of projected future cash flows expected to be collected. The net present value is calculated by discounting the Company's best estimate of projected future cash flows at the effective interest rate implicit in the loan-backed or structured security prior to impairment.

The new cost basis of an impaired security is not adjusted for subsequent increases in estimated fair value. In periods subsequent to the recognition of an other-than-temporary loss, the impaired loan-backed or structured security is accounted for as if it had been purchased on the measurement date of the impairment. Accordingly, the discount (or reduced premium) based on the new cost basis may be accreted into net investment income in future periods based on prospective changes in cash flow estimates, to reflect adjustments to the effective yield.

- (7) Investments in affiliated mutual funds where the Company owns more than 10% of the outstanding fund shares, are carried based on their audited U.S. generally accepted accounting principles equity. In the absence of an admissible audit, the entire investment is nonadmitted.
- (8) Limited partnerships and limited liability companies which have admissible audits as set forth in SSAP No. 97, *"Investments in Subsidiary, Controlled and Affiliated ("SCA") Entities, A Replacement of SSAP No. 88"*, are carried at the underlying audited equity of the investee. The cost basis of limited partnerships is adjusted for impairments in value deemed to be other-than-temporary, with the difference between cost and carrying value, which approximates fair value, recognized as a realized loss reported in net income. The new cost basis of an impaired limited partnership is not adjusted for subsequent increases in the underlying audited equity of the investee. The Company nonadmits the entire investment when an admissible audit is not performed. Dividends and distributions from limited partnerships and limited liability companies, other than those deemed a return of capital, are recorded in net investment income. Undistributed earnings are included in unrealized gains and losses and are reflected in surplus, net of deferred taxes.

Low-Income Housing Tax Credit ("LIHTC") investments are recorded at proportional amortized cost as set forth in SSAP No. 93, *"Accounting for Low Income Housing Tax Credit Property Investments"*, and include remaining unfunded commitments. The carrying value of the investment is amortized into income in proportion to the actual and projected future amounts of tax credits and deductible losses. The amortization is recorded through net investment income.

- (9) Derivative instruments that qualify and are designated for hedge accounting under SSAP No. 86, *"Accounting for Derivative Instruments and Hedging Activities"*, are valued in a manner consistent with the items being hedged. Periodic payments and receipts on these derivatives are recorded on an accrual basis within net investment income for hedges of fixed income securities. Net realized gains and losses are recognized upon termination or maturity of these contracts in a manner consistent with the hedged item and when subject to the interest maintenance reserve ("IMR") are transferred to the IMR, net of taxes.

Derivative instruments that do not qualify or are not designated for hedge accounting are carried at fair value and changes in fair value are recorded in surplus as unrealized gains and losses, net of deferred taxes. Periodic payments and receipts on these derivatives are recorded on an accrual basis within net investment income for hedges of fixed income securities and net realized capital gains and losses for credit default swaps. Upon termination or maturity the gains or losses on these contracts are recognized in net realized capital gains and losses, net of taxes. Realized gains or losses on terminated or matured derivatives, which are subject to the IMR, are transferred to the IMR, net of taxes.

- (10) - (11) The Company does not issue or have in-force any accident and health policies.
- (12) The Company has not changed its capitalization policy from the prior year.
- (13) The Company does not issue or have in-force any accident and health policies.

D. Going Concern

Not Applicable.

2. Accounting Changes and Corrections of Errors

Changes in Accounting Principles

Accounting changes adopted to conform to the provisions of NAIC SAP or other state prescribed accounting practices are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is generally reported as an adjustment to unassigned surplus in the period of the change in accounting principle. Generally, the cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods.

In 2015, the NAIC provided clarification on the accounting for prepayment penalties on bonds. Specifically, the NAIC proposed changes to SSAP No. 26, *"Bonds, Excluding Loan-backed and Structured Securities"*, and SSAP No. 43R, *"Loan-Backed and Structured Securities"*, to clarify that a prepayment penalty represents the amount of proceeds received over the par value of the bond and that such amount should be recorded in investment income. Historically, the Company had reported prepayment penalties as realized gains and deferred them in the IMR based on the

NOTES TO FINANCIAL STATEMENTS

Company’s interpretation of the IMR instructions. Based on the new clarification from the NAIC, a cumulative effect of change in accounting principle was recorded as of January 1, 2015 to remove any unamortized amounts from the IMR related to prepayment penalties. The cumulative impact of the change increased surplus by \$79,092,754 at January 1, 2015.

3. Business Combinations and Goodwill

Not applicable.

4. Discontinued Operations

Not applicable.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The maximum and minimum lending rates for new commercial mortgage loans funded during 2015 were 6.5% and 1.93%, respectively. There were no residential mortgage loans funded during 2015.
- (2) The maximum percentage of any one commercial mortgage loan to the value of the security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 92.4% (current average percentage was 53.5%). The maximum percentage of any residential mortgage loan to the value of the security at the time of the loans was 80% (current average percentage was 39.8%).
- (3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total was \$669,760 for year ended December 31, 2015. There was no taxes, assessments and any amounts advanced and not included in the mortgage loan total for the year ended December 31, 2014.
- (4) Age analysis of mortgage loans:

	Residential			Commercial		Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded investment (all)							
(a) Current	—	—	\$ 72,563,606	—	\$ 11,288,587,520	\$ 704,988,170	\$ 12,066,139,296
(b) 30 - 59 days past due	—	—	—	—	—	—	—
(c) 60 - 89 days past due	—	—	—	—	—	—	—
(d) 90 - 179 days past due	—	—	—	—	—	—	—
(e) 180+ days past due	—	—	\$ 4,825,739	—	\$ 25,829,240	—	\$ 30,654,979
2. Accruing interest 90 - 179 days past due							
(a) Recorded investment	—	—	—	—	—	—	—
(b) Interest accrued	—	—	—	—	—	—	—
3. Accruing interest 180+ days past due							
(a) Recorded investment	—	—	—	—	—	—	—
(b) Interest accrued	—	—	—	—	—	—	—
4. Interest reduced							
(a) Recorded investment	—	—	—	—	—	—	—
(b) Number of loans	—	—	—	—	—	—	—
(c) Percent reduced	—	—	—	—	—	—	—
b. Prior Year							
1. Recorded investment (all)							
(a) Current	—	—	\$ 110,785,164	—	\$ 9,745,532,830	\$ 518,024,210	\$ 10,374,342,204
(b) 30 - 59 days past due	—	—	—	—	—	—	—
(c) 60 - 89 days past due	—	—	—	—	—	—	—
(d) 90 - 179 days past due	—	—	—	—	—	—	—
(e) 180+ days past due	—	—	\$ 2,556,841	—	—	—	\$ 2,556,841
2. Accruing interest 90 - 179 days past due							
(a) Recorded investment	—	—	—	—	—	—	—
(b) Interest accrued	—	—	—	—	—	—	—
3. Accruing interest 180+ days past due							
(a) Recorded investment	—	—	—	—	—	—	—
(b) Interest accrued	—	—	—	—	—	—	—
4. Interest reduced							
(a) Recorded investment	—	—	—	—	—	—	—
(b) Number of loans	—	—	—	—	—	—	—
(c) Percent reduced	—	—	—	—	—	—	—

NOTES TO FINANCIAL STATEMENTS

(5) Investments in impaired loans with or without allowance for credit losses:

	Residential			Commercial		Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other		
a. Current Year							
1. With allowance for credit losses	—	—	\$ 826,309	—	—	—	\$ 826,309
2. No allowance for credit losses	—	—	4,467,739	—	\$ 25,829,240	—	30,296,979
b. Prior Year							
1. With allowance for credit losses	—	—	\$ 4,157,878	—	—	—	\$ 4,157,878
2. No allowance for credit losses	—	—	—	—	—	—	—

(6) Investments in impaired loans – average recorded investment, interest income recognized, recorded investment on nonaccrual status and amount of interest income recognized using a cash-basis method of accounting:

	Residential			Commercial		Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other		
a. Current Year							
1. Average recorded investment	—	—	\$ 3,057,689	—	\$ 30,117,097	—	\$ 33,174,786
2. Interest income recognized	—	—	61,481	—	193,113	—	254,594
3. Recorded investments on nonaccrual status	—	—	4,825,739	—	25,829,240	—	30,654,979
4. Amount of interest income recognized using a cash-basis method of accounting	—	—	—	—	—	—	—
b. Prior Year							
1. Average recorded investment	—	—	\$ 4,738,788	—	—	—	\$ 4,738,788
2. Interest income recognized	—	—	279,677	—	—	—	279,677
3. Recorded investments on nonaccrual status	—	—	3,082,038	—	—	—	3,082,038
4. Amount of interest income recognized using a cash-basis method of accounting	—	—	—	—	—	—	—

(7) Allowance for credit losses at December 31, 2015 and 2014:

	2015	2014
a. Balance at beginning of period	\$ 752,198	\$ 1,762,966
b. Additions charged to operations	—	199,964
c. Direct write-downs charged against the allowance	(121,197)	(139,716)
d. Recoveries of amounts previously charged off	(442,000)	(1,071,016)
e. Balance at end of period	\$ 189,001	\$ 752,198

(8) There were no mortgage loans derecognized as a result of foreclosure.

(9) The Company accrues interest income on loans to the extent it is deemed collectible. The Company places loans on non-accrual status, and ceases to recognize interest income when management determines the collection of interest and principal repayment is not probable. Any accrued but uncollected interest is reversed out of interest income once a loan is put on non-accrual status. Interest payments received on loans where interest payments have been deemed uncollectible, are recognized on a cash basis and recorded as interest income. If a loan in default has any investment income due and accrued that is 90 days past due and collectible, the investment income shall continue to accrue, but all accrued interest related to the loan is reported as a nonadmitted asset until such time that it has either been paid or deemed uncollectible.

B. Debt Restructuring

A restructuring is considered a TDR when a debtor is experiencing financial difficulties and the Company has granted a concession. The Company had the following restructured debt in which it is the creditor at December 31, 2015. There was no debt restructuring considered a TDR at December 31, 2014.

	2015	
	General Account	Separate Accounts
(1) The total recorded investment in restructured debt, as of year-end	\$ 5,421,642	—
(2) The realized capital losses related to this debt	\$ 16,766,604	—
(3) Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in TDR	—	—
(4) The Company accrues interest income on impaired debt instruments to the extent it is deemed collectible (delinquent less than 90 days) and the debt instrument continues to perform under its original or restructured contractual terms. Interest income on non-performing debt instruments is generally recognized on a cash basis.		

C. Reverse Mortgages

The Company does not have any reverse mortgages.

NOTES TO FINANCIAL STATEMENTS

D. Loan-Backed Securities

- (1) Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from external sources such as Bloomberg, Intex and Blackrock Solutions.
- (2) The Company does not have any loan-backed and structured securities which are other-than-temporarily impaired where the Company intends to sell, or does not have the intent and ability to hold until recovery at December 31, 2015.
- (3) The following table lists each security at a CUSIP level where the present value of cash flows expected to be collected is less than the amortized cost basis during the current year:

IMPAIRMENTS TAKEN ON CURRENT HOLDINGS DURING THE CURRENT YEAR						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP ¹	Amortized Cost Before Current Period OTTI	Projected Cash Flows	Current Period Recognized OTTI	Amortized Cost After OTTI	Fair Value	Financial Statement Reporting Period
General Account						
059469AF3	\$ 1,888,906	\$ 1,873,643	\$ 15,263	\$ 1,873,643	\$ 1,711,120	12/31/2015
251510MF7	5,802,341	5,739,536	53,388	5,748,953	5,611,601	12/31/2015
251511AC5	5,282,300	5,203,684	55,643	5,226,656	5,189,036	12/31/2015
251511AF8	3,098,749	3,051,843	33,400	3,065,348	3,014,683	12/31/2015
251513AV9	3,036,872	3,003,584	15,716	3,021,156	2,861,790	12/31/2015
251513BC0	1,180,091	1,167,254	6,003	1,174,088	1,113,780	12/31/2015
32052MAH4	611,005	572,294	38,711	572,294	596,399	12/31/2015
3622ELAG1	491,400	491,348	52	491,348	464,232	12/31/2015
362375AF4	1,144,353	1,132,459	11,895	1,132,459	1,089,865	12/31/2015
36244SAC2	6,930,221	6,750,797	179,424	6,750,797	6,533,405	12/31/2015
36244SAF5	4,312,733	4,201,344	111,389	4,201,344	4,063,979	12/31/2015
46630MAG7	684,950	668,007	16,943	668,007	618,420	12/31/2015
52521MAB8	3,671,971	3,348,763	323,208	3,348,763	2,802,826	12/31/2015
57643MDY7	26,421	19,834	4,999	21,422	13,857	12/31/2015
61749EAH0	1,396,514	1,360,321	36,193	1,360,321	1,289,213	12/31/2015
00011#AA1	2,003,934	2,003,933	1	2,003,933	800,081	12/31/2015
000112AA0	80,739	80,739	—	80,739	49,247	12/31/2015
05951FAK0	617,513	601,644	10,896	606,617	548,352	12/31/2015
05951KAZ6	173,321	169,762	2,828	170,493	158,882	12/31/2015
05951KBA0	2,491,451	2,440,281	40,870	2,450,582	2,342,134	12/31/2015
073868AM3	2,250,097	2,103,050	145,489	2,104,609	2,122,898	12/31/2015
073875AN6	1,304,968	1,231,749	73,219	1,231,749	1,157,626	12/31/2015
12627HAK6	1,710,235	1,690,882	19,353	1,690,882	1,517,162	12/31/2015
12628KAF9	1,866,123	1,739,925	126,198	1,739,925	1,724,687	12/31/2015
12628LAJ9	434,859	427,277	7,581	427,277	384,004	12/31/2015
12668BKH5	887,216	850,982	32,864	854,352	881,908	12/31/2015
12669DT2	2,737,313	2,720,120	17,194	2,720,120	2,616,370	12/31/2015
12669GJ77	115,375	57,668	56,429	58,946	74,541	12/31/2015
12669GS69	27,045	10,072	10,126	16,918	3,108	12/31/2015
17309BAB3	233,528	228,030	5,498	228,030	230,281	12/31/2015
32056JAG9	556,457	527,640	28,816	527,640	551,727	12/31/2015
3622E8AC9	4,885,239	4,849,300	35,939	4,849,300	4,628,260	12/31/2015
3622EUAB2	836,625	768,908	67,717	768,908	827,272	12/31/2015
3622EUAC0	1,811,448	1,666,904	144,544	1,666,904	1,804,423	12/31/2015
57643MEV2	2,089	1,050	787	1,302	584	12/31/2015
59023RAJ8	77,840	75,084	2,756	75,084	76,457	12/31/2015
61750YAB5	103,616	101,618	1,998	101,618	100,091	12/31/2015
61751DAE4	697,988	693,067	4,920	693,067	670,113	12/31/2015
61751JAH4	2,666,645	2,630,108	36,537	2,630,108	2,648,330	12/31/2015
61751JAJ0	2,660,076	2,612,522	47,554	2,612,522	2,647,939	12/31/2015
61752RAH5	746,296	729,140	17,155	729,140	726,166	12/31/2015
61752RAJ1	1,643,601	1,611,637	31,963	1,611,637	1,620,981	12/31/2015
86359DQR1	1,695,167	1,313,485	381,682	1,313,485	1,461,680	12/31/2015
86362TAF4	4,379,192	4,235,710	143,482	4,235,710	4,373,840	12/31/2015
00011#AA1	134,081	134,081	—	134,081	51,311	9/30/2015
000112AA0	1,356,894	1,356,892	2	1,356,892	799,832	9/30/2015
059469AF3	1,980,745	1,963,505	17,240	1,963,505	1,733,191	9/30/2015
05951KAZ6	177,475	176,235	514	176,961	166,228	9/30/2015
05951KBA0	2,554,404	2,544,359	10,045	2,544,359	2,451,251	9/30/2015
12627HAK6	1,791,665	1,764,304	27,360	1,764,304	1,608,929	9/30/2015
12628LAJ9	452,343	445,481	6,862	445,481	405,534	9/30/2015
12668BKG7	2,263,288	2,147,826	108,872	2,154,417	2,248,889	9/30/2015
12669GJ77	192,530	122,941	69,589	122,941	74,051	9/30/2015
12669GJ85	555	—	291	264	—	9/30/2015
12669GS69	37,509	21,068	10,464	27,045	10,014	9/30/2015
251510MF7	6,086,499	5,943,494	117,903	5,968,596	5,865,360	9/30/2015

NOTES TO FINANCIAL STATEMENTS

IMPAIRMENTS TAKEN ON CURRENT HOLDINGS DURING THE CURRENT YEAR						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP ¹	Amortized Cost Before Current Period OTTI	Projected Cash Flows	Current Period Recognized OTTI	Amortized Cost After OTTI	Fair Value	Financial Statement Reporting Period
251513AV9	3,177,239	3,146,755	21,462	3,155,777	3,040,317	9/30/2015
251513BC0	1,235,515	1,222,784	9,194	1,226,321	1,182,736	9/30/2015
32052MAH4	560,618	560,618	—	560,618	546,851	9/30/2015
36226MAE3	316,829	316,753	76	316,753	313,727	9/30/2015
3622E8AC9	5,108,280	5,001,483	106,797	5,001,483	4,780,851	9/30/2015
3622ELAG1	508,626	501,952	6,675	501,952	479,883	9/30/2015
36244SAC2	7,215,793	7,099,169	116,624	7,099,169	6,883,132	9/30/2015
36244SAF5	4,490,858	4,417,841	73,017	4,417,841	4,281,525	9/30/2015
52521MAB8	3,737,344	3,737,343	1	3,737,343	3,013,470	9/30/2015
61750YAB5	109,374	105,918	3,456	105,918	104,419	9/30/2015
61751DAE4	725,549	719,680	5,869	719,680	717,460	9/30/2015
69335QAL7	7,153,914	6,778,362	375,551	6,778,362	5,672,116	9/30/2015
69336QAL6	1,199,356	1,079,579	119,777	1,079,579	1,051,957	9/30/2015
69337VAE0	2,055,979	2,055,979	—	2,055,979	1,694,040	9/30/2015
78476YAA4	1,772,344	1,772,342	2	1,772,342	1,778,438	9/30/2015
86359DQR1	1,853,698	1,845,834	1	1,853,697	1,635,080	9/30/2015
000112AB8	425,346	425,346	—	425,346	392,576	6/30/2015
059469AF3	2,077,637	2,049,551	28,086	2,049,551	1,845,673	6/30/2015
05947US41	1,250,000	100,000	1,150,000	100,000	100,000	6/30/2015
05947US58	1,000,000	70,000	930,000	70,000	70,000	6/30/2015
05951KBA0	898,264	883,838	7,647	890,617	884,512	6/30/2015
12627HAK6	1,873,220	1,854,940	18,280	1,854,940	1,819,549	6/30/2015
12628KAF9	1,994,728	1,994,728	1	1,994,728	1,976,493	6/30/2015
12628LAJ9	473,170	467,321	5,849	467,321	441,586	6/30/2015
126694DT2	2,040,748	2,015,299	8,459	2,032,289	1,986,979	6/30/2015
12669GS69	45,259	32,997	7,750	37,509	16,617	6/30/2015
32051GZR9	1,342,275	1,322,699	16,398	1,325,876	1,332,195	6/30/2015
32056JAG9	946,668	811,042	99,483	847,185	845,896	6/30/2015
36226MAE3	336,926	336,789	137	336,789	333,104	6/30/2015
3622ELAG1	528,268	520,496	7,773	520,496	490,024	6/30/2015
466247ZQ9	1,252,330	1,176,151	76,179	1,176,151	1,218,654	6/30/2015
46627MEA1	3,196,155	2,944,345	251,810	2,944,345	3,171,203	6/30/2015
46630MAG7	723,859	715,272	8,588	715,272	715,125	6/30/2015
57643MDV3	373,875	279,234	94,641	279,234	344,800	6/30/2015
61749EAH0	1,471,215	1,466,161	5,054	1,466,161	1,425,771	6/30/2015
61751DAE4	768,269	741,405	26,864	741,405	747,860	6/30/2015
69336QAL6	1,240,291	1,206,316	33,976	1,206,316	1,056,666	6/30/2015
69337VAE0	2,505,571	2,505,571	—	2,505,571	2,054,344	6/30/2015
78477AAA5	341,190	341,190	—	341,190	302,628	6/30/2015
81375WHK5	3,681,425	2,814,968	866,458	2,814,968	2,729,394	6/30/2015
86359DQR1	2,043,064	2,003,350	1	2,043,064	1,901,083	6/30/2015
86361PAF3	1,066,513	1,057,359	9,154	1,057,359	989,792	6/30/2015
94983UAB3	6,440,565	5,703,122	720,357	5,720,208	6,180,172	6/30/2015
94984UAL0	841,104	831,564	9,541	831,564	784,172	6/30/2015
059469AF3	2,167,744	2,159,173	8,571	2,159,173	1,943,865	3/31/2015
05947US66	61,358	60,000	1,358	60,000	60,000	3/31/2015
12544TAH7	1,635,038	1,585,991	45,087	1,589,951	1,616,730	3/31/2015
12669GJ85	26,591	8,852	15,564	11,028	12,332	3/31/2015
251511AC5	5,730,132	5,668,689	32,697	5,697,436	5,844,354	3/31/2015
251511AF8	3,360,611	3,324,570	19,103	3,341,509	3,392,896	3/31/2015
251513AV9	3,472,875	3,376,462	71,226	3,401,649	3,313,630	3/31/2015
251513BC0	1,351,297	1,312,824	28,470	1,322,828	1,289,976	3/31/2015
32052MAA9	448,175	444,372	3,803	444,372	446,078	3/31/2015
46630MAG7	740,724	738,626	2,098	738,626	729,539	3/31/2015
52521MAB8	3,929,962	3,881,729	48,232	3,881,729	3,125,084	3/31/2015
589929XZ6	2,012,493	2,006,929	5,564	2,006,929	2,048,860	3/31/2015
69337GAL7	2,554,323	2,416,735	137,011	2,417,312	2,289,263	3/31/2015
863579UU0	2,100,132	2,060,456	36,000	2,064,132	2,061,397	3/31/2015
933636AC6	1,219,278	1,121,933	93,852	1,125,426	1,172,447	3/31/2015
05951KAZ6	190,918	186,374	3,558	187,360	180,425	3/31/2015
05951KBA0	1,818,877	1,774,951	34,566	1,784,310	1,743,793	3/31/2015
073875AN6	1,466,187	1,447,344	18,844	1,447,344	1,378,445	3/31/2015
12566VAN2	125,716	122,926	2,559	123,157	125,403	3/31/2015
12668AYL3	4,276,550	4,164,230	102,106	4,174,444	4,376,095	3/31/2015
151314FK2	741,974	741,446	528	741,446	679,910	3/31/2015
16163HAG6	120,685	115,103	5,295	115,390	119,196	3/31/2015

NOTES TO FINANCIAL STATEMENTS

IMPAIRMENTS TAKEN ON CURRENT HOLDINGS DURING THE CURRENT YEAR						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP ¹	Amortized Cost Before Current Period OTTI	Projected Cash Flows	Current Period Recognized OTTI	Amortized Cost After OTTI	Fair Value	Financial Statement Reporting Period
362334MD3	4,068	4,006	62	4,006	4,139	3/31/2015
61751DAE4	789,870	782,050	7,820	782,050	770,686	3/31/2015
69337VAE0	2,519,824	2,519,495	329	2,519,495	2,055,048	3/31/2015
76111XPW7	121	37	84	37	41	3/31/2015
76114QAC9	136,630	132,296	4,263	132,367	134,798	3/31/2015
83743SAA4	1,437,709	1,100,697	337,012	1,100,697	1,185,736	3/31/2015
Subtotal - General Account	XXX	XXX	9,052,415	XXX	XXX	
Guaranteed Separate Accounts						
009451AP0	60,810	47,477	13,333	47,477	49,783	12/31/2015
059469AF3	314,151	311,761	2,390	311,761	285,187	12/31/2015
05951KBA0	507,512	496,971	8,491	499,021	484,580	12/31/2015
12627HAK6	300,806	297,470	3,336	297,470	267,734	12/31/2015
12628KAF9	243,407	226,947	16,461	226,947	224,959	12/31/2015
12668BKH5	1,330,824	1,276,472	49,296	1,281,528	1,322,862	12/31/2015
251511AC5	146,731	144,547	1,546	145,185	144,140	12/31/2015
251511AF8	174,555	171,915	1,880	172,675	169,841	12/31/2015
3622E8AC9	103,786	103,026	760	103,026	98,474	12/31/2015
36244SAC2	379,509	369,684	9,825	369,684	357,779	12/31/2015
36244SAF5	359,394	350,112	9,282	350,112	338,665	12/31/2015
61749EAH0	299,253	291,497	7,756	291,497	276,260	12/31/2015
61751DAE4	99,713	99,010	703	99,010	95,730	12/31/2015
059469AF3	329,452	326,566	2,886	326,566	288,865	9/30/2015
05951KBA0	521,153	516,369	2,725	518,429	507,155	9/30/2015
12627HAK6	315,136	310,331	4,805	310,331	283,929	9/30/2015
3622E8AC9	108,473	106,258	2,215	106,258	101,720	9/30/2015
36244SAC2	395,148	388,761	6,387	388,761	376,931	9/30/2015
36244SAF5	374,238	368,153	6,085	368,153	356,794	9/30/2015
61751DAE4	103,650	102,811	838	102,811	102,494	9/30/2015
009451AP0	71,241	62,889	8,352	62,889	69,301	6/30/2015
059469AF3	345,583	340,907	4,676	340,907	307,612	6/30/2015
05951KBA0	449,132	441,919	3,824	445,308	442,256	6/30/2015
12627HAK6	329,456	326,284	3,173	326,284	321,097	6/30/2015
12628KAF9	260,182	260,182	—	260,182	257,803	6/30/2015
55348EAD6	965	—	965	—	486	6/30/2015
61749EAH0	315,260	314,177	1,083	314,177	305,522	6/30/2015
61751DAE4	109,753	105,915	3,838	105,915	106,837	6/30/2015
94983UAB3	780,367	690,918	87,381	692,986	749,112	6/30/2015
059469AF3	360,611	359,155	1,456	359,155	323,978	3/31/2015
05951KBA0	95,730	93,418	1,819	93,911	91,779	3/31/2015
12566VAN2	100,573	98,341	2,047	98,526	100,322	3/31/2015
16163HAG6	120,686	115,103	5,295	115,390	119,196	3/31/2015
251511AC5	159,170	157,464	908	158,262	162,343	3/31/2015
251511AF8	189,307	187,277	1,076	188,231	191,149	3/31/2015
61751DAE4	112,839	111,721	1,117	111,721	110,098	3/31/2015
Subtotal - Guaranteed Separate Accounts	XXX	XXX	278,010	XXX	XXX	
Grand Total	XXX	XXX \$	9,330,425	XXX	XXX	

¹ Only the impaired lots within each CUSIP are included within this table.

(4) The following table presents the Company's gross unrealized losses and fair values for loan-backed and structured securities, aggregated by the length of time that the individual securities have been in a continuous unrealized loss position at December 31, 2015:

	Less than 12 Months		12 Months or Greater		Total	
	Estimated Fair Value	Unrealized Losses	Estimated Fair Value	Unrealized Losses	Estimated Fair Value	Unrealized Losses
General Account	\$ 6,690,185,288	\$ 114,368,176	\$ 2,309,216,851	\$ 98,099,228	\$ 8,999,402,139	\$ 212,467,404
Guaranteed Separate Accounts	442,312,941	7,490,966	117,841,282	5,847,456	560,154,223	13,338,422
Total	\$ 7,132,498,229	\$ 121,859,142	\$ 2,427,058,133	\$ 103,946,684	\$ 9,559,556,362	\$ 225,805,826

NOTES TO FINANCIAL STATEMENTS

- (5) The Company performs quantitative and qualitative analysis to determine if a decline in fair value was temporary. For those securities where the decline was considered temporary, the Company did not take an impairment when it had the ability and intent to hold until recovery. Factors considered in evaluating whether a decline in value is other-than-temporary include: (1) whether the decline is substantial; (2) the duration that the fair value has been less than amortized cost; (3) the financial condition and near-term prospects of the issuer; and (4) the Company's ability and intent to retain the investment for the period of time sufficient to allow for an anticipated recovery in value. In addition, for the non-agency residential mortgage backed securities ("RMBS") portfolio, the Company updates cash flow projections quarterly. A projection is performed for each security based upon the evaluation of prepayment, delinquency, and default rates for the pool of mortgages collateralizing each security, and the projected impact on the course of future prepayments, defaults, and loss in the pool of mortgages, but do not include market prices. As a result, forecasts may change from period to period and additional impairments may be recognized over time as a result of deterioration in the fundamentals of a particular security or group of securities and/or a continuation of heightened mortgage defaults for a period longer than the assumptions used for the forecasts. Both qualitative and quantitative factors are used in creating the Company's RMBS cash flow models. As such, any estimate of impairments is subject to the inherent limitation on the Company's ability to predict the aggregate course of future events. It should therefore be expected that actual losses may vary from any estimate and the Company may recognize additional other-than-temporary losses.

E. Repurchase Agreements and/or Securities Lending Transactions

- (1) The Company enters into dollar roll repurchase agreements to sell and repurchase securities. Assets to be repurchased are the same, or substantially the same, as the assets sold. The Company agrees to sell securities at a specified price and repurchase the securities at a lower price. The Company receives cash in the amount of the sales proceeds and establishes a liability equal to the repurchase amount. The difference between the sale and repurchase amounts represents deferred income which is earned over the life of the agreement. The liability for repurchasing the assets is included in borrowed money on Page 3 – Liabilities, Surplus and Other Funds. At December 31, 2015, the Company did not enter into any dollar repurchase agreements.
- (2) The Company enters into securities lending agreements whereby certain investment securities are loaned to third parties. With respect to securities loaned, in order to reduce the Company's risk under these transactions, the Company requires initial cash collateral equal to 102% of the fair value of domestic securities loaned. The Company records an offsetting liability in payable for securities lending on Page 3 – Liabilities, Surplus and Other Funds. The Company monitors the fair value of securities loaned with additional collateral obtained as necessary. The borrower of the loaned securities is permitted to sell or repledge those securities.

The Company enters into tri-party repurchase agreements (also known as reverse repurchase agreements) to purchase and resell securities. The Company receives securities as collateral, having a fair value at least equal to 102% of the purchase price paid by the Company for the securities and the Company's designated custodian takes possession of this collateral. The Company is not permitted to sell or repledge these securities. The collateral is not recorded on the Company's financial statements. However, if the counterparty defaults, the Company would then exercise its rights with respect to the collateral, including a sale of the collateral. The fair value of the securities held as collateral is monitored daily and additional collateral is obtained, where appropriate, to protect against credit exposure.

At December 31, 2015, the carrying value and fair value of securities held under agreements to purchase and resell was \$297,607,000, which were classified as tri-party repurchase agreements and included with cash, cash equivalents and short-term investments on Page 2 - Assets. The securities had a weighted average maturity of four days and a weighted average yield of 0.3%.

(3) Collateral Received

- a. Aggregate amount of collateral received:

	General Account Securities Lending Fair Value
Open	\$ 600,000,000
30 days or less	—
31 to 60 days	—
61 to 90 days	—
Greater than 90 days	—
Total Collateral Received	\$ 600,000,000

- b. The Company has not sold or repledged collateral received from securities lending agreements. All collateral is received in cash.
- c. Collateral received on securities lending is invested in short-term investments and securities with maturities of two to five years.

(4) The Company's securities lending transactions are not administered by an affiliated agent.

(5) Collateral Reinvestment

- a. Aggregate amount of collateral reinvested:

	General Account Securities Lending	
	Amortized Cost	Fair Value
Open	\$ —	\$ —
30 days or less	339,221,286	339,221,204
31 to 60 days	48,850,617	48,847,833
61 to 90 days	6,367,993	6,367,993
91 to 120 days	10,546,291	10,589,916
121 to 180 days	19,930,000	19,932,664
181 to 365 days	26,245,000	26,264,426
1 to 2 years	40,500,000	40,387,230
2 to 3 years	57,306,065	56,834,860
Greater than 3 years	62,546,519	62,335,946
Total Collateral Reinvested	\$ 611,513,771	\$ 610,782,072

- b. To manage the mismatch of maturity dates between the security lending transactions and the related reinvestment of the collateral received, the Company reinvests in highly liquid assets and ensures 25% of the collateral reinvested matures within seven days on an ongoing basis.

NOTES TO FINANCIAL STATEMENTS

- (6) The Company has not accepted collateral that is not permitted by contract or custom to sell or repledge except as explained above in section (2). In the case of tri-party repurchase agreements, the collateral is kept by the custodian and is not recorded on the Company's financial statements. The Company is not permitted to sell the collateral except in the case of a counterparty default.
- (7) The Company does not have any collateral for securities lending transactions that extend beyond one year from December 31, 2015.

F. Real Estate

- (1)a – (1)c At December 31, 2015, the Company had \$1,278,660 of real estate held for sale. During 2015, the Company had no impairment on any property.
- (2)a – (2)b During 2015, the Company recognized \$288,771 of realized gains on the disposition of two residential properties that were acquired through foreclosure. The gain is reflected in net income on Page 4 - Summary of Operations.
- (3) The Company has not changed plans for the sale of investments in real estate.
- (4)a – (4)e The Company does not engage in any land sale operations.
- (5)a – (5)b The Company does not hold real estate investments with participating mortgage loan features.

G. Investment in LIHTC

- (1) The Company has a range of less than one year to nine years of remaining unexpired tax credits on its investments in LIHTC. The holding period required for the LIHTC investments ranges from four years to 13 years.
- (2) The amount of LIHTC and other tax benefits recognized during the years ended December 31, 2015 and 2014 was \$49,387,606 and \$55,973,632, respectively.
- (3) The balance of the investment recognized in other invested assets on Page 2 - Assets at December 31, 2015 and 2014 was \$129,969,730 and \$172,420,432, respectively.
- (4) The LIHTC investments are periodically subject to regulatory reviews by housing authorities where the properties are located. The Company is not aware of any adverse issues related to such regulatory reviews.
- (5) The Company's investments in LIHTC did not exceed 10% of its admitted assets.
- (6) – (7) The Company had no impairments recorded on its LIHTC investments.

H. Restricted Assets

- (1) Restricted assets (including pledged):

Restricted Asset Category	Gross Restricted								Percentage		
	Current Year					6	7		8	9	10
	1	2	3	4	5						
	Total General Account (G/A)	G/A Assets Supporting Separate Accounts (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total from Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	—	0.000%	0.000%	
b. Collateral held under security lending agreements	600,000,000	—	—	—	600,000,000	550,000,000	50,000,000	600,000,000	0.452%	0.454%	
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	0.000%	0.000%	
d. Subject to reverse repurchase agreements	297,607,000	—	—	—	297,607,000	132,614,000	164,993,000	297,607,000	0.224%	0.225%	
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	0.000%	0.000%	
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	0.000%	0.000%	
g. Placed under option contracts	—	—	—	—	—	—	—	—	0.000%	0.000%	
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	5,000,000	—	—	—	5,000,000	2,500,000	2,500,000	5,000,000	0.004%	0.004%	
i. FHLB capital stock	23,958,200	—	—	—	23,958,200	—	23,958,200	23,958,200	0.018%	0.018%	
j. On deposit with states	3,736,605	—	—	—	3,736,605	3,732,783	3,822	3,736,605	0.003%	0.003%	
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	0.000%	0.000%	
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—	—	0.000%	0.000%	
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	0.000%	0.000%	
n. Other restricted assets	—	—	—	—	—	—	—	—	0.000%	0.000%	
o. Total restricted assets	\$ 930,301,805	\$ —	\$ —	\$ —	930,301,805	\$ 688,846,783	\$ 241,455,022	\$ 930,301,805	0.701%	0.703%	

- (a) Subset of column 1
- (b) Subset of column 3

- (2) There were no assets pledged as collateral not captured in other categories at December 31, 2015 and 2014.
- (3) There were no other restricted assets at December 31, 2015 and 2014.

NOTES TO FINANCIAL STATEMENTS

I. Working Capital Finance Investments

Not applicable.

J. Offsetting and Netting of Assets and Liabilities

Not applicable.

K. Structured Notes

The Company had the following structured notes in its general account and separate accounts at December 31, 2015:

Fixed-to-Float Step-Up Bonds

General Account				
CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (YES/NO)
G0746#AD0	\$ 6,500,000	\$ 6,567,184	\$ 6,500,000	NO
Total	\$ 6,500,000	\$ 6,567,184	\$ 6,500,000	XXX

Fixed-to-Float-Step-Up Bonds

Guaranteed Separate Account				
CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (YES/NO)
59156RAP3	\$ 448,065	\$ 546,250	\$ 448,847	NO
878091BE6	499,080	489,383	499,120	NO
902973AY2	750,000	753,525	750,000	NO
Total	\$ 1,697,145	\$ 1,789,158	\$ 1,697,967	XXX

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company had no investments in joint ventures, limited partnerships or limited liability companies that exceeded 10% of its admitted assets.
- B. In 2015, the Company recognized \$12,665,989 in OTTI on its investments in limited partnerships and limited liability companies which were reflected within realized losses in net income. The impairments were based on facts and circumstances surrounding the ultimate recovery of the cost of the limited partnerships and limited liability companies and were derived from the investment results of the underlying assets within the limited partnerships and limited liability companies.

7. Investment Income

- A. Due and accrued investment income is excluded from surplus when amounts are over 90 days past due or collection is uncertain.
- B. The amount of investment income due and accrued in 2015 that was nonadmitted and excluded from surplus was \$392.

8. Derivative Instruments

A-C. The Company uses derivative instruments to manage interest rate, equity, currency, and credit risk. These derivative instruments include foreign currency forwards, interest rate and equity options, interest rate futures, interest rate, and foreign currency swaps. The Company does not engage in derivative instrument transactions for speculative purposes.

Interest Rate Risk Management

The Company enters into various types of interest rate derivatives primarily to minimize exposure to fluctuations in interest rates on assets and liabilities held by the Company.

Interest rate swaps are used by the Company to hedge interest rate risk for individual and portfolios of assets. Interest rate swaps are agreements with other parties to exchange, at specified intervals, the difference between interest amounts calculated by reference to an agreed upon notional value. Generally, no cash is exchanged at the onset of the contract and no principal payments are made by either party. At December 31, 2015, the Company had interest rate swaps with a fair value of \$13,034,869 and a carrying value of \$6,471,022. Interest rate swaps which qualify and are designated as cash flow hedges are used by the Company to convert floating rate assets to fixed rate assets. These interest rate swaps are valued and reported in a manner consistent with the hedged asset.

Interest rate caps and swaptions are used by the Company to hedge disintermediation risk of increasing interest rates on policyholder liability obligations. Under these contracts, the Company will receive payments from counterparties when interest rates exceed an agreed upon strike price. At December 31, 2015, the Company had interest rate caps with a fair value and carrying value of \$3,146,398. At December 31, 2015, the Company had interest rate swaptions with a fair value and carrying value of \$6,470,273.

Interest rate (Treasury) futures are used by the Company to manage duration of the Company's fixed income portfolio. Interest rate futures are exchange traded contracts to buy or sell a bond at a specific price at a future date. At December 31, 2015, the Company had interest rate futures with a fair value and carrying value of \$11,156.

Interest rate corridor options are used by the Company to hedge the risk of increasing interest rates on policyholder liabilities. Under these contracts, the Company will receive payments from counterparties should an agreed upon interest rate level be reached and payments will continue to increase under the option contract until an agreed upon interest rate ceiling is reached. At December 31, 2015, the Company had corridor options with a fair value and carrying value of \$5,139,417.

Currency Risk Management

The primary purpose of the Company's foreign currency hedging activities is to protect the value of foreign currency denominated assets from the risk of changes in foreign exchange rates.

Foreign currency swaps are agreements with other parties to exchange, at specified intervals, principal and interest in one currency for the same in another, at a fixed exchange rate, which is generally set at inception and calculated by reference to an agreed upon notional value. Generally, only principal payments are exchanged at the onset and the end of the contract. At December 31, 2015, the Company had foreign currency swaps with a fair value of \$220,857,497 and a carrying value of \$219,656,738.

NOTES TO FINANCIAL STATEMENTS

Foreign currency forwards involve the exchange of foreign currencies at a specified future date and at a specified price. No cash is exchanged at the time the agreement is entered into. At December 31, 2015, the Company had foreign currency forwards with a fair value and carrying value of \$2,091,014.

Equity Risk Management

The Company purchases equity put options to minimize exposure to the equity risk associated with guarantees on certain underlying policyholder liabilities. There are upfront fees paid related to option contracts at the time the agreements are entered into. At December 31, 2015, the Company had equity put options with a fair value and carrying value of \$51,448,897.

Credit Risk Management

Not applicable.

Income Generation Transactions

Not applicable.

Replication Transactions

Not applicable.

Hedge Effectiveness

To qualify for hedge accounting, the hedge relationship is designated and formally documented at inception detailing the particular risk management objective and strategy for the hedge, including the item and risk that is being hedged, the derivative that is being used, and how effectiveness is assessed.

A derivative must be highly effective in accomplishing the objective of offsetting either changes in fair value or cash flows for the risk being hedged. The Company formally assesses effectiveness of its hedging relationships both at hedge inception and on an ongoing basis in accordance with its risk management policy. The hedging relationship is considered highly effective if the changes in fair value or discounted cash flows of the hedging instrument are within 80-125% of the inverse changes in the fair value or discounted cash flows of the hedged item.

The Company discontinues hedge accounting prospectively if: (1) it is determined that the derivative is no longer highly effective in offsetting changes in the fair value or cash flows of a hedged item, (2) the derivative expires or is sold, terminated, or exercised, (3) it is probable that the forecasted transaction for which the hedge was entered into will not occur, or (4) management determines that designation of the derivative as a hedge instrument is no longer appropriate.

- D. For derivatives which are designated for hedge accounting, there were no components of the derivative's gain or loss excluded from the assessment of effectiveness for the year ended December 31, 2015.
- E. There were no net gains recognized in unrealized gains and losses during the reporting period resulting from derivatives that no longer qualify for hedge accounting.
- F. The Company did not have any cash flow hedges of forecasted transactions except for cash flow hedges related to payments of variable interest on existing financial instruments.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

A. The components of the net deferred tax assets (“DTAs”) and net deferred tax liabilities (“DTLs”) at December 31, 2015 and 2014 were as follows:

(1)	2015		
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 702,821,043	\$ 217,864,765	\$ 920,685,808
(b) Statutory valuation allowance adjustment	—	—	—
(c) Adjusted gross DTAs (1a - 1b)	702,821,043	217,864,765	920,685,808
(d) DTAs nonadmitted	373,847,209	34,940,775	408,787,984
(e) Subtotal of net admitted DTAs (1c-1d)	328,973,834	182,923,990	511,897,824
(f) Gross DTLs	91,969,956	159,536,049	251,506,005
(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 237,003,878	\$ 23,387,941	\$ 260,391,819
	2014		
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 599,142,807	\$ 152,461,046	\$ 751,603,853
(b) Statutory valuation allowance adjustment	—	—	—
(c) Adjusted gross DTAs (1a - 1b)	599,142,807	152,461,046	751,603,853
(d) DTAs nonadmitted	250,080,233	12,678,609	262,758,842
(e) Subtotal of net admitted DTAs (1c-1d)	349,062,574	139,782,437	488,845,011
(f) Gross DTLs	111,742,297	116,714,420	228,456,717
(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 237,320,277	\$ 23,068,017	\$ 260,388,294
	Change During 2015		
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 103,678,236	\$ 65,403,719	\$ 169,081,955
(b) Statutory valuation allowance adjustment	—	—	—
(c) Adjusted gross DTAs (1a - 1b)	103,678,236	65,403,719	169,081,955
(d) DTAs nonadmitted	123,766,976	22,262,166	146,029,142
(e) Subtotal of net admitted DTAs (1c-1d)	(20,088,740)	43,141,553	23,052,813
(f) Gross DTLs	(19,772,341)	42,821,629	23,049,288
(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ (316,399)	\$ 319,924	\$ 3,525
(2) The admission calculation components were as follows:			
	2015		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 237,003,878	\$ 23,387,941	\$ 260,391,819
(b) Adjusted gross DTAs expected to be realized (excluding the amounts of the DTAs from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2)	—	—	—
1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	—	—	—
2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	1,182,814,804
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	91,969,956	159,536,049	251,506,005
(d) DTAs admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+2(c))	\$ 328,973,834	\$ 182,923,990	\$ 511,897,824
	2014		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 237,320,277	\$ 23,068,017	\$ 260,388,294
(b) Adjusted gross DTAs expected to be realized (excluding the amounts of the DTAs from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2)	—	—	—
1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	—	—	—
2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	1,111,217,238
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	111,742,297	116,714,420	228,456,717
(d) DTAs admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+2(c))	\$ 349,062,574	\$ 139,782,437	\$ 488,845,011

NOTES TO FINANCIAL STATEMENTS

		Change During 2015		
		Ordinary	Capital	Total
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ (316,399)	\$ 319,924	\$ 3,525
(b)	Adjusted gross DTAs expected to be realized (excluding the amounts of the DTAs from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2)	—	—	—
	1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	—	—	—
	2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	71,597,566
(c)	Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	(19,772,341)	42,821,629	23,049,288
(d)	DTAs admitted as the result of application of SSAP No. 101			
	Total (2(a)+2(b)+2(c))	\$ (20,088,740)	\$ 43,141,553	\$ 23,052,813
(3)	The ratio used to determine the applicable period used in 2(b)1 above and the amount of adjusted capital and surplus used to determine the percentage threshold limitation in 2(b)2 above were as follows at December 31, 2015 and 2014:			
		2015	2014	
(a)	Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above.	1,148%	1,108%	
(b)	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$ 7,885,432,027	\$ 7,408,114,924	
(4)	There was no impact on adjusted gross and net admitted DTAs due to tax-planning strategies at December 31, 2015 and 2014. The Company did not use reinsurance in its tax-planning strategies.			
B.	The Company had no unrecognized DTLs at December 31, 2015 and 2014.			
C.	Significant components of income taxes incurred and the changes in DTAs and DTLs for the years ended December 31, 2015 and 2014 were as follows:			

		2015	2014	Change
(1)	Current Income Tax:			
(a)	Federal	\$ 264,966,887	\$ 188,229,951	\$ 76,736,936
(b)	Foreign	751,394	1,498,252	(746,858)
(c)	Subtotal	265,718,281	189,728,203	75,990,078
(d)	Federal income tax on net capital gains	33,130,584	47,943,197	(14,812,613)
(e)	Utilization of capital loss carry-forward	—	—	—
(f)	Other	—	—	—
(g)	Federal and foreign income taxes incurred	\$ 298,848,865	\$ 237,671,400	\$ 61,177,465
		2015	2014	Change
(2)	DTAs:			
(a)	Ordinary:			
(1)	Discounting of unpaid losses	\$ —	\$ —	\$ —
(2)	Unearned premium reserve	—	—	—
(3)	Policyholder reserve	215,632,877	192,711,645	22,921,232
(4)	Investments	20,096,654	17,707,021	2,389,633
(5)	Deferred acquisition costs	392,897,123	308,374,789	84,522,334
(6)	Policyholder dividends accrual	—	—	—
(7)	Fixed assets	3,608,044	3,809,922	(201,878)
(8)	Compensation and benefits accrual	2,504	3,668,951	(3,666,447)
(9)	Pension accrual	51,362,500	52,726,100	(1,363,600)
(10)	Receivables - nonadmitted	21,702,130	19,648,644	2,053,486
(11)	Net operating loss carry-forward	—	—	—
(12)	Tax credit carry-forward	—	—	—
(13)	Other	227,243	495,735	(268,492)
(99)	Subtotal	705,529,075	599,142,807	106,386,268
(b)	Statutory valuation allowance adjustment	—	—	—
(c)	Nonadmitted	373,847,209	250,080,233	123,766,976
(d)	Admitted ordinary DTAs (2a99 - 2b - 2c)	331,681,866	349,062,574	(17,380,708)
(e)	Capital:			
(1)	Investments	215,154,772	152,431,596	62,723,176
(2)	Net capital loss carry-forward	—	—	—
(3)	Real estate	1,961	29,450	(27,489)
(4)	Other	—	—	—
(99)	Subtotal	215,156,733	152,461,046	62,695,687
(f)	Statutory valuation allowance adjustment	—	—	—
(g)	Nonadmitted	34,940,775	12,678,609	22,262,166
(h)	Admitted capital DTAs (2e99 - 2f - 2g)	180,215,958	139,782,437	40,433,521
(i)	Total admitted DTAs (2d + 2h)	\$ 511,897,824	\$ 488,845,011	\$ 23,052,813

NOTES TO FINANCIAL STATEMENTS

	2015	2014	Change
(3) DTLs:			
(a) Ordinary:			
(1) Investments	\$ 24,972,390	\$ 30,066,265	\$ (5,093,875)
(2) Fixed assets	—	9,949,038	(9,949,038)
(3) Deferred & uncollected premium	99,434	107,083	(7,649)
(4) Policyholder reserves	61,980,345	71,619,911	(9,639,566)
(5) Other	4,917,787	—	4,917,787
(99) Subtotal	91,969,956	111,742,297	(19,772,341)
(b) Capital:			
(1) Investments	159,536,049	116,671,710	42,864,339
(2) Real estate	—	42,710	(42,710)
(3) Other	—	—	—
(99) Subtotal	159,536,049	116,714,420	42,821,629
(c) Total DTLs (3a99 + 3b99)	251,506,005	228,456,717	23,049,288
(4) Net admitted DTAs/(DTLs) (2i - 3c)	\$ 260,391,819	\$ 260,388,294	\$ 3,525
Deferred income tax benefit on change in net unrealized capital gains			\$ (21,059,800)
Decrease in net deferred tax related to other items			167,092,466
Decrease in DTAs nonadmitted			(146,029,141)
Total change in net admitted DTAs			\$ 3,525
(5) The Company had investment tax credits of \$49,048,829 and \$54,717,506 for the years ended December 31, 2015 and 2014, respectively.			
(6) The Company did not have operating loss carry-forwards for December 31, 2015.			
(7) The Company had no adjustments of DTAs or DTLs for enacted changes in tax laws or rates, or a change in the tax status.			
(8) The Company had no adjustments to gross DTAs because of a change in circumstances that causes a change in judgment about the realizability of the related DTAs.			
D. The Company's income tax expense for the years ended December 31, 2015 and 2014, and change in DTAs/DTLs at December 31, 2015 and 2014, differed from the amount obtained by applying the statutory rate of 35% to net gain from operations after dividends to policyholders and before federal income taxes for the following reasons:			
	2015	2014	Change
Net gain from operations after dividends to policyholders and before federal income taxes @ 35%	\$ 259,429,877	\$ 321,214,222	\$ (61,784,345)
Net realized capital gains @ 35%	14,513,511	53,419,905	(38,906,394)
Net gains/(loss) from operations reported in prior period correction @ 35%	—	—	—
Tax exempt income	(44,558,108)	(55,785,805)	11,227,697
Tax credits (net of withholding)	(54,012,874)	(59,033,251)	5,020,377
Amortization of IMR	(28,317,491)	(25,395,456)	(2,922,035)
Prior year audit liability and settlement	6,237,065	(3,358,974)	9,596,039
Nonadmitted assets	(1,881,951)	1,636,408	(3,518,359)
Accruals in surplus	(1,345,009)	2,206,379	(3,551,388)
Other	(18,308,621)	2,910,038	(21,218,659)
Income tax incurred and change in net DTAs during period	\$ 131,756,399	\$ 237,813,466	\$ (106,057,067)
Federal income tax reported in the Summary of Operations	\$ 265,718,281	\$ 189,728,203	\$ 75,990,078
Capital gains tax expense incurred	33,130,584	47,943,197	(14,812,613)
(Increase)/decrease in net DTAs	(167,092,466)	142,066	(167,234,532)
Decrease/(increase) in current and deferred taxes reported in prior period correction	—	—	—
Total statutory income taxes	\$ 131,756,399	\$ 237,813,466	\$ (106,057,067)
E. (1) The Company did not have any operating loss and tax credit carry forwards available for tax purposes.			
(2) The following income taxes incurred in current and prior years will be available for recoupment in the event of future net losses:			
Year 2015	\$ 214,236,111		
Year 2014	\$ 251,630,036		
Year 2013	\$ 202,121,364		
(3) At December 31, 2015, the Company had no protective tax deposits on deposit with the Internal Revenue Service under Section 6603 of the Internal Revenue Service Code.			

NOTES TO FINANCIAL STATEMENTS

F. The Company's federal income tax return is consolidated with the following entities:

- i. New York Life Insurance Company ("New York Life")
- ii. NYLIFE Insurance Company of Arizona ("NYLAZ")
- iii. NYLIFE LLC and its domestic affiliates ("NYLIFE LLC")
- iv. New York Life Investment Management Holdings LLC ("NYL Investments") and its domestic subsidiaries
- v. New York Life Enterprises ("NYLE") and its domestic subsidiaries
- vi. NYL Investors LLC ("NYL Investors")

The Company files a consolidated federal income tax return with New York Life and certain of New York Life's domestic insurance and non-insurance subsidiaries. The consolidated income tax liability is allocated among the members of the group in accordance with a tax allocation agreement. The tax allocation agreement provides that each member of the group is allocated its share of the consolidated tax provision or benefit, determined generally on a separate company basis, but may, where applicable, recognize the tax benefits of net operating losses or capital losses utilizable in the consolidated group. Intercompany tax balances are settled quarterly on an estimated basis with a final settlement within 30 days of the filing of the consolidated return.

G. The Company does not anticipate any significant changes to its total unrecognized tax benefits within the next 12 months.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

The following note contains related party transactions in excess of a \$20,000,000 materiality level.

A-C. In 2015, the Company did not receive any capital contribution from, nor pay any dividend to its parent company, New York Life.

The Company's interests in commercial mortgage loans (and, in one instance, a single asset real estate owned property acquired through foreclosure ("REO Property")) are held in the form of participations in mortgages originated or acquired by New York Life (and, in case of the REO Property, a participation in the ownership of the REO Property ("REO Ownership Interest")). (During 2015, the Company's REO Ownership Interest was purchased by New York Life). Under the participation agreement for the mortgage loans, it is agreed between the Company and New York Life that the Company's proportionate interest (as evidenced by a participation certificate) in the underlying mortgage, including without limitation, the principal balance thereof, all interest which accrues thereon, and all proceeds generated therefrom, will be *pari passu* with New York Life's and *pro rata* based upon the respective amounts funded by New York Life and the Company in connection with the applicable mortgage origination or acquisition. Consistent with the participation arrangement, all mortgage documents name New York Life (and not both New York Life and the Company) as the lender but are held for the benefit of both the Company and New York Life pursuant to the applicable participation agreement. New York Life retains general decision making authority with respect to each mortgage loan, although certain decisions require the Company's approval. The participation agreement for the REO Ownership Interest contains the same *pari passu* structure as the participation agreements for the mortgage loans as it relates to the applicable ownership interest.

Prior to December 31, 2015, the Company had entered into a revolving loan agreement with Madison Capital Funding LLC ("MCF"), which was a wholly-owned subsidiary of NYL Investments (as amended from time to time, the "MCF Loan Agreement"). Under this agreement, the Company provided funding to MCF for lending and equity investment commitments entered into by MCF on or after January 1, 2010. The aggregate amount advanced by the Company to MCF under the MCF Loan Agreement, when aggregated with all other funding provided to or on behalf of MCF by the Company, could not exceed 2.75% of the Company's statutory cash and invested assets as stated on the Company's most recent quarterly statements. All outstanding advances made to MCF under the MCF Loan Agreement, together with unpaid interest or accrued return thereon, were due in full on July 1, 2025. At December 31, 2014, the Company had outstanding loans receivable from MCF under the MCF Loan Agreement of \$2,041,357,821. During 2015 and 2014, the Company recorded interest payments from MCF under the MCF Loan Agreement of \$99,922,771 and \$93,673,227, respectively. At December 31, 2015, all outstanding advances made to MCF under the MCF Loan Agreement, together with unpaid interest or accrued return thereon, were paid in full and the agreement was terminated.

On December 31, 2015, the Company entered into a note funding agreement with MCF and New York Life (the "MCF Note Agreement") and acquired a variable funding note issued by MCF thereunder (the "Note"). The Note, which is reported as a bond, had an outstanding balance for the Company of \$1,706,749,656 at December 31, 2015. At the same time the Company acquired a membership interest in, and made an equity capital contribution to, MCF. At December 31, 2015 the Company's equity investment in MCF was \$539,752,756, which represents 45% of MCF's total outstanding equity at December 31, 2015; the remainder of MCF's equity is owned by New York Life. Pursuant to the MCF Note Agreement and variable funding note issued thereunder, the Company and New York Life may provide an aggregate of up to \$4,700,000,000 in funding to MCF for lending and equity investment commitments, as well as for business expenses. All outstanding advances made to MCF under the MCF Note Agreement, together with unpaid interest thereon, will be due in full on December 31, 2025.

In connection with the acquisition of an office building by REEP-OFC Westory DC, LLC, an indirectly wholly-owned subsidiary of New York Life, the Company provided a first mortgage loan in the principal amount of \$82,500,000 to REEP-OFC Westory DC LLC. The mortgage loan is interest-only throughout the term and all outstanding principal shall be due and payable on August 10, 2022. For each of the years ended December 31, 2015 and 2014, interest earned amounted to \$3,093,750.

In connection with a \$150,000,000 acquisition of a leased fee interest containing an office building and related improvements and encumbered by a ground lease by New York Life (73.8% interest) and the Company (26.2% interest), the Company and New York Life entered into a Tenancy-in-Common Agreement dated as of June 11, 2012 which agreement sets forth the terms that govern, in part, each entity's interest in the property. For each of the years ended December 31, 2015 and 2014, income earned amounted to \$2,749,444 and \$2,706,921, respectively.

The Company sold various corporate owned life insurance policies to New York Life for the purpose of informally funding certain benefits for New York Life employees and agents. These policies were issued on the same terms as policies sold to unrelated customers. At December 31, 2015 and 2014, policyholder reserve balances for these policies amounted to \$3,492,730,105 and \$3,514,610,242, respectively.

The Company has also issued various corporate owned life insurance policies to the Voluntary Employees' Beneficiary Association ("VEBA") trusts, which were trusts formed for the benefit of New York Life's retired employees and agents. At December 31, 2015 and 2014, policyholder reserve balances for these policies amounted to \$353,711,495 and \$355,865,812, respectively.

In connection with structured settlement agreements issued by the Company, New York Life has guaranteed the payments due to unaffiliated third-parties in the event of the Company's bankruptcy. The Company's obligations under the structured settlement contracts are satisfied using annuity policies purchased from New York Life (refer to Note 27 - Structured Settlements).

The Company has sold certain annuity contracts to New York Life in order that New York Life may satisfy its third-party obligations under certain structured settlement agreements. Interest rates used in establishing such obligations ranged from 5.5% to 8.75%. The Company has been directed by New York Life to make the payments under the annuity contracts directly to the beneficiaries under these structured settlement agreements. At December 31, 2015 and 2014, the policyholder reserves related to these contracts amounted to \$147,587,900 and \$148,174,398, respectively.

The Company was compensated for each New York Life term policy or term rider that was converted to a universal life policy issued by the Company without any additional underwriting. For the years ended December 31, 2015 and 2014, the Company received \$40,830,701 and \$20,745,768, respectively, from New York Life for these services.

NOTES TO FINANCIAL STATEMENTS

- D. At December 31, 2015 and 2014, the Company reported a net amount of \$242,338,491 and \$203,427,016, respectively, as amounts payable to parent and affiliates. The terms of the underlying agreements generally require that these amounts be settled in cash within 90 days.
- E. On December 23, 2004 the Company entered into a credit agreement with New York Life Capital Corporation ("NYLCC"), an indirect wholly owned subsidiary of New York Life, whereby NYLCC has agreed to make loans to the Company in an amount up to, but not exceeding, \$490,000,000 from proceeds from the issuance of commercial paper. At December 31, 2015 and 2014, the Company had no outstanding loan balance. During 2015, the Company had no interest expense. During 2014, the Company recorded \$35,840 in interest expense.

The Company has a Credit Agreement with New York Life, dated September 30, 1993, as amended, whereby the Company may borrow from New York Life in the amount of up to \$490,000,000. During 2015 and 2014, the credit facility was not used, no interest was paid and no outstanding balance was due.

In addition, the Company has a Credit Agreement with New York Life dated April 1, 1999, as amended, under which New York Life may borrow from the Company in the amount of up to \$490,000,000. During 2015 and 2014, the credit facility was not used, no interest was paid and no outstanding balance was due.

- F. New York Life provides the Company with certain services and facilities including, but not limited to accounting, tax and auditing services, legal services, actuarial services, electronic data processing operations and communications operations. New York Life charges the Company for the identified costs associated with these services and facilities under the terms of a service agreement between New York Life and the Company. For the years ended December 31, 2015 and 2014, the fees incurred associated with these services and facilities, amounted to \$823,418,260 and \$813,426,694, respectively.

New York Life Investment Management, LLC ("NYLIM"), an indirect wholly owned subsidiary of New York Life, provides the Company with certain services and facilities including, but not limited to management and other support. NYLIM charges the Company for the identified costs associated with these services and facilities under the terms of a service agreement between NYLIM and the Company. For the years ended December 31, 2015 and 2014, the fees incurred associated with these services and facilities, amounted to \$32,687,714 and \$25,969,683, respectively.

The Company has entered into an investment advisory agreement with NYLIM whereby NYLIM provides investment advisory and administrative services to the Company. On March 31, 2014, NYLIM assigned its investment advisory rights and obligations under this agreement to NYL Investors, a wholly owned subsidiary of New York Life. For the years ended December 31, 2015 and 2014, the total cost for these services amounted to \$109,721,313 and \$100,433,308, respectively, which is included in the costs of services billed by New York Life to the Company.

In addition, NYLIM has a management agreement with the MainStay VP Funds Trust (the "Fund"), a registered investment company whose shares are sold to various separate accounts of the Company. NYLIM and the Company have entered into an agreement regarding administrative services to be provided by the Company. Under the terms of the agreement, NYLIM pays the Company administrative fees for providing services to the Fund. For the years ended December 31, 2015 and 2014, the Company recorded fee income from NYLIM of \$35,094,858 and \$34,588,748, respectively, under this agreement.

The Company has a variable product distribution agreement with NYLIFE Distributors, LLC ("NYLIFE Distributors"), an indirect wholly owned subsidiary of New York Life, granting NYLIFE Distributors the exclusive right to distribute, and be the underwriter and/or wholesale distributor of the Company's variable product policies. For the years ended December 31, 2015 and 2014, the Company received service fees of \$38,689,353 and \$36,111,358, respectively, under a 12b-1 Plan Services Agreement, in consideration for providing 12b-1 Plan services attributable to the variable products.

The Company has an agreement with NYLIFE Securities, LLC ("NYLIFE Securities"), an indirect wholly owned subsidiary of New York Life, under which registered representatives of NYLIFE Securities solicit sales of the multi-funded annuity contracts and variable life insurance policies. For the years ended December 31, 2015 and 2014, the Company incurred commission expense to NYLIFE Securities' registered representatives of \$138,979,723 and \$150,163,969, respectively, under this agreement.

On July 1, 2008, as amended on July 1, 2009, the Company entered into a service fee agreement with NYLIFE Securities whereby NYLIFE Securities charges the Company a fee for management and supervisory services rendered in connection with variable life and variable annuity sales and in-force business. For the years ended December 31, 2015 and 2014, the fees incurred for these services amounted to \$50,730,843 and \$46,874,495, respectively, under this agreement.

- G. All outstanding shares of the Company are owned by the parent company, New York Life, a mutual insurance company domiciled in the State of New York.
- H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.
- I-K. The Company does not have an investment in a SCA entity that exceeds 10% of the admitted assets.
- L. The Company does not hold investments in any downstream non-insurance holding companies.

NOTES TO FINANCIAL STATEMENTS

M. The following table provides details of the Company's affiliated common stock investments at December 31, 2015:

Description of SCA Investment (excluding 8.b.i entities)	Gross Amounts	Nonadmitted Amount	Admitted Asset Amount	Date of Filing to NAIC	Type of NAIC Filing (Sub-1, Sub-2, or Resubmission of Disallowed Filing)	NAIC Response Received (YES/ NO)	NAIC Valuation (Amount)	NAIC Disallowed Entity's Valuation Method, Resubmission Required (Yes/ No)
IQ Hedge Long/Short Tracker ETF	\$ 1,532,800	\$ —	\$ 1,532,800	12/10/2015	Sub-1	YES	Note 1	NO
IQ Hedge Event-Driven Tracker ETF	1,562,720	—	1,562,720	12/10/2015	Sub-1	YES	Note 1	NO
IQ Leaders GTAA Tracker ETF	1,865,700	—	1,865,700	12/10/2015	Sub-1	YES	Note 1	NO
MainStay Absolute Return Fund Class I	37,823,241	—	37,823,241	12/10/2015	Sub-1	YES	Note 1	NO
Ausbil Microcap Fund	28,397,823	—	28,397,823	12/10/2015	Sub-1	YES	Note 1	NO
Candriam GF-GL EQ OPPS DIS	2,000,000	—	2,000,000	2/1/2015	Sub-1	YES	Note 1	NO
Total	\$ 73,182,284	\$ —	\$ 73,182,284					

Note 1: Per the NAIC, a value will be approved when the audited financial statements are submitted with a Sub-2 filing.

N. The Company does not hold investments in insurance SCA.

11. Debt

A. Borrowed money is generally carried at the unpaid principal balance plus any interest payable.

On November 1, 2006, the Company issued a promissory note in the amount of \$7,686,397 at a fixed interest rate of 5.5% per annum in connection with the purchase of a membership interest in Aeolus Wind Power II LLC. The note calls for the Company to make quarterly payments of principal and interest with the first installment being due on January 31, 2007 and the final installment being due on July 31, 2016. The note may not be prepaid in whole or in part and there are no collateral requirements. The carrying value of the note at December 31, 2015 was \$223,707, including interest accrued of \$7,558.

B. Federal Home Loan Bank ("FHLB") Agreements

(1) On February 18, 2015, the Company became a member of the FHLB of Pittsburgh or the "Bank". Membership in the Bank provides the Company with a significant source of alternative liquidity. Advances received by the general account are included in the liability for borrowed money on Page 3 - Liabilities, Surplus and Other Funds. When borrowing from the Bank, the Company is required to post collateral in the form of eligible securities, including mortgage-backed, government and agency debt instruments for each of the advances received. Upon any event of default by the Company, the FHLB of Pittsburgh's recovery from the collateral is limited to the amount of the Company's liability to the FHLB of Pittsburgh. The table below indicates the amount of FHLB of Pittsburgh stock purchased, collateral pledged, assets and liabilities related to the agreement with the Bank.

(2) FHLB of Pittsburgh Capital Stock

a. Amount of FHLB of Pittsburgh capital stock held at December 31, 2015, in aggregate, is as follows:

1. Current year

	Total	General Account	Separate Accounts
Membership stock - Class A	\$ —	\$ —	\$ —
Membership stock - Class B	23,958,200	23,958,200	—
Activity stock	—	—	—
Excess stock	—	—	—
Aggregate Total	\$ 23,958,200	\$ 23,958,200	\$ —
Actual or estimated borrowing capacity as determined by insurer	\$ 6,011,948,872	\$ 6,011,948,872	\$ —

The FHLB borrowing capacity for the Company is determined using 5% of the Company's total admitted assets at the current reporting date, less any secured borrowing amounts.

b. Membership stock (Class A and B) eligible for redemption is as follows:

Membership Stock	Current Year Total	Not Eligible for Redemption	Less than 6 Months	6 Months to Less than 1 Year	1 to Less than 3 Years	3 to 5 Years
Class A	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Class B	\$ 23,958,200	\$ 23,958,200	\$ —	\$ —	\$ —	\$ —

NOTES TO FINANCIAL STATEMENTS

- (3) Collateral pledged to FHLB of Pittsburgh
- a. At December 31, 2015, the Company did not have a balance due to the FHLB of Pittsburgh.

b. Maximum amount of collateral pledged during reporting period is as follows:

	Fair Value ¹	Carrying Value ¹	Amount Borrowed at Time of Maximum Collateral
1. Current year total general and separate accounts	\$ 18,660,439	\$ 18,660,439	\$ 10,000,000
2. Current year general account	\$ 18,660,439	\$ 18,660,439	\$ 10,000,000
3. Current year separate accounts	—	—	—

¹ Includes amounts in excess of minimum requirements.

- (4) Borrowing from FHLB of Pittsburgh
- a. At December 31, 2015, the Company did not have a balance due to the FHLB of Pittsburgh.

b. Maximum amount borrowed during current reporting period as follows:

	Total	General Account	Separate Accounts
Debt	\$ 10,000,000	\$ 10,000,000	\$ —
Funding agreements	—	—	—
Other	—	—	—
Aggregate total	\$ 10,000,000	\$ 10,000,000	\$ —

- c. FHLB of Pittsburgh borrowings subject to prepayment obligations is as follows:

	Does the Company have prepayment obligations under the following arrangements (YES/NO)?
Debt	NO
Funding agreements	N/A
Other	N/A

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

Refer to section G.

B. Plan Asset Investment Policies and Strategies

Refer to section G.

C. Determination of Fair Values

Refer to section G.

D. Long-term Rate of Return on Plan Assets

Refer to section G.

E. Defined Contribution Plans

Refer to section G.

F. Multiemployer Plans

Not applicable.

G. Consolidated/Holding Company Plans

The Company participates in the cost of the following plans sponsored by New York Life: (1) certain postretirement life and health benefits for retired employees and agents including their eligible dependents, (2) certain defined benefit pension plans for eligible employees and agents (3) certain defined contribution plans for substantially all employees and agents and (4) postemployment benefits. The expense for these plans is allocated to the Company in accordance with an intercompany cost sharing agreement. The liabilities for these plans are included with the liabilities for the corresponding plan of New York Life. The Company's share of the cost for these plans was as follows for the years ended December 31, 2015 and 2014:

	2015	2014
Postretirement life and health	\$ 23,713,765	\$ 26,918,962
Defined benefit pension	50,456,395	30,589,111
Defined contribution	9,745,426	11,140,255
Postemployment benefits	2,124,223	(48,960)
Total	\$ 86,039,809	\$ 68,599,368

H. Postemployment Benefits and Compensated Absences

Refer to section G.

NOTES TO FINANCIAL STATEMENTS

I. Impact of Medicare Modernization Act on Postretirement Benefit (INT 04-17)

Refer to section G.

13. Capital and Surplus, Shareholders' Dividend Restrictions, and Quasi-Reorganizations

- (1) The Company has 20,000 shares authorized, with a par value of \$10,000 per share with 2,500 shares issued and outstanding. All shares are common stock and all are owned by New York Life.
- (2) The Company has not issued preferred stock.
- (3) The Company is subject to restrictions on the payment of dividends to New York Life. Under the Delaware Insurance Code, cash dividends can be paid only out of that part of the Company's available and accumulated surplus funds which are derived from realized net operating profits on its business and realized capital gains, and dividends (or other distributions) on capital stock can be declared and paid only out of earned surplus (being an amount equal to the unassigned funds of the Company as set forth in this annual statement submitted to the Delaware Insurance Commissioner ("the Commissioner"), including all or part of the surplus arising from unrealized capital gains or revaluation of assets), except as otherwise approved by the Commissioner (provided that stock dividends may be paid out of any available surplus funds). Furthermore, no extraordinary dividend may be paid until 30 days after the Commissioner has received notice of such declaration and has not disapproved such payment within such 30 day period, or the Commissioner has approved such payment within that 30 day period. Extraordinary dividends are defined as any dividend or distribution or cash or other property, whose fair market value, together with that of other dividends or distributions made within the preceding 12 months, exceeds the greater of (1) ten percent of the Company's surplus as regards policyholders as of the preceding December 31 or (2) the net gain from operations of the Company for the 12 month period ending on the preceding December 31 (not including pro rata distributions of any class of the Company's own securities).

At December 31, 2015, the amount of earned surplus of the Company available for the payment of dividends was \$4,193,066,532. The maximum amount of dividends that may be paid in 2015 without prior notice to or approval of the Commissioner is \$812,082,385. Dividends may be declared by the Board of Directors of the Company from available surplus, as it deems appropriate, on a non-cumulative basis.

- (4) During the year ended December 31, 2015, the Company did not declare a dividend to its sole shareholder New York Life.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- (6) No restrictions have been placed on the unassigned surplus funds of the Company.
- (7) The Company did not have any advances to surplus.
- (8) The Company did not hold stock, including stock of affiliated companies, for any special purpose.
- (9) The Company did not hold any special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative net unrealized losses, gross of deferred taxes is \$10,451,040 at December 31, 2015.
- (11) The Company has not issued any surplus notes.
- (12) - (13) The Company has never had a quasi-reorganization.

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments

- (1) Commitments or contingent commitments

At December 31, 2015, the Company and its guaranteed separate accounts had outstanding contractual obligations to acquire additional private placement securities amounting to \$274,649,247.

Unfunded commitments on limited partnerships, limited liability companies, and other invested assets amounted to \$287,529,299 at December 31, 2015. Included in the total unfunded commitments is \$13,961,013 related to commitments on LIHTC investments which have been recorded in other invested assets on Page 2 - Assets with a corresponding liability in payable for securities on Page 3 - Liabilities, Surplus and Other Funds.

At December 31, 2015, the Company and its guaranteed separate accounts had contractual commitments to extend credit for commercial mortgage loans totaling \$553,943,280 at both fixed and variable rates of interest. These commitments were diversified by property type and geographic location. There were no contractual commitments to extend credit for residential mortgage loans at December 31, 2015.

On July 1, 2002, the Company transferred all of the liabilities and assets of the Company's Taiwan Branch to New York Life Insurance Taiwan Corporation ("Taiwan Corporation"), an indirect subsidiary of New York Life that was sold to Yuanta Financial Holding Co., Ltd. ("Yuanta") on December 31, 2013. Taiwan Corporation is liable for all policyholder obligations on its balance sheet, including policies issued prior to July 2002, when Taiwan Corporation was a branch of the Company. As part of the sale agreement, Yuanta has guaranteed Taiwan Corporation's obligation with respect to these policyholder obligations. However, the Company, under Taiwan law, also remains contingently liable for these policies in the remote event that neither Taiwan Corporation nor Yuanta meets its obligations. This contingent liability of the Company has not been recognized in Page 3 - Liabilities, Surplus and Other Funds because it does not meet the probable and estimable criteria of SSAP No. 5R, "*Liabilities, Contingencies and Impairments of Assets*".

- (2) - (3) Not applicable.

B. Assessments

- (1) Most of the jurisdictions in which the Company is licensed to transact business require life insurers to participate in guaranty associations which are organized to pay contractual benefits pursuant to insurance policies issued by impaired, insolvent or failed life insurers. These associations levy assessments, up to prescribed limits, on all member insurers in a particular state on the basis of the proportionate share of the premiums written by member insurers in the line of business in which the impaired, insolvent or failed life insurer is engaged. Some states permit member insurers to recover assessments through full or partial premium tax offsets.

The Company has received notification of the insolvency of various life insurers. It is expected that these insolvencies will result in non-recoverable guaranty fund assessments against the Company of \$505,386 which have been accrued in the financial statements.

NOTES TO FINANCIAL STATEMENTS

(2)	a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$	23,005,798
	b.	Decreases current year: Premium tax offset applied		(4,557,885)
	c.	Increases current year: Decrease in guaranty funds receivable		(2,248,302)
	d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year -end	\$	16,199,611

C. Gain Contingencies

Not applicable.

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

The Company’s exposure to extra contractual obligations and bad faith losses is immaterial.

E. Joint and Several Liabilities

Not applicable.

F. All Other Contingencies

The Company is a defendant in individual and/or alleged class action suits arising from its agency sales force, insurance (including variable contracts registered under the federal securities law), investment, retail securities, and/or other operations, including actions involving retail sales practices. Most of these actions seek substantial or unspecified compensatory and punitive damages. The Company is also from time to time involved in various governmental, administrative, and investigative proceedings and inquiries.

Notwithstanding the uncertain nature of litigation and regulatory inquiries, the outcome of which cannot be predicted, the Company believes that, after provisions made in the financial statements, the ultimate liability that could result from litigation and proceedings would not have a material adverse effect on the Company’s financial position; however, it is possible that settlements or adverse determinations in one or more actions or other proceedings in the future could have a material adverse effect on the Company’s operating results for a given year.

Several commercial banks have customary security interests in certain assets of the Company to secure potential overdrafts and other liabilities of the Company that may arise under custody, securities lending and other banking agreements with such banks.

Based upon Company experience, the amount of premiums and other accounts receivable that may become uncollectible and result in a potential loss is not material to the Company’s financial condition.

15. Leases

A. Lessee Leasing Arrangements

(1)a The Company is a party to an affiliated group air transportation services agreement entered into with NYLIFE LLC, a direct wholly owned subsidiary of New York Life, in November 2004. Under the terms of the agreement the Company, in conjunction with certain specified affiliates, leases an aircraft from NYLIFE LLC. Costs associated with the lease are determined on a fully allocated basis and allotted to the parties based on usage. The Company’s share of expenses associated with the lease of the aircraft was \$360,919 in 2015. The agreement expires in 2019. The aircraft is to be used by members of senior management and directors for business travel under certain circumstances. Personal use of the aircraft by employees and directors is not permitted.

(1)b-(3)b Not applicable.

B. Significant Leasing Arrangements

Not applicable.

16. Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

(1) The following table summarizes the notional amount of the Company’s financial instruments with off-balance sheet risk (derivative instruments that qualify for hedge accounting):

	Assets		Liabilities	
	2015	2014	2015	2014
Foreign currency swaps	\$ 143,686,313	\$ 148,686,313	\$ —	\$ —
Interest rate swaps	36,500,000	36,500,000	—	—
Total	\$ 180,186,313	\$ 185,186,313	\$ —	\$ —

Refer to Schedule DB of the Company’s annual statement for additional details.

(2) Refer to Note 8 (“Derivative Instruments”) for a description of the Company’s derivatives.

(3) The Company may enter into derivative instruments either on an exchange or over-the-counter (“OTC”). Exchange-traded derivatives are affected through regulated exchanges and require initial and daily variation margin collateral postings. The Company is exposed to credit risk resulting from default of the exchange.

OTC derivatives may either be cleared through a clearinghouse (“OTC-cleared”) or transacted between the Company and a counterparty under bilateral agreements (“OTC-bilateral”). Similar to exchange traded derivatives, OTC-cleared derivatives require initial and daily variation margin collateral postings. When transacting OTC-cleared derivatives, the Company is exposed to credit risk resulting from default of the clearinghouse and/or default of the Futures Commission Merchant (e.g. clearinghouse agent).

When transacting OTC-bilateral derivatives, the Company is exposed to the potential default of its OTC-bilateral counterparty. The Company deals with a large number of highly rated OTC-bilateral counterparties, thus limiting its exposure to any single counterparty. The Company has controls in place to monitor credit exposures of OTC-bilateral counterparties by limiting transactions within specified dollar limits and continuously assessing the creditworthiness of its counterparties. The Company uses master netting agreements and adjusts transaction

NOTES TO FINANCIAL STATEMENTS

levels, when appropriate, to minimize risk. The Company's policy is to not offset amounts recognized for derivatives executed with the same counterparty under the same master netting agreement with the associated collateral.

The Company may be exposed to credit related losses in the event that an OTC-bilateral counterparty fails to perform its obligations under its contractual terms. In contractual arrangements with OTC-bilateral counterparties that do not include netting provisions in the event of default, credit exposure is limited to the positive fair value of the derivatives at the reporting date. In contractual arrangements with OTC-bilateral counterparties that include netting provisions, in the event of default, credit exposure is limited to the net fair value, if positive, of all derivatives at the reporting date.

Refer to Schedule DB of the Company's annual statement for additional details.

- (4) Credit risk is managed by entering into transactions with creditworthy counterparties and obtaining collateral where appropriate. All of the net credit exposure for the Company from derivative contracts is with investment-grade counterparties. For OTC-cleared and exchange traded derivatives, the Company obtains collateral through variation margin which is adjusted daily based on the parties' net derivative position.

For OTC-bilateral derivatives, the Company obtains collateral in accordance with the terms of credit support annexes ("CSAs") negotiated as part of the master agreements entered into with most OTC-bilateral counterparties. The CSA requires that an OTC-bilateral counterparty post collateral to secure its anticipated derivative obligation, taking into account netting arrangements. In a few cases, these CSAs provide that the counterparties are not required to post collateral below a specified threshold; however the agreements governing these bilateral relationships also include credit contingent provisions whereby the threshold declines on a sliding scale with declines in the OTC-bilateral counterparties' ratings. In addition, certain of the Company's contracts require that, if the Company's (or its counterparty's) credit rating were to fall below a specified rating assigned by a credit rating agency, the other party could request immediate payout on all transactions under the contract or full collateralization of the positions there under. Cash collateral is invested in short-term investments.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer and Servicing of Financial Assets

- (1) The Company participates in securities lending programs whereby securities, which are included in investments, are loaned to third parties for the purpose of enhancing income on securities held through reinvestment of cash collateral received upon lending. For securities lending transactions, the Company requires initial collateral, usually in the form of cash, equal to 102% of the fair value of domestic securities loaned. The borrower of the loaned securities is permitted to sell or repledge those securities. For securities lending transactions, the carrying value of securities classified as bonds and on loan at December 31, 2015 was \$598,334,182, with a fair value of \$585,796,002. The Company recorded cash collateral received under these agreements of \$600,000,000 and established a corresponding liability for the same amount, which is included in payable for securities lending on Page 3 – Liabilities, Surplus and Other Funds. At December 31, 2015, there were no separate accounts securities lending arrangements.

The Company participates in dollar repurchase agreements to sell and repurchase securities. The purchaser of the securities is permitted to sell or repledge those securities. At December 31, 2015, the Company did not enter into any dollar repurchase agreements.

- (2) - (7) Not applicable.

C. Wash Sales

- (1) In the course of the Company's investment management activities, securities may be sold at a loss and repurchased within 30 days of the sale date to enhance the Company's yield on its investment portfolio.
- (2) The Company had no wash sale transactions with an NAIC rating designation of 3 through 6 at December 31, 2015.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not applicable.

19. Direct Premium Written/Produced by Managing General Agents/Third-Party Administrators

The Company did not have any direct premium written/produced by managing general agents/ third-party administrators during 2015.

20. Fair Value Measurements

- A. The Company's financial assets and liabilities carried at fair value have been classified, for disclosure purposes, based on a hierarchy defined by SSAP No. 100, "Fair Value Measurements". Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. This guidance establishes a framework for measuring fair value that includes a hierarchy used to classify the inputs used in measuring fair value. The hierarchy prioritizes the inputs to valuation techniques used to measure fair value into three levels. The level in the fair value hierarchy within which the fair value measurement falls is determined based on the lowest level input that is significant to the fair value measurement.

- (1) The levels of the fair value hierarchy are based on the inputs to the valuation as follows:

Level 1	Fair value is based on unadjusted quoted prices for identical assets or liabilities in an active market. Active markets are defined as a market in which many transactions occur with sufficient frequency and volume to provide pricing information on an ongoing basis.
Level 2	Observable inputs other than level 1 prices, such as quoted prices in active markets for similar assets or liabilities; quoted prices in markets that are not active for identical or similar assets or liabilities, or other model driven inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities. Valuations are generally obtained from third-party pricing services for identical or comparable assets or liabilities or through the use of valuation methodologies using observable market inputs.
Level 3	Instruments whose values are based on prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. These inputs reflect management's own assumptions in pricing the asset or liability. Pricing may also be based upon broker quotes that do not represent an offer to transact. Prices are determined using valuation methodologies such as option pricing models, discounted cash flow models and other similar techniques. Non-binding broker quotes, which are utilized when pricing service information is not available, are reviewed for reasonableness based on the Company's understanding of the market, and are generally considered Level 3. To the extent the internally developed valuations use significant unobservable inputs, they are classified as Level 3.

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The following table represents the balances of assets and liabilities measured at fair value as of December 31, 2015:

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
a. Assets at fair value				
1. Bonds				
U.S. corporate	\$ —	\$ 4,931,475	\$ —	\$ 4,931,475
Non-agency commercial mortgage-backed securities	—	—	—	—
Non-agency residential mortgage-backed securities	—	290,800	731,088	1,021,888
Non-agency asset-backed securities	—	—	1,702,303	1,702,303
Total bonds	—	5,222,275	2,433,391	7,655,666
2. Common stocks	436,136,322	62,214	26,209,031	462,407,567
3. Derivative assets				
Foreign currency swaps	—	194,004,423	—	194,004,423
Put options	—	51,448,899	—	51,448,899
Interest rate swaps	—	30,971,022	—	30,971,022
Swaptions	—	6,470,273	—	6,470,273
Interest rate caps	—	3,146,398	—	3,146,398
Foreign currency forwards	—	2,091,014	—	2,091,014
Corridor options	—	5,139,417	—	5,139,417
Futures	16,500	—	—	16,500
Total derivative assets	16,500	293,271,446	—	293,287,946
4. Separate accounts assets	28,325,200,921	169,641,228	272,694,370	28,767,536,519
Total assets at fair value	\$ 28,761,353,743	\$ 468,197,163	\$ 301,336,792	\$ 29,530,887,698
b. Liabilities at fair value				
1. Derivative liabilities				
Interest rate swaps	\$ —	\$ 24,499,999	\$ —	\$ 24,499,999
Foreign currency swaps	—	3,650,955	—	3,650,955
Futures	5,344	—	—	5,344
Total derivative liabilities	5,344	28,150,954	—	28,156,298
2. Separate accounts liabilities - derivatives ¹	—	6,213,562	—	6,213,562
Total liabilities at fair value	\$ 5,344	\$ 34,364,516	\$ —	\$ 34,369,860

¹ Separate accounts contract holder liabilities are not included in the table as they are reported at contract value and not fair value in the Company's Annual Statement.

(2) The table below presents a rollforward of Level 3 assets and liabilities for the year ended December 31, 2015:

	Balance at 01/01/2015	Transfers into Level 3	Transfers out of Level 3	Total gains or (losses) included in Net Income	Total gains or (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Balance at 12/31/2015
Bonds										
Non-agency RMBS	\$ 78,214	\$ 492,983	\$ —	\$ 26	\$ 160,838	\$ —	\$ —	\$ —	\$ (973)	\$ 731,088
Non-agency asset-backed securities	3,747,899	—	(2,019,117)	—	663,843	—	—	—	(690,322)	1,702,303
Total bonds	3,826,113	492,983	(2,019,117)	26	824,681	—	—	—	(691,295)	2,433,391
Common stocks	1,748,613	—	—	209	(511,373)	25,745,440	—	—	(773,858)	26,209,031
Separate account assets ¹	259,308,767	—	—	2,831,231	5,687,701	15,379,786	—	(10,513,115)	—	272,694,370
Total	\$ 264,883,493	\$ 492,983	\$ (2,019,117)	\$ 2,831,466	\$ 6,001,009	\$ 41,125,226	\$ —	\$ (10,513,115)	\$ (1,465,153)	\$ 301,336,792

¹ The total gains or (losses) included in surplus for separate accounts assets are offset by an equal amount for separate accounts liabilities, which results in a net zero impact on surplus for the Company.

Transfers between levels

Transfers between levels may occur due to changes in valuation sources, changes in the availability of market observable inputs, which generally are caused by changes in market conditions such as liquidity, trading volume or bid-ask spreads, or as a result of a security measured at amortized cost at the beginning of the period, but measured at estimated fair value at the end of the period, or vice versa, due to a ratings downgrade or upgrade. For the separate accounts, transfers are mostly related to changes in the redemption restrictions of limited partnerships and hedge fund investments. The Company's policy is to assume the transfer occurs at the beginning of the period.

Transfers between Levels 1 and 2

During the year ended December 31, 2015, there were no transfers between Levels 1 and 2.

NOTES TO FINANCIAL STATEMENTS

Transfers into and out of Level 3

The Company's basis for transferring assets and liabilities into and out of Level 3 is based on changes in the observability of data, a change in the security's measurement or changes in redemption restrictions of certain separate accounts investments.

Transfers into Level 3 totaled \$492,983 for the year ended December 31, 2015, which were related to securities which are measured at fair value at the end of the period. Transfers out of Level 3 totaled \$2,019,117 for the year ended December 31, 2015, which were related to securities measured at amortized cost at the end of the period.

(3) Determination of fair value

The Company has an established and well-documented process for determining fair value. Security pricing is applied using a hierarchy approach whereby publicly available prices are first sought from nationally recognized third-party pricing services. For most private placement securities, the Company applies a matrix-based pricing methodology, which uses spreads derived from third-party benchmark bond indices. For private placement securities that cannot be priced through these processes, the Company uses internal models and calculations. All other securities are submitted to independent brokers for prices. The Company performs various analyses to ascertain that the prices represent fair value. Examples of procedures performed include, but are not limited to, back testing recent trades, monitoring trading volumes, and performing variance analysis of monthly price changes using different thresholds based on asset type. The Company also performs an annual review of all third-party pricing services. During this review, the Company obtains an understanding of the process and sources used by the pricing service to ensure that they maximize the use of observable inputs, the pricing service's frequency of updating prices, and the controls that the pricing service uses to ensure that their prices reflect market assumptions. The Company also selects a sample of securities and obtains a more detailed understanding from each pricing service regarding how they derived the price assigned to each security. Where inputs or prices do not reflect market participant assumptions, the Company will challenge these prices and apply different methodologies that will enhance the use of observable inputs and data. The Company may use non-binding broker quotes or internal valuations to support the fair value of securities that go through this formal price challenge process. At December 31, 2015, the Company did not challenge any prices it received from third-party pricing services.

In addition, the Company has a pricing committee that provides oversight over the Company's prices and fair value process for securities. The committee is comprised of representatives from the Company's Investment Management group, Controller's, Compliance and Security Operations. The committee meets quarterly and is responsible for the review and approval of the Company's valuation procedures. The committee is also responsible for the review of pricing exception reports as well as the review of significant inputs used in the valuation of assets that are valued internally.

For Level 1 investments, valuations are generally based on observable inputs that reflect quoted prices for identical assets in active markets.

The fair value for Level 2 and Level 3 valuations are generally based on a combination of the market and income approach. The market approach generally utilizes market transaction data for the same or similar instruments, while the income approach involves determining fair values from discounted cash flow methodologies.

The following represents a summary of significant valuation techniques for assets and liabilities used to determine fair value, as well as the general classification of such instruments pursuant to the valuation hierarchy.

Level 1 measurements

Common stocks

These securities are comprised of exchange traded U.S. and foreign common stock and mutual funds. Valuation of these securities is based on unadjusted quoted prices in active markets that are readily and regularly available.

Derivatives

These derivatives are comprised of exchange traded future contracts. Valuation of these securities is based on unadjusted quoted prices in active markets that are readily and regularly available.

Separate accounts assets

These assets are comprised of exchange traded funds, common stocks and actively traded open-end mutual funds with a daily net asset value ("NAV"). The NAV can be observed by redemption and subscription transactions between third parties, or may be obtained from fund managers. Therefore, the fair values of these investments has been reflected within Level 1 in the fair value hierarchy. Common stocks are generally traded on an exchange.

Level 2 measurements

Bonds

The fair value of bonds is obtained from third-party pricing services, matrix-based pricing, internal models or broker quotes. Third-party pricing services generally use a discounted cash-flow model or a market approach. Typical inputs used by these pricing sources include, but are not limited to: benchmark yields, reported trades, issuer spreads, bids, offers, benchmark securities, estimated cash flows and prepayment speeds, which the Company has determined are observable inputs.

Private placement securities are primarily priced using a matrix-based pricing methodology, which uses spreads derived from third-party benchmark bond indices. Specifically, the Barclays Credit Index is used for investment-grade securities and the Citi High Yield Cash Index is used for below investment-grade securities. These indices are two widely recognized, reliable, and well regarded benchmarks by participants in the financial services industry which represent the broader U.S. public bond markets.

Certain private placement securities that cannot be priced using the matrix pricing described above, are priced by an internally developed discounted cash flow model or are priced based on internal calculations. This model uses observable inputs with a discount rate based off spreads of comparable public bond issues adjusted for liquidity, rating and maturity. The Company assigns a credit rating for private placement securities based upon internal analysis. The liquidity premium is based upon observable market transactions, while the maturity and rating adjustments are based upon data obtained from Bloomberg. These securities are classified as Level 2.

For some of the private placement securities priced through the model, the liquidity adjustments may not be based on market data, but rather, calculated internally. If the impact of the liquidity adjustment, which usually requires the most judgment, is not significant to the overall value of the security, the security is still classified as Level 2.

NOTES TO FINANCIAL STATEMENTS

Derivatives (including separate accounts liabilities – derivatives)

The fair value of derivative instruments is generally derived using valuation models. The selection of a particular model depends upon the contractual terms of, and specific risks inherent in the instrument, as well as the availability of pricing information in the market. The Company generally uses similar models to value similar instruments. Valuation model inputs include contractual terms, yield curves, foreign exchange rates, equity prices, credit curves, measures of volatility and other factors. OTC derivatives that trade in liquid markets, where model inputs are observable for substantially the full term, are classified as Level 2.

Separate accounts assets

These are assets primarily related to investments in U.S. government and treasury securities, corporate bonds, and mortgage-backed securities. These separate accounts assets are valued and assigned within the fair value hierarchy, consistent with the methodologies described herein for similar financial instruments held within the general account of the Company. This also relates to investments in limited partnerships and hedge funds that use NAV where the investment can be redeemed at NAV at the measurement date or in the near-term (generally 90 days).

Level 3 measurements

Bonds

The valuation techniques for most Level 3 bonds are generally the same as those described in Level 2. However, if the investments are less liquid or are lightly traded, there is generally less observable market data, and therefore these investments will be classified as Level 3. Circumstances where observable market data are not available may include events such as market illiquidity and credit events related to the security. In addition, certain securities are priced based upon internal valuations using significant unobservable inputs.

If the price received from third-party pricing services does not appear to reflect market activity, the Company may challenge the price. For securities which go through this formal price challenge process, a non-binding broker quote, or internal valuation is used to support the fair value instead. The Company also uses non-binding broker quotes to fair value certain bonds, when the Company is unable to obtain prices from third-party vendors.

Private placement securities where adjustments for liquidity are considered significant to the overall price are classified as Level 3.

Common stocks

These securities include equity investments with privately held entities, including a government organization, where the prices are derived from internal valuations.

Separate accounts assets

These assets are primarily related to limited partnership investments and hedge funds that are restricted with respect to transfer or withdrawal (generally greater than 90 days).

- B. Not applicable.
- C. The following table presents the carrying amounts and estimated fair values of the Company's financial instruments at December 31, 2015. Since the SSAP 100 hierarchy only applies to items that are measured at fair value at the reporting date, the items in the tables above are subsets of the amounts reported in the following table.

	Fair Value	Carrying Amount	Level 1	Level 2	Level 3	Not Practicable
Assets:						
Bonds	\$ 73,410,102,940	\$ 71,792,084,962	\$ —	\$ 70,345,815,330	\$ 3,064,287,610	\$ —
Preferred stocks	5,066,084	5,058,809	—	66,084	5,000,000	—
Common stocks	462,407,568	462,407,567	436,136,323	62,214	26,209,031	—
Mortgage loans	12,432,991,372	12,096,794,274	—	—	12,432,991,372	—
Cash, cash equivalents and short-term investments	2,290,630,640	2,290,630,640	6,865,350	2,283,765,290	—	—
Derivatives	330,355,741	322,591,137	—	330,355,741	—	—
Derivatives - collateral	452,026	452,026	—	452,026	—	—
Other invested assets ¹	259,534,156	227,820,618		28,268,541	231,265,615	—
Collateralized third-party commercial loans	11,379,368	11,455,444	—	—	11,379,368	—
Investment income due and accrued	612,739,452	612,739,452	—	612,739,452	—	—
Separate accounts assets	34,923,133,343	34,771,236,935	28,340,941,206	5,503,245,626	1,078,946,511	—
Separate accounts assets - collateral	7,461,600	7,461,600	—	7,461,600	—	—
Total assets	\$ 124,746,254,290	\$ 122,600,733,464	\$ 28,783,942,879	\$ 79,112,231,904	\$ 16,850,079,507	\$ —
Liabilities:						
Deposit fund contracts:						
Annuities certain	\$ 715,652,421	\$ 692,223,273	\$ —	\$ —	\$ 715,652,421	\$ —
Supplementary contracts	241,432,965	241,432,965	—	—	241,432,965	—
Continued interest accounts	48,424,353	48,424,353	—	—	48,424,353	—
Derivatives	28,156,299	28,156,299	—	28,156,299	—	—
Derivatives - collateral	252,863,937	252,863,937	—	252,863,937	—	—
Borrowed money	223,707	—	—	223,707	—	—
Amounts payable for securities lending	600,000,000	600,000,000	—	600,000,000	—	—
Separate accounts liabilities - collateral	10,680,000	10,680,000	—	10,680,000	—	—
Separate accounts liabilities - derivatives	6,213,562	6,213,562	—	6,213,562	—	—
Total liabilities	\$ 1,903,647,244	\$ 1,879,994,389	\$ —	\$ 898,137,505	\$ 1,005,509,739	\$ —

¹ Excludes investments accounted for under the equity method.

NOTES TO FINANCIAL STATEMENTS

Bonds

The fair value of bonds is determined by considering one of four primary sources: (1) security pricing is applied using a hierarchy approach whereby publicly available prices are first sought from nationally recognized third-party pricing services, (2) securities are priced using a matrix-based pricing methodology, which uses spreads derived from third-party benchmark bond indices, (3) securities are priced using an internal pricing model or methodology, and (4) securities are submitted to independent brokers for prices.

The pricing service generally uses a discounted cash-flow model or market approach to determine fair value. Typical inputs used by these pricing services include, but are not limited to; benchmark yields, reported trades, issuer spreads, bids, offers, benchmark securities, estimated cash flows and prepayment speeds.

Independent pricing vendors do not supply prices for private placement bonds. These securities are primarily priced using a matrix-based pricing methodology, which uses spreads derived from third-party benchmark bond indices. Any private securities that cannot be priced using this methodology, are priced using an internally developed model based upon assigned comparable public issues adjusted for liquidity, maturity and rating or are priced based on internal calculations. The Company assigns a credit rating based upon internal analysis.

Prices from pricing services and broker quotes are validated on an ongoing basis to ensure the adequacy and reliability of the fair value measurement. The Company performs both quantitative and qualitative analysis of the prices including initial and ongoing review of third-party pricing methodologies, back testing of recent trades, and a thorough review of pricing trends and statistics.

Included in Bonds is an affiliated bond from MCF with a fair value of \$1,706,749,656 December 31, 2015. The fair value of this security is calculated internally and may include inputs that may not be observable. Therefore, this security is classified as Level 3.

Preferred and common stocks

The fair value of unaffiliated equity securities is determined by considering one of three primary sources: (1) security pricing is applied using a hierarchy approach whereby publicly available prices are first sought from third-party pricing services, (2) the remaining un-priced securities are submitted to independent brokers for prices, and (3) securities are priced using an internal pricing model or methodology.

Prices from pricing services and broker quotes are validated on an ongoing basis to ensure the adequacy and reliability of the fair value measurement. The Company performs both quantitative and qualitative analysis of the prices including, initial and ongoing review of third-party pricing methodologies, back testing of recent trades, and a thorough review of pricing trends and statistics.

Mortgage loans

The estimated fair value of mortgage loans is determined based upon the present value of the expected cash flows discounted at an interpolated treasury yield plus a spread. The spread is based on management's judgment and assumptions and it takes into account property type, loan to value and remaining term of each loan. The spread is a significant component of the pricing inputs.

Cash, cash equivalents, short-term investments and investment income due and accrued

Cash on hand is classified as Level 1. Cash overdrafts (i.e. outstanding checks) are classified as Level 2. Due to the short-term maturities, the carrying value of short-term investments, cash, cash equivalents, and investment income due and accrued is presumed to approximate fair value.

Derivatives (including separate accounts liabilities)

The fair value of derivative instruments is generally derived using valuation models, except for derivatives that are exchange-traded, which are valued using quoted prices in an active market. Where valuation models are used, the selection of a particular model depends upon the contractual terms of, and specific risks inherent in the instrument, as well as the availability of pricing information in the market. The Company generally uses similar models to value similar instruments. Valuation model inputs include contractual terms, yield curves, foreign exchange rates, equity prices, credit curves, measures of volatility and other factors.

Derivatives - collateral (including separate accounts liabilities - collateral)

The carrying value of these instruments approximates fair value since these assets and liabilities are generally short-term in nature.

Other invested assets

Other invested assets are principally comprised of LIHTC investments as well as other investments with characteristics of debt. The fair value of these assets is based on a discounted cash flow calculation using a discount rate that is determined internally and therefore, classified as Level 3 (refer to Note 5 - Investments, for details on LIHTC investments). For certain other investments included in this line, the fair value calculation is based on observable inputs and therefore, classified as Level 2.

Collateralized third-party commercial loans

For collateralized third-party loans, fair value was calculated by discounting future cash flows using prevailing interest rates on similar loans plus a spread adjustment. The spread is based on management's judgment and assumptions and is significant to the valuation.

Separate accounts assets (including separate accounts assets - collateral)

Assets within the separate accounts are primarily invested in bonds, common stocks and preferred stocks. The fair value of investments in the separate accounts is calculated using the same procedures as are used for bonds and common stocks in the general account.

The separate accounts also invest in limited partnerships and hedge fund investments. The fair value of such partnerships is determined by reference to the limited partnership's NAV. The valuation of the hedge funds is based upon the hedge funds' latest financial statements adjusted for cash activity since that date and estimates of market valuations.

Deposit fund contracts

Fair values for annuities certain liabilities are estimated using discounted cash flow calculations based on interest rates currently being offered for similar contracts with maturities consistent with those remaining for the contracts being valued.

For all other deposit funds and supplemental contracts, estimated fair value is equal to account value.

Borrowed money

Borrowed money consists of a financing arrangement. The carrying value of the financing arrangement approximates fair value.

NOTES TO FINANCIAL STATEMENTS

Amounts payable for securities lending

Amounts payable for securities lending consists of cash collateral received under securities lending agreements. The carrying value approximates fair value.

- D. If it is not practicable for an entity to estimate the fair value of that financial instrument or a class of financial instruments, the following shall be disclosed:

(1) - (2) Not applicable.

21. Other Items

A. Unusual or Infrequent Items

Not applicable.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

Assets with a carrying value of \$3,736,605 at December 31, 2015 were on deposit with government authorities or trustees as required by certain state insurance laws.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-transferable Tax Credits

Not applicable.

F. Subprime and Midprime Mortgage Related Risk Exposure

- (1) The Company categorizes mortgage securities with an average FICO score (credit score) of 625 or less as “subprime” mortgage securities and mortgage securities with an average FICO score of greater than 625 and less than 700 as “midprime” mortgage securities. Securities with an average FICO score of 700 or greater are characterized as “prime”. The delinquency, credit loss, prepayment rate of the pool of mortgages collateralizing the investment and credit enhancement available for the investment are reviewed. Cash flow forecasts for each subprime and midprime mortgage security using estimates of future prepayment, delinquency, default and loss severity rates are prepared and are stress tested. This analysis shows that the majority of the unrealized losses associated with the Company’s subprime and midprime mortgage holdings are due to market dislocation and is not reflective of the projected cash flows for the portfolio of securities or how these securities have performed to date.
- (2) The Company does not engage in subprime residential or commercial mortgage lending and therefore has no direct exposure through investments in subprime mortgage loans.
- (3) The Company has exposure to subprime and midprime residential mortgage lending through its fixed maturity investments that are collateralized by mortgages that have characteristics of subprime or midprime lending. Subprime residential mortgage lending is the origination of residential mortgage loans to customers with weak credit profiles, including using relaxed mortgage-underwriting standards that provide for affordable mortgage products. These investments are primarily in the form of asset-backed securities (“ABS”) supported by subprime or midprime residential mortgage loans or collateralized debt securities (“CDOs”) that contain a subprime or midprime loan component. The collective carrying value of these investments is \$419,399,487 representing 0.58% of total fixed maturity investments. Of this amount, 8.86% had “AAA” or “AA” credit quality ratings. There was no common stock subprime or midprime exposure. The Company manages its subprime and midprime risk exposure by limiting the Company’s holdings in these types of instruments, and performing ongoing analysis of cash flows, prepayment speeds, default rates and other stress variables.

The Company’s general account fixed maturity investments that are collateralized by residential mortgages that have characteristics of subprime or midprime lending at December 31, 2015 are:

Subprime - Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 61,506,395	\$ 65,963,144	\$ 67,315,141	\$ 2,405,869
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	570,042	743,573	930,404	1,150,194
Structured securities	—	—	—	—
Equity investment in SCAs	—	—	—	—
Other assets	—	—	—	—
Total	\$ 62,076,437	\$ 66,706,717	\$ 68,245,545	\$ 3,556,063

Midprime - Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 346,498,866	\$ 352,633,563	\$ 374,658,104	\$ 92,031,831
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	45,390	59,207	74,084	91,585
Structured securities	—	—	—	—
Equity investment in SCAs	—	—	—	—
Other assets	—	—	—	—
Total	\$ 346,544,256	\$ 352,692,770	\$ 374,732,188	\$ 92,123,416

Grand total (subprime and midprime)	\$ 408,620,693	\$ 419,399,487	\$ 442,977,733	\$ 95,679,479
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NOTES TO FINANCIAL STATEMENTS

The Company’s guaranteed separate accounts fixed maturity investments that are collateralized by residential mortgages that have characteristics of subprime or midprime lending at December 31, 2015 are:

Subprime-Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 733,998	\$ 767,638	\$ 799,171	\$ 16,857
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	13,732	13,815	15,987	—
Structured securities	—	—	—	—
Equity investment in SCAs	—	—	—	—
Other assets	—	—	—	—
Total	\$ 747,730	\$ 781,453	\$ 815,158	\$ 16,857

Midprime-Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 9,565,516	\$ 9,701,113	\$ 9,831,664	\$ 2,783,973
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	3,997	3,454	3,997	—
Structured securities	—	—	—	—
Equity investment in SCAs	—	—	—	—
Other assets	—	—	—	—
Total	\$ 9,569,513	\$ 9,704,567	\$ 9,835,661	\$ 2,783,973

Grand total (subprime and midprime)	\$ 10,317,243	\$ 10,486,020	\$ 10,650,819	\$ 2,800,830
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- (4) The Company does not have underwriting exposure to subprime mortgage risk through mortgage guaranty or financial guaranty insurance coverage.

G. Retained Assets

- (1) Effective June 1, 2012, the Company ceased offering retained asset accounts as a settlement option to life insurance and annuity beneficiaries. Prior to that date, beneficiaries could select the retained asset account as a settlement option for satisfying individual life insurance and annuity claims of \$10,000 or more. Retained asset accounts are interest-bearing draft accounts administered by an unaffiliated bank and beneficiaries may access available funds by writing a check for any amount up to the full remaining balance of the net claim settlement. The Company’s aggregate liability for retained asset accounts is reported as a component of liability for deposit-type contracts on Page 3 – Liabilities, Surplus and Other Funds.

Interest rates for retained asset accounts are not guaranteed and are declared periodically at the discretion of the Company. The following interest rates were paid to retained asset account holders in 2015:

Effective Date		Interest Rate
From	Through	
11/28/2015	12/31/2015	0.10%
1/1/2015	11/27/2015	0.09%

The applicable fees charged for retained asset accounts in 2015 were as follows:

Description	Amount Charged
Overnight delivery of additional checkbooks	\$15 weekday, \$22 weekend
Checks returned for insufficient funds	\$10 per occurrence
Stop payment requests	\$12 per request

- (2) The following table presents the number and balance of retained asset accounts in-force at December 31, 2015 and 2014, respectively:

	In-Force			
	2015		2014	
	Number	Amount	Number	Amount
Up to and including 12 months	—	\$ —	—	\$ —
13 to 24 months	—	—	—	—
25 to 36 months	—	—	209	6,810,147
37 to 48 months	151	4,822,332	333	11,549,659
49 to 60 months	225	8,226,846	310	10,588,485
Over 60 months	1,406	34,788,550	1,528	34,944,551
Total	1,782	\$ 47,837,728	2,380	\$ 63,892,842

NOTES TO FINANCIAL STATEMENTS

(3) The following table presents the Company's retained asset accounts at December 31, 2015:

	Individual	
	Number	Amount
Retained asset accounts at the beginning of the year	2,380	\$ 63,892,842
Retained asset accounts issued/added during the year	—	—
Investment earnings credited to retained asset accounts during the year	N/A	49,724
Fees and other charges assessed to retained asset accounts during the year	N/A	(120)
Retained asset accounts transferred to state unclaimed property funds during the year	(2)	(13,175)
Retained asset accounts closed/withdrawn during the year	(596)	(16,091,542)
Retained asset accounts at the end of the year	1,782	\$ 47,837,729

H. Not applicable.

22. Events Subsequent

As of February 25, 2016, the date the financial statements were available to be issued, there have been no events occurring subsequent to the close of the Company's books or accounts for the accompanying annual statement that would have a material effect on the financial condition of the Company.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes () No (X). If yes, give full details.
- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? Yes () No (X). If yes, give full details.

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes () No (X).
 - a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate.
 - b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement?
- (2) Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (X). If yes, give full details.

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction, in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. If all reinsurance agreements were terminated by either party as of the date of the statement, the resulting reduction in surplus due to loss of reserve credits net of unearned premium would be approximately \$175,000,000.
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the Company as of the effective date of the agreement? Yes () No (X). If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

B. Uncollectible Reinsurance

Not applicable.

C. Commutation of Ceded Reinsurance

Not applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable.

E - G. Not applicable.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

25. Change in Incurred Losses and Loss Adjustment Expenses

Not applicable.

NOTES TO FINANCIAL STATEMENTS

26. Intercompany Pooling Arrangements

Not applicable.

27. Structured Settlements

The Company owns all rights, title and interest in and to certain structured settlement annuity contracts issued by New York Life. The carrying value of the annuity contracts is based upon the actuarially determined value of the obligations under the structured settlement agreements (noted below), which generally have some life contingent benefits.

The Company is the assumed obligor for certain structured settlement agreements with unaffiliated insurance companies, beneficiaries and other non-affiliated entities. To satisfy its obligations under these agreements, the Company owns all rights, title and interest in and to certain structured settlement annuity contracts issued by New York Life. The obligations are based upon the actuarially determined present value of expected future payments. Interest rates used in establishing such obligations ranged from 3.50% to 7.75%. The Company has directed New York Life to make the payments under the annuity contracts directly to the beneficiaries under the structured settlement agreements. At December 31, 2015 and 2014, the carrying value of the interest in annuity contracts and the corresponding obligations under structured settlement agreements amounted to \$7,108,220,666 and \$6,882,866,800, respectively.

28. Health Care Receivables

Not applicable.

29. Participating Policies

Not applicable.

30. Premium Deficiency Reserves

Not applicable.

31. Reserves for Life Contracts and Annuity Contracts

- (1) Surrender values are promised in excess of reserves included in Exhibit 5 – Life Insurance. This excess is included in Exhibit 5 – Miscellaneous Reserves. No surrender values are promised in excess of the total reserves included in other sections of Exhibit 5.
- (2) Additional reserves are held on account of anticipated extra mortality for policies subject to extra premiums.
- (3) At December 31, 2015, the Company had \$12,478,440,922 of insurance in-force for which the gross premiums were less than the net premiums according to the standard of valuation set by the State of Delaware. Reserves to cover the above insurance totaled \$323,608,225 at year-end and were reported in Exhibit 5 – Miscellaneous Reserves.
- (4) The tabular interest (Page 7, Line 4) for Variable Life has been determined by formula as described in the instructions for Page 7. The tabular interest for other life policies has been determined from the basic data for the calculation of policy reserves.

The tabular less actual reserves released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7.

The tabular cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7.

- (5) Not applicable.
- (6) The details for "other increases (net)" on Page 7, Line 7 are:

Ordinary Life:

Change in general account CRVM allowance	
and change in secondary guarantee reserve, other than X-factor related	\$ 118,579,971
Change in deficiency reserves due to change in X-factors	61,698,939
Impact of reinsurance	(2,194,029)
Change in GMDB reserve	1,181,671
Total for Ordinary Life	179,266,552

Group Life:

Change in general account CRVM allowance	
and change in secondary guarantee reserve	19,711
Impact of reinsurance	(863,081)
Total for Group Life	(843,370)

Individual Annuity:

Change in general account CARVM allowance	(34,043,422)
Change in excess reserves (GMDB/GMAB)	17,679,776
Change in excess payment on GMDB	(2,564,320)
Change in disability reserve	(17,677)
Purchase of additional hedge assets backing the rider on variable deferred annuities	
that guarantee cash surrender value	3,167,352
Single premium immediate annuities market value adjustment withdrawals	(13,336,149)
Impact of valuation system conversion	(24,768,115)
Other - miscellaneous	(933,698)
Total for Individual Annuity	(54,816,253)
Total	\$ 123,606,929

"Other net changes in reserves" on Exhibit 7, Line 4 relates to annuities certain and consists of:

Difference between net single premiums and deposits	(23,289,577)
Total other increases (net)	\$ 100,317,352

NOTES TO FINANCIAL STATEMENTS

32. Analysis of Annuity Actuarial Reserves and Deposit-Type Liabilities by Withdrawal Characteristics

December 31, 2015					
	General Account	Separate Accounts with Guarantees	Non-guaranteed Separate Accounts	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	\$ 13,187,245,997	\$ —	\$ —	\$ 13,187,245,997	17%
(2) At book value less current surrender charge of 5% or more	5,568,371,402	—	—	5,568,371,402	7%
(3) At fair value	—	—	21,783,393,402	21,783,393,402	28%
(4) Total with market value adjustment or at fair value (total of 1 through 3)	18,755,617,399	—	21,783,393,402	40,539,010,801	52%
(5) At book value without adjustment (minimal or no charge or adjustment)	26,735,590,515	—	—	26,735,590,515	34%
B. Not subject to discretionary withdrawal	11,190,695,139	—	—	11,190,695,139	14%
C. Total (gross: direct + assumed)	56,681,903,053	—	21,783,393,402	78,465,296,455	100%
D. Reinsurance ceded	—	—	—	—	—%
E. Total (net) * (C) – (D)	\$ 56,681,903,053	\$ —	\$ 21,783,393,402	\$ 78,465,296,455	100%

* Reconciliation of total annuity actuarial reserves and deposit-type liabilities.

F. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	\$ 55,567,764,740
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	132,644,347
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	981,493,966
4. Subtotal	56,681,903,053
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	21,783,393,402
6. Exhibit 3, Line 0399999, Column 2	—
7. Policyholder dividend and coupon accumulations	—
8. Policyholder premiums	—
9. Guaranteed interest contracts	—
10. Other contract deposit funds	—
11. Subtotal	\$ 21,783,393,402
12. Combined Total (4+11)	\$ 78,465,296,455

33. Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations at December 31, 2015, were as follows:

Type	Gross	Net of Loading
Ordinary new business	\$ —	\$ —
Ordinary renewal	504,518	292,455
Group life	—	—
Total	\$ 504,518	\$ 292,455

34. Separate Accounts

A. Separate Accounts Activity

- (1) The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For 2015, the Company reported assets and liabilities from the following product lines/transactions in separate accounts:
- Variable universal life insurance products guaranteed
 - Variable universal life Insurance products non-guaranteed
 - Variable annuity products non-guaranteed
 - Universal life insurance products guaranteed

In accordance with the domiciliary state procedures for approving items within the separate accounts, the separate accounts classification of the following items are supported by a specific state statute:

The separate accounts are subject to Section 2932 of the Delaware Insurance Code and the regulations there under. Assets of guaranteed separate accounts are invested in accordance with the provisions of Chapter 13 of the Delaware Insurance Code.

NOTES TO FINANCIAL STATEMENTS

(2) At December 31, 2015 and 2014, the Company’s separate accounts statement included legally insulated assets of \$34,616,409,337 and \$34,416,673,343, respectively. The assets legally and not legally insulated from the general account at December 31, 2015 are attributed to the following products/transactions:

Product /Transaction	Legally Insulated Assets	Separate Accounts Assets (Not Legally Insulated)
Variable universal life insurance products guaranteed	\$ 244,900,829	\$ 7,018,267
Variable universal life insurance products non-guaranteed	6,152,023,417	(5,149,719)
Variable annuity products non-guaranteed	22,580,440,677	27,963,856
Universal life insurance products guaranteed	5,639,044,454	132,456,754
Total	\$ 34,616,409,377	\$ 162,289,158

¹Separate accounts assets classified as not legally insulated support \$70,044,385 of remittances and items not allocated and other transfers to the general account due or accrued (net), \$16,893,562 of derivatives, \$54,862,586 of payable for securities, \$18,293,100 of other liabilities and \$2,195,525 of surplus.

(3) At December 31, 2015, the general account of the Company had a maximum guarantee for separate accounts liabilities of \$992,226,885 which primarily consisted of the net amount at risk of the guaranteed minimum death benefit of \$657,108,941, guaranteed minimum accumulation benefit of \$232,594,393, enhanced beneficiary benefit of \$5,844,547, guaranteed future income benefit of \$4,640,157 and no lapse guarantees of \$92,038,847. To compensate the general account for the risk taken, the separate accounts have paid risk charges as follows for the past five years:

a.	2015	\$ 46,118,276
b.	2014	\$ 39,296,411
c.	2013	\$ 31,532,067
d.	2012	\$ 25,294,504
e.	2011	\$ 19,805,139

For the periods ending December 31, 2015, 2014, 2013, 2012 and 2011, the general account of the Company had paid \$6,887,470, \$4,097,269, \$4,794,150, \$7,532,285 and \$7,553,384, respectively, toward separate accounts guarantees.

(4) At December 31, 2015, there were no separate accounts securities lending arrangements.

B. General Nature and Characteristics of Separate Accounts Business

The Company maintains non-guaranteed variable separate accounts for individual and group life and annuity policies. The assets in these accounts are carried at fair value.

The Company maintains four guaranteed separate accounts for universal life insurance policies and one guaranteed separate accounts for a private placement variable universal life policy. The assets in these accounts are carried at amortized cost and the contracts provide minimum guaranteed interest rates. With certain products, a market value adjustment is imposed upon certain surrenders. A transfer adjustment charge is imposed upon certain transfers.

Information regarding the separate accounts of the Company is as follows:

	Indexed	Non-Indexed Guarantee Less than/Equal to 4%	Non-Indexed Guarantee More than 4%	Non-Guaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for the year ended 12/31/2015	\$ —	\$ 296,797,299	\$ —	\$ 1,858,254,837	\$ 2,155,052,136
Reserves at 12/31/2015					
(2) For accounts with assets at:					
a. Fair value	\$ —	\$ —	\$ —	\$ 27,864,285,776	\$ 27,864,285,776
b. Amortized cost	—	5,416,942,503	456,888,392	—	5,873,830,895
c. Total reserves *	\$ —	\$ 5,416,942,503	\$ 456,888,392	\$ 27,864,285,776	\$ 33,738,116,671
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$ —	\$ 5,416,942,503	\$ 456,888,392	\$ —	\$ 5,873,830,895
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	—	—	—	—
3. At market value	—	—	—	27,864,285,776	27,864,285,776
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	—	5,416,942,503	456,888,392	27,864,285,776	33,738,116,671
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total reserves	\$ —	\$ 5,416,942,503	\$ 456,888,392	\$ 27,864,285,776	\$ 33,738,116,671

*Line 2(c) should equal line 3(c)

(4) Not applicable.

NOTES TO FINANCIAL STATEMENTS

C. Reconciliation of Net Transfers to or (from) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
a. Transfers to separate accounts (Page 4, Line 1.4)	\$ 2,155,068,044
b. Transfers from separate accounts (Page 4, Line 10)	735,813,103
c. Net transfers to or (from) separate accounts (a) – (b)	<u>1,419,254,941</u>
(2) Reconciling adjustments:	
a. Reinsurance ceded	<u>(6,133,041)</u>
(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c)+(2)=(Page 4, Line 26)	
	<u><u>\$ 1,413,121,900</u></u>

35. Loss/Claim Adjustment Expenses

Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []

1.3

State Regulating?

Delaware

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2012

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2012

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

06/23/2014

3.4

By what department or departments?
Delaware State Insurance Department

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [] No [] N/A [X]

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [] No [] N/A [X]

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes [] No [X]
Yes [] No [X]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]

5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1	2
Nationality	Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [X] No []
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
NYLIFE Securities LLC	New York, NY				YES
NYLIFE Distributors LLC	Parsippany, NJ				YES
Eagle Strategies, LLC	New York, NY				YES
New York Life Investment Management LLC	New York, NY				YES
MacKay Shields LLC	New York, NY				YES
Institutional Capital LLC	Chicago, IL				YES
GoldPoint Partners LLC	New York, NY				YES
Cornerstone Capital Management Holdings LLC	New York, NY				YES
NYLIM Service Company LLC	Parsippany, NJ				YES
Private Advisors, L.L.C.	Richmond, VA				YES
MCF Capital Management LLC	Chicago, IL				YES
Cornerstone Capital Management LLC	Minneapolis, MN				YES
NYL Investors LLC	New York, NY				YES
IndexIQ Advisors LLC	Rye Brook, NY				YES

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

PricewaterhouseCoopers LLP, 300 Madison Avenue, New York, NY 10017
- 10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
- 10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
- 10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [] No [X] N/A []
- 10.6

If the response to 10.5 is no or n/a, please explain

Notice was provided to the Delaware Insurance Department in October 2010 that the Company has designated the Audit Committee of New York Life Board of Directors ("NYLIC Audit Committee") to be Audit Committee of the Board of Directors of the Company ("NYLIAC Audit Committee") solely for the purpose of complying with the requirements of Title 18 Regulation 301 of the Administrative Code of Delaware ("the DE Regulation"). The NYLIAC Audit Committee satisfies the independence requirements imposed on the Company pursuant to the DE Regulation, and New York Life Insurance Company is the "ultimate controlling person" of the Company, as that term is used in the DE Regulation and defined in Title 18, Regulation 1801 of the Administrative Code of Delaware.
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Michael Fong, FSA, MAAA, Vice President & Actuary, New York Life Insurance & Annuity Corporation, 51 Madison Ave, Room 811, NY, NY 10010
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value

\$
- 12.2

If, yes provide explanation:
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A []
- 14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:
- 14.2

Has the code of ethics for senior managers been amended?

Yes [X] No []
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).

In 2015 the Code of Conduct was revised to reflect updated information and policies, including changes to contact persons for various policies.
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers\$

20.12 To stockholders not officers\$

20.13 Trustees, supreme or grand (Fraternal Only)\$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers\$

20.22 To stockholders not officers\$

20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others\$

21.22 Borrowed from others\$

21.23 Leased from others\$

21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment\$

22.22 Amount paid as expenses\$

22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$33,912,856

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) Refer to Note 17
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [X] No [] N/A []
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$600,000,000
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [X] No [] N/A []
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [X] No [] N/A []
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

GENERAL INTERROGATORIES

24.10 For the reporting entity’s security lending program state the amount of the following as December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	610,782,072
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	611,513,771
24.103	Total payable for securities lending reported on the liability page.	\$	600,013,950

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No []

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$
		25.22 Subject to reverse repurchase agreements	\$297,607,000
		25.23 Subject to dollar repurchase agreements	\$
		25.24 Subject to reverse dollar repurchase agreements	\$
		25.25 Placed under option agreements	\$
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$5,000,000
		25.27 FHLB Capital Stock	\$23,958,200
		25.28 On deposit with states	\$3,736,605
		25.29 On deposit with other regulatory bodies	\$
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$
		25.32 Other	\$

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
Subject to Rule 144 of SEC Act of 1933	Personal Capital Corporation	2,500,000
Subject to Rule 144 of SEC Act of 1933	Netskope Inc	2,500,000

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No []

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [] N/A []
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase	4 Metro Tech Center, 16th Floor, Brooklyn, NY 11201
The Bank of New York Mellon	One Wall Street, New York, NY 10286
The Northern Trust Company	50 S. Lasalle Street, 2nd Floor, Chicago, IL 60603

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
107149	Institutional Capital LLC	225 West Wacker Drive, Suite 2400 Chicago, IL 60606
137432	Guggenheim Partners Asset Management, Inc	100 Wilshire Boulevard, 5th Floor Santa Monica, CA 90401
107717	MacKay Shields LLC	9 West 57th St, New York, NY 10019
148500	Cornerstone Capital Management Holdings LLC	1180 Avenue of the Americas New York, NY 10036-8401
109591	New York Life Investment Management LLC	51 Madison Avenue New York, NY 10010
116776	GoldPoint Partners LLC	51 Madison Avenue New York, NY 10010
169553	NYL Investors LLC	51 Madison Avenue New York, NY 10010

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

1 Central Registration Depository Number(s)	2 Name	3 Address
158808	MCF Capital Management LLC	30 South Wacker Drive, Suite 3700 Chicago Illinois 60606
.....	Ausbil Investment Management	Level 27, 225 George Street Sydney NSW 2000 Australia
.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

GENERAL INTERROGATORIES

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2999 - Total		

29.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	74,221,816,547	75,839,834,507	1,618,017,960
30.2 Preferred stocks	5,058,809	5,066,084	7,275
30.3 Totals	74,226,875,356	75,844,900,591	1,618,025,235

30.4 Describe the sources or methods utilized in determining the fair values:
See Note 20

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Independent pricing vendors are used to value Schedule D assets. The broker quotes are used on a limited basis from approved brokers when independent pricing vendors do not provide quotes.

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [] No [X]

32.2 If no, list exceptions:
Initial filings that were not made within 120 days of purchase including:
- Filings for which we have not yet received the required documentation necessary for submission to the SVO: 1
- Filings that have been submitted but not yet rated by the SVO: 7

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$1,075,051

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
PRICEWATERHOUSE COOPERS LLP	704,585
.....

34.1 Amount of payments for legal expenses, if any?\$500,216

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
HOLLAND & KNIGHT LLP	250,714
.....

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U.S. business only

\$

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding:

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

1.62

Total incurred claims

\$

1.63

Number of covered lives

All years prior to most current three years

1.64

Total premium earned

\$

1.65

Total incurred claims

\$

1.66

Number of covered lives

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

1.72

Total incurred claims

\$

1.73

Number of covered lives

All years prior to most current three years

1.74

Total premium earned

\$

1.75

Total incurred claims

\$

1.76

Number of covered lives

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

.....

.....

2.2

Premium Denominator

12,674,169,430

12,028,211,955

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

.....

.....

2.5

Reserve Denominator

74,366,588,715

69,992,644,607

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Does this reporting entity have Separate Accounts?

Yes [X] No []

3.2

If yes, has a Separate Accounts Statement been filed with this Department?

Yes [X] No [] N/A []

3.3

What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$868,178,318

3.4

State the authority under which Separate Accounts are maintained:
Section 2932 of the Delaware Insurance Code

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [X] No []

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [] No [X]

3.7

If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?

4.1

Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [X] No []

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid

\$848,055,084

4.22

Received

\$

5.1

Does the reporting entity write any guaranteed interest contracts?

Yes [] No [X]

5.2

If yes, what amount pertaining to these lines is included in:

5.21

Page 3, Line 1

\$

5.22

Page 4, Line 1

\$

6.

FOR STOCK REPORTING ENTITIES ONLY:

6.1

Total amount paid in by stockholders as surplus funds since organization of the reporting entity:

\$3,927,757,314

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash

\$232,661,052

7.12

Stock

\$

21

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium			
8.32 Paid claims			
8.33 Claim liability and reserve (beginning of year)			
8.34 Claim liability and reserve (end of year)			
8.35 Incurred claims			

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000		
8.42	\$25,000 - 99,999		
8.43	\$100,000 - 249,999		
8.44	\$250,000 - 999,999		
8.45	\$1,000,000 or more		

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools?\$

9.1 Does the company have variable annuities with guaranteed benefits? Yes [X] No []

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Max annual anniversary value reset	GMAB – 100% of prem., 10–15 & 20 Waiting period	20	5,685,119					
		19	2,530,352					
		15	21,532,574					
		14	6,150,379					
		13	2,630,283					
		12	92,660,350					
		11	110,708,786					
		10	185,381,099					
		9	237,185,634					
		8	118,324,181					
		7	72,735,798					
		6	102,827,691					
		5	73,370,311					
		4	57,754,838					
		3	92,855,893					
		2	153,210,323					
		1	62,824,752					
		0	114,115,477					
		Total	\$1,517,483,840	1,517,483,840	5,452,868	Exhibit 5	None	
Max 3 year anniversary value reset	GMAB – 100% of prem., 10yr. Waiting period ...	6	136,390					
		Total	\$136,390	136,390		Exhibit 5	None	
Prem. Guarantee	GMAB – 100% of prem., 10–15 & 20 Waiting period	20	37,012,525					
		19	26,937,434					
		15	132,686,510					
		14	58,017,861					
		13	25,545,435					
		12	726,454,225					
		11	956,092,241					
		10	864,540,082					
		9	741,136,770					
		8	350,803,778					
		7	311,716,106					
		6	397,012,465					
		5	204,256,720					
		4	100,870,988					
		3	111,195,119					
		2	140,224,571					
		1	44,842,105					
		0	16,873,302					
		Total	\$5,246,218,237	5,246,218,237	8,869,986	Exhibit 5	None	
Prem. Guarantee	GMIB	0	833,004					
		1–5	86,947,756					
		6–10	67,115,442					
		11–15	28,686,788					
		16–20	15,492,656					
		21–25	6,235,420					
		25+	2,779,298					
		Total	\$208,090,362	208,090,362	61,109	Exhibit 5	None	
Max annual anniversary value reset	None	N/A	N/A	5,466,276,621	9,353,296	Exhibit 5	None	
Max 3 year anniversary value reset	None	N/A	N/A	3,114,200,875	9,557,300	Exhibit 5	None	
Prem. Guarantee	None	N/A	N/A	10,705,298,646	1,841,227	Exhibit 5	None	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

10. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 10.1 Amount of loss reserves established by these annuities during the current year: \$
- 10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

- 11.1 Do you act as a custodian for health savings accounts? Yes ☐ No ☒
- 11.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$
- 11.3 Do you act as an administrator for health savings accounts? Yes ☐ No ☒
- 11.4 If yes, please provide the balance of funds administered as of the reporting date. \$

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

GENERAL INTERROGATORIES

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]

12.2 If the answer to 12.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

13. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

13.1 Direct Premium Written\$777,964,423

13.2 Total Incurred Claims\$1,403,378,863

13.3 Number of Covered Lives409,774

*Ordinary Life Insurance Includes
Term (whether full underwriting,limited underwriting,jet issue,"short form app")
Whole Life (whether full underwriting,limited underwriting,jet issue,"short form app")
Variable Life (with or without secondary gurantee)
Universal Life (with or without secondary gurantee)
Variable Universal Life (with or without secondary gurantee)

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2015	2 2014	3 2013	4 2012	5 2011
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	169,738,696	164,473,076	162,596,754	158,550,835	158,251,060
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	4,702,942	4,708,862	4,694,505	4,533,032	4,670,454
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	5,800,736	5,799,107	7,066,419	7,120,011	7,234,604
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	180,242,374	174,981,045	174,357,679	170,203,878	170,156,118
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	12,109,586	9,207,938	11,029,096	8,067,094	10,436,473
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	229,119	86,060	483,172	39,452	272,798
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	454,410	291,028	115,849	288,523	789,202
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	12,793,115	9,585,026	11,628,117	8,395,069	11,498,473
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	1,781,827,171	1,534,154,504	1,462,631,147	1,336,447,528	1,733,359,846
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	10,686,169,322	10,255,241,364	8,719,271,978	6,718,549,988	7,180,213,887
16 Credit life (group and individual) (Line 20.4, Col. 5) ..					
17.1 Group life insurance (Line 20.4, Col. 6)	96,737,651	106,069,077	80,370,315	139,153,652	128,568,421
17.2 Group annuities (Line 20.4, Col. 7)	109,435,286	132,747,010	149,365,744	136,067,674	177,341,878
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	12,674,169,430	12,028,211,955	10,411,639,184	8,330,218,842	9,219,484,032
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	97,460,557,908	92,215,053,980	88,137,620,456	83,264,546,251	80,221,252,740
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	89,316,929,587	84,547,596,715	81,392,004,328	76,868,123,966	74,443,959,079
23. Aggregate life reserves (Page 3, Line 1)	74,781,475,277	70,356,186,621	66,952,975,334	62,801,537,650	60,187,764,063
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	981,493,966	877,384,024	865,603,754	804,718,257	849,831,684
26. Asset valuation reserve (Page 3, Line 24.01)	931,148,160	892,569,793	868,662,129	764,965,978	660,903,539
27. Capital (Page 3, Lines 29 and 30)	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000
28. Surplus (Page 3, Line 37)	8,120,823,846	7,643,503,218	6,723,092,187	6,373,637,168	5,769,209,765
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	4,909,274,882	3,943,936,184	4,424,512,856	3,376,276,922	4,334,910,375
Risk-Based Capital Analysis					
30. Total adjusted capital	8,890,592,080	8,178,601,145	7,616,754,316	7,163,603,146	6,455,092,172
31. Authorized control level risk - based capital	751,810,713	714,481,796	685,156,694	684,385,993	625,081,669
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	80.5	81.0	81.7	82.3	84.6
33. Stocks (Lines 2.1 and 2.2)	0.6	0.8	0.6	0.3	0.2
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	13.6	12.3	11.6	10.8	9.5
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.1	0.1	0.1	0.1	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	2.6	0.8	0.5	0.7	0.8
37. Contract loans (Line 6)	1.0	1.0	1.1	1.2	1.2
38. Derivatives (Page 2, Line 7)	0.4	0.2	0.2	0.2	0.2
39. Other invested assets (Line 8)	1.4	3.7	3.9	4.5	3.4
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.3	0.0	
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	1,706,749,656				
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	73,182,284	21,132,766			
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated	748,010,655	2,549,579,672	2,544,510,347	2,778,375,000	1,829,955,182
50. Total of above Lines 44 to 49	2,527,942,595	2,570,712,438	2,544,510,347	2,778,375,000	1,829,955,182
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) ..	470,794,071	319,387,928	395,980,298	349,312,370	386,029,559
53. Total admitted assets (Page 2, Line 28, Col. 3)	132,239,256,444	126,837,329,332	119,946,553,420	109,510,240,524	103,286,605,553
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	3,516,277,325	3,447,162,897	3,352,423,610	3,353,600,247	3,364,832,097
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(78,724,436)	14,702,237	11,024,796	20,241,156	(60,654,253)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	151,347,910	262,683,684	(100,078,130)	(20,388,012)	(31,746,261)
57. Total of above Lines 54, 55 and 56	3,588,900,799	3,724,548,818	3,263,370,276	3,353,453,391	3,272,431,583
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11,12, 13, 14 and 15 Cols. 9, 10 and 11)	8,898,279,611	8,626,472,664	6,543,919,695	6,128,448,792	6,164,410,402
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)					
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	1,356,646,870	940,703,743	725,551,592	840,120,381	1,061,146,417
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)					
62. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	10.5	10.7	12.1	13.2	11.9
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	3.9	3.9	4.2	4.9	5.1
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)					
73. Ordinary - life (Col. 3)	128,264,404	247,112,227	313,307,538	131,495,799	(56,889,619)
74. Ordinary - individual annuities (Col. 4)	249,317,649	392,343,819	394,188,025	421,435,339	336,862,049
75. Ordinary-supplementary contracts (Col. 5)	5,901,466	(4,764,711)	(6,545,249)	(3,198,805)	(3,302,162)
76. Credit life (Col. 6)					
77. Group life (Col. 7)	21,996,912	(866,871)	1,239,088	(15,111,862)	2,773,983
78. Group annuities (Col. 8)	(136,157)	4,308,422	5,649,837	1,164,352	(1,702,987)
79. A & H-group (Col. 9)					
80. A & H-credit (Col. 10)					
81. A & H-other (Col. 11)					
82. Aggregate of all other lines of business (Col. 12)	70,165,666	89,893,830	79,149,225	82,860,546	76,786,843
83. Total (Col. 1)	475,509,940	728,026,716	786,988,464	618,645,369	354,528,107

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year			539,496	169,181,938			3	2,165	5,799,107	174,981,045
2. Issued during year			34,146	12,338,705			1	219	454,410	12,793,115
3. Reinsurance assumed				40,878						40,878
4. Revived during year			1,403	405,428						405,428
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5			35,549	12,785,011			1	219	454,410	13,239,421
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			575,045	181,966,949			4	2,384	6,253,517	188,220,466
Deductions during year:										
10. Death			4,418	842,783			XXX	6	40,100	882,883
11. Maturity			11	1,180			XXX			1,180
12. Disability							XXX			
13. Expiry										
14. Surrender			14,440	4,323,972				130	287,191	4,611,163
15. Lapse			10,375	2,441,738				3	38,725	2,480,463
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)			(34)	(84,362)				3	86,765	2,403
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			29,210	7,525,311				142	452,781	7,978,092
21. In force end of year (Line 9 minus Line 20)			545,835	174,441,638			4	2,242	5,800,736	180,242,374
22. Reinsurance ceded end of year	XXX		XXX	107,040,238	XXX		XXX	XXX	3,795,589	110,835,826
23. Line 21 minus Line 22	XXX		XXX	67,401,400	XXX	(b)	XXX	XXX	2,005,148	69,406,548
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			9,916	776,863
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
Term Insurance Excluding Extended Term Insurance				
27. Term policies - decreasing				
28. Term policies - other			77	728
29. Other term insurance - decreasing	XXX		XXX	1,392
30. Other term insurance	XXX	229,119	XXX	4,684,941
31. Totals (Lines 27 to 30)		229,119	77	4,687,061
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	333	15,882
34. Totals, whole life and endowment	34,146	12,109,586	545,425	169,738,696
35. Totals (Lines 31 to 34)	34,146	12,338,705	545,835	174,441,638

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	12,338,705		174,441,638	
38. Credit Life (Group and Individual)				
39. Group	454,410		5,800,736	
40. Totals (Lines 36 to 39)	12,793,115		180,242,374	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	186,326
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21			2,242	5,800,736

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	1,425,525
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.	
47.1	
47.2	

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
Disability Provisions								
48. Waiver of Premium			102,295	18,514,720				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(b)	102,295	(b) 18,514,720		(b)		(b)

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	2,383	5,745		
2. Issued during year	1,166	961		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	3,549	6,706		
Deductions during year:				
6. Decreased (net)	82	1,206		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	82	1,206		
9. In force end of year	3,467	5,500		
10. Amount on deposit		(a) 289,270,693		(a)
11. Income now payable		5,500		
12. Amount of income payable	(a) 16,552,422	(a) 36,306,061	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	138,412	737,015	12	14,606
2. Issued during year	18,243	71,056	1	1,415
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	156,655	808,071	13	16,021
Deductions during year:				
6. Decreased (net)	3,518	62,134	1	855
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	3,518	62,134	1	855
9. In force end of year	153,137	745,937	12	15,166
Income now payable:				
10. Amount of income payable	(a) 1,114,313,637	XXX	XXX	(a) 82,670,298
Deferred fully paid:				
11. Account balance	XXX	(a) 37,969,446,555	XXX	(a) 10,504,682
Deferred not fully paid:				
12. Account balance	XXX	(a) 25,067,787,677	XXX	(a)

ACCIDENT AND HEALTH INSURANCE						
	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year						
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX		XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)		XXX		XXX		XXX
10. In force end of year		(a)		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	9,157	
2. Issued during year	1,656	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	10,813	
Deductions During Year:		
6. Decreased (net)	1,231	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	1,231	
9. In force end of year	9,582	
10. Amount of account balance	(a) 141,511,204	(a)

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE				1 Amount
1.	Reserve as of December 31, Prior Year			247,665,038
2.	Current year's realized pre-tax capital gains/(losses) of \$133,671,784 transferred into the reserve net of taxes of \$46,610,757			87,061,027
3.	Adjustment for current year's liability gains/(losses) released from the reserve			(79,092,754)
4.	Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)			255,633,311
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)			80,907,118
6.	Reserve as of December 31, current year (Line 4 minus Line 5)			174,726,193

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2015	63,279,176	42,924,159	(25,296,217)	80,907,118
2. 2016	47,096,993	17,277,628	(16,287,859)	48,086,762
3. 2017	35,254,995	10,442,832	(11,604,790)	34,093,037
4. 2018	24,589,970	7,837,519	(8,075,058)	24,352,431
5. 2019	17,178,360	5,161,496	(5,345,546)	16,994,310
6. 2020	13,152,742	2,378,184	(3,678,506)	11,852,420
7. 2021	8,925,844	856,885	(2,745,513)	7,037,216
8. 2022	6,051,395	704,842	(1,935,141)	4,821,096
9. 2023	4,836,063	536,393	(1,332,032)	4,040,424
10. 2024	4,262,243	368,548	(834,649)	3,796,142
11. 2025	3,440,395	177,746	(549,349)	3,068,792
12. 2026	5,980,936	78,550	(432,150)	5,627,336
13. 2027	2,103,974	63,922	(300,616)	1,867,280
14. 2028	1,764,042	43,114	(176,605)	1,630,551
15. 2029	2,420,751	23,148	(98,598)	2,345,301
16. 2030	1,580,682	8,050	(79,905)	1,508,827
17. 2031	1,234,103	(20,328)	(74,194)	1,139,581
18. 2032	778,558	(46,568)	(62,784)	669,207
19. 2033	483,952	(78,194)	(48,669)	357,089
20. 2034	425,884	(111,732)	(33,989)	280,163
21. 2035	487,536	(139,723)	(20,548)	327,265
22. 2036	553,306	(162,136)	(12,708)	378,462
23. 2037	570,080	(171,348)	(10,901)	387,831
24. 2038	497,943	(177,249)	(11,756)	308,938
25. 2039	391,006	(190,582)	(12,183)	188,241
26. 2040	265,066	(196,321)	(11,328)	57,417
27. 2041	79,287	(186,062)	(8,977)	(115,752)
28. 2042	(20,891)	(148,090)	(6,626)	(175,607)
29. 2043	(4,344)	(106,321)	(4,275)	(114,940)
30. 2044	4,991	(64,552)	(1,282)	(60,843)
31. 2045 and Later		(22,783)		(22,783)
32. Total (Lines 1 to 31)	247,665,038	87,061,027	(79,092,754)	255,633,311

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

ASSET VALUATION RESERVE

	Default Component			Equity Component			7
	1	2	3	4	5	6	
	Other Than Mortgage Loans	Mortgage Loans	Total (Cols. 1 + 2)	Common Stock	Real Estate and Other Invested Assets	Total (Cols. 4 + 5)	Total Amount (Cols. 3 + 6)
1. Reserve as of December 31, prior year	550,841,626	121,064,057	671,905,683	88,688,008	131,976,102	220,664,110	892,569,792
2. Realized capital gains/(losses) net of taxes - General Account	(44,731,646)	(168,838)	(44,900,484)	(7,698,443)	(3,956,306)	(11,654,750)	(56,555,234)
3. Realized capital gains/(losses) net of taxes - Separate Accounts	(432,921)		(432,921)	(5,339)	93,653	88,314	(344,607)
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	2,298,232	366,078	2,664,310	(8,792,410)	(27,661,573)	(36,453,983)	(33,789,673)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts	(86,132)		(86,132)	5,339	(45,340)	(40,001)	(126,133)
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	135,277,599	33,572,415	168,850,014		1,057,247	1,057,247	169,907,261
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	643,166,757	154,833,712	798,000,470	72,197,154	101,463,782	173,660,936	971,661,406
9. Maximum reserve	606,084,447	143,985,930	750,070,377	76,122,978	163,527,102	239,650,080	989,720,458
10. Reserve objective	418,797,921	112,034,069	530,831,990	76,051,104	162,212,080	238,263,184	769,095,174
11. 20% of (Line 10 - Line 8)	(44,873,767)	(8,559,929)	(53,433,696)	770,790	12,149,660	12,920,449	(40,513,246)
12. Balance before transfers (Lines 8 + 11)	598,292,990	146,273,784	744,566,774	72,967,944	113,613,442	186,581,386	931,148,160
13. Transfers	2,287,853	(2,287,853)					
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	600,580,843	143,985,931	744,566,774	72,967,944	113,613,442	186,581,386	931,148,160

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	6,980,233,691	XXX	XXX	6,980,233,691	0.0000		0.0000		0.0000	
2.	1	Highest Quality	37,606,826,073	XXX	XXX	37,606,826,073	0.0004	15,042,730	0.0023	86,495,700	0.0030	112,820,478
3.	2	High Quality	22,195,322,433	XXX	XXX	22,195,322,433	0.0019	42,171,113	0.0058	128,732,870	0.0090	199,757,902
4.	3	Medium Quality	3,035,324,087	XXX	XXX	3,035,324,087	0.0093	28,228,514	0.0230	69,812,454	0.0340	103,201,019
5.	4	Low Quality	1,808,401,159	XXX	XXX	1,808,401,159	0.0213	38,518,945	0.0530	95,845,261	0.0750	135,630,087
6.	5	Lower Quality	150,272,360	XXX	XXX	150,272,360	0.0432	6,491,766	0.1100	16,529,960	0.1700	25,546,301
7.	6	In or Near Default	15,705,159	XXX	XXX	15,705,159	0.0000		0.2000	3,141,032	0.2000	3,141,032
8.		Total Unrated Multi-class Securities Acquired by Conversion ..		XXX	XXX		XXX		XXX		XXX	
9.		Total Bonds (Sum of Lines 1 through 8)	71,792,084,961	XXX	XXX	71,792,084,961	XXX	130,453,068	XXX	400,557,277	XXX	580,096,819
PREFERRED STOCK												
10.	1	Highest Quality	58,808	XXX	XXX	58,808	0.0004	24	0.0023	135	0.0030	176
11.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
12.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
13.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
14.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
15.	6	In or Near Default	5,000,000	XXX	XXX	5,000,000	0.0000		0.2000	1,000,000	0.2000	1,000,000
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	5,058,808	XXX	XXX	5,058,808	XXX	24	XXX	1,000,135	XXX	1,000,176
SHORT - TERM BONDS												
18.		Exempt Obligations	156,778,098	XXX	XXX	156,778,098	0.0000		0.0000		0.0000	
19.	1	Highest Quality	12,046,110	XXX	XXX	12,046,110	0.0004	4,818	0.0023	27,706	0.0030	36,138
20.	2	High Quality	1,139,564	XXX	XXX	1,139,564	0.0019	2,165	0.0058	6,609	0.0090	10,256
21.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
23.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
24.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	169,963,772	XXX	XXX	169,963,772	XXX	6,984	XXX	34,316	XXX	46,394
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	16,500	XXX	XXX	16,500	0.0004	7	0.0023	38	0.0030	50
27.	1	Highest Quality	27,400,248	XXX	XXX	27,400,248	0.0004	10,960	0.0023	63,021	0.0030	82,201
28.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
29.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
30.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
31.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
33.		Total Derivative Instruments	27,416,748	XXX	XXX	27,416,748	XXX	10,967	XXX	63,059	XXX	82,250
34.		Total (Lines 9 + 17 + 25 + 33)	71,994,524,289	XXX	XXX	71,994,524,289	XXX	130,471,042	XXX	401,654,786	XXX	581,225,640

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX		0.0010		0.0050		0.0065	
36.		Farm Mortgages - CM2 - High Quality			XXX		0.0035		0.0100		0.0130	
37.		Farm Mortgages - CM3 - Medium Quality			XXX		0.0060		0.0175		0.0225	
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX		0.0105		0.0300		0.0375	
39.		Farm Mortgages - CM5 - Low Quality			XXX		0.0160		0.0425		0.0550	
40.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
41.		Residential Mortgages - All Other	71,613,135		XXX	71,613,135	0.0013	93,097	0.0030	214,839	0.0040	286,453
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	5,028,050,760		XXX	5,028,050,760	0.0010	5,028,051	0.0050	25,140,254	0.0065	32,682,330
44.		Commercial Mortgages - All Other - CM2 - High Quality	6,195,571,727		XXX	6,195,571,727	0.0035	21,684,501	0.0100	61,955,717	0.0130	80,542,432
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	685,524,802		XXX	685,524,802	0.0060	4,113,149	0.0175	11,996,684	0.0225	15,424,308
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality	84,428,401		XXX	84,428,401	0.0105	886,498	0.0300	2,532,852	0.0375	3,166,065
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0160		0.0425		0.0550	
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
50.		Residential Mortgages - All Other	17,800		XXX	17,800	0.0025	44	0.0058	103	0.0090	160
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
52.		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
55.		Residential Mortgages - All Other	5,758,410		XXX	5,758,410	0.0000		0.0130	74,859	0.0130	74,859
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
57.		Commercial Mortgages - All Other	25,829,240		XXX	25,829,240	0.0000		0.1700	4,390,971	0.1700	4,390,971
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	12,096,794,275		XXX	12,096,794,275	XXX	31,805,340	XXX	106,306,280	XXX	136,567,578
59.		Schedule DA Mortgages			XXX		0.0030		0.0100		0.0130	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	12,096,794,275		XXX	12,096,794,275	XXX	31,805,340	XXX	106,306,280	XXX	136,567,578

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	436,150,103	XXX	XXX	436,150,103	0.0000		0.1464 (a)	63,852,375	0.1464 (a)	63,852,375
2.		Unaffiliated - Private	2,299,265	XXX	XXX	2,299,265	0.0000		0.1600	367,882	0.1600	367,882
3.		Federal Home Loan Bank	23,958,200	XXX	XXX	23,958,200	0.0000		0.0050	119,791	0.0080	191,666
4.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality					XXX		XXX		XXX	
7.		Fixed Income - High Quality					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality					XXX		XXX		XXX	
9.		Fixed Income - Low Quality					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default					XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1464 (a)		0.1464 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1600		0.1600	
14.		Real Estate					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
16.		Affiliated - All Other	73,182,284	XXX	XXX	73,182,284	0.0000		0.1600	11,709,165	0.1600	11,709,165
17.		Total Common Stock (Sum of Lines 1 through 16)	535,589,851			535,589,851	XXX		XXX	76,049,214	XXX	76,121,088
REAL ESTATE												
18.		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
19.		Investment Properties	55,680,001			55,680,001	0.0000		0.0750	4,176,000	0.0750	4,176,000
20.		Properties Acquired in Satisfaction of Debt	1,278,660			1,278,660	0.0000		0.1100	140,653	0.1100	140,653
21.		Total Real Estate (Sum of Lines 18 through 20)	56,958,661			56,958,661	XXX		XXX	4,316,653	XXX	4,316,653
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations	44,843,252	XXX	XXX	44,843,252	0.0000		0.0000		0.0000	
23.	1	Highest Quality	29,319,359	XXX	XXX	29,319,359	0.0004	11,728	0.0023	67,435	0.0030	87,958
24.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
25.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
26.	4	Low Quality	11,455,428	XXX	XXX	11,455,428	0.0213	244,001	0.0530	607,138	0.0750	859,157
27.	5	Lower Quality	11,515,617	XXX	XXX	11,515,617	0.0432	497,475	0.1100	1,266,718	0.1700	1,957,655
28.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	97,133,656	XXX	XXX	97,133,656	XXX	753,203	XXX	1,941,290	XXX	2,904,770

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality	10,500,000	XXX	XXX	10,500,000	0.0004	4,200	0.0023	24,150	0.0030	31,500
31.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
32.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
33.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
34.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
35.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
36.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	10,500,000	XXX	XXX	10,500,000	XXX	4,200	XXX	24,150	XXX	31,500
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality			XXX		0.0010		0.0050		0.0065	
39.		Mortgages - CM2 - High Quality			XXX		0.0035		0.0100		0.0130	
40.		Mortgages - CM3 - Medium Quality	307,907		XXX	307,907	0.0060	1,847	0.0175	5,388	0.0225	6,928
41.		Mortgages - CM4 - Low Medium Quality			XXX		0.0105		0.0300		0.0375	
42.		Mortgages - CM5 - Low Quality			XXX		0.0160		0.0425		0.0550	
43.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
44.		Residential Mortgages - All Other		XXX	XXX		0.0013		0.0030		0.0040	
45.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
48.		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
50.		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
52.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
53.		Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130	
54.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
55.		Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700	
56.		Total Affiliated (Sum of Lines 38 through 55)	307,907		XXX	307,907	XXX	1,847	XXX	5,388	XXX	6,928
57.		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities	13,096,145		XXX	13,096,145	0.0010	13,096	0.0050	65,481	0.0065	85,125
59.		Unaffiliated - In Good Standing Primarily Senior			XXX		0.0035		0.0010		0.0130	
60.		Unaffiliated - In Good Standing All Other			XXX		0.0060		0.0175		0.0225	
61.		Unaffiliated - Overdue, Not in Process			XXX		0.0420		0.0760		0.1200	
62.		Unaffiliated - In Process of Foreclosure			XXX		0.0000		0.1700		0.1700	
63.		Total Unaffiliated (Sum of Lines 57 through 62)	13,096,145		XXX	13,096,145	XXX	13,096	XXX	65,481	XXX	85,125
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	13,404,052		XXX	13,404,052	XXX	14,944	XXX	70,869	XXX	92,053

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
65.		Unaffiliated Public		XXX	XXX		0.0000		0.1464 (a)		0.1464 (a)	
66.		Unaffiliated Private	236,504,216	XXX	XXX	236,504,216	0.0000		0.1600	37,840,675	0.1600	37,840,675
67.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
69.		Affiliated Other - All Other	727,535,967	XXX	XXX	727,535,967	0.0000		0.1600	116,405,755	0.1600	116,405,755
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	964,040,183	XXX	XXX	964,040,183	XXX		XXX	154,246,429	XXX	154,246,429
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
71.		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
72.		Investment Properties					0.0000		0.0750		0.0750	
73.		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
75.		Guaranteed Federal Low Income Housing Tax Credit	89,118,134			89,118,134	0.0003	26,735	0.0006	53,471	0.0010	89,118
76.		Non-guaranteed Federal Low Income Housing Tax Credit	40,851,596			40,851,596	0.0063	257,365	0.0120	490,219	0.0190	776,180
77.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)	129,969,730			129,969,730	XXX	284,100	XXX	543,690	XXX	865,298
		ALL OTHER INVESTMENTS										
81.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0037		0.0037	
82.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0120		0.0120	
83.		Other Invested Assets - Schedule BA	8,187,681	XXX		8,187,681	0.0000		0.1300	1,064,399	0.1300	1,064,399
84.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1300		0.1300	
85.		Total All Other (Sum of Lines 81, 82, 83 and 84)	8,187,681	XXX		8,187,681	XXX		XXX	1,064,399	XXX	1,064,399
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	1,223,235,302			1,223,235,302	XXX	1,056,447	XXX	157,890,827	XXX	159,204,449

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
(b) Determined using the same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
NONE								
05999999 - Total								

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and
all claims for death losses and all other contract claims resisted December 31 of current year

[illegible]

Schedule H - Part 1 - Analysis of Underwriting Operations
N O N E

Schedule H - Part 2 - Reserves and Liabilities
N O N E

Schedule H - Part 3 - Prior Year's Claim Reserves and Liabilities
N O N E

Schedule H - Part 4 - Reinsurance
N O N E

Schedule H - Part 5 - Health Claims
N O N E

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
0399999. Total General Account - U.S. Affiliates											
0699999. Total General Account - Non-U.S. Affiliates											
0799999. Total General Account - Affiliates											
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ	OTH/I	1,010,901,929		3,412,635	143,752		
0899999. General Account - U.S. Non-Affiliates						1,010,901,929		3,412,635	143,752		
1099999. Total General Account - Non-Affiliates						1,010,901,929		3,412,635	143,752		
1199999. Total General Account						1,010,901,929		3,412,635	143,752		
1499999. Total Separate Accounts - U.S. Affiliates											
1799999. Total Separate Accounts - Non-U.S. Affiliates											
1899999. Total Separate Accounts - Affiliates											
2199999. Total Separate Accounts - Non-Affiliates											
2299999. Total Separate Accounts											
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)						1,010,901,929		3,412,635	143,752		
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)											
9999999 - Totals						1,010,901,929		3,412,635	143,752		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Premiums	8 Unearned Premiums	9 Reserve Liability Other Than for Unearned Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
NONE											
9999999 - Totals											

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
66915	13-5582869	11/01/1982	New York Life Insurance Company	NY	YRT/I	OL	4,342,411,397	29,851,237	29,844,462	21,206,829				
66915	13-5582869	11/01/1982	New York Life Insurance Company	NY	YRT/G	OL	234,073,409	1,288,600	1,617,350					
66915	13-5582869	12/31/2004	New York Life Insurance Company	NY	COMBI/I	OL/XXXL/AXXX	24,993,201,185	4,173,223,796	4,271,987,471	65,436,580				4,255,162,744
0299999. General Account - Authorized U.S. Affiliates - Other							29,569,685,991	4,204,363,633	4,303,449,283	86,643,409				4,255,162,744
0399999. Total General Account - Authorized U.S. Affiliates							29,569,685,991	4,204,363,633	4,303,449,283	86,643,409				4,255,162,744
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							29,569,685,991	4,204,363,633	4,303,449,283	86,643,409				4,255,162,744
80659	38-0397420	05/25/2001	Canada Life Assurance Company	CAN	YRT/I	OL	665,609,586	8,597,201	9,894,644	5,964,697				
80659	38-0397420	05/25/2001	Canada Life Assurance Company	CAN	YRT/G	OL	2,947,291	15,961	14,097					
86258	13-2572994	11/01/1982	General Re Life Corporation	CT	YRT/I	OL	2,185,702,082	23,458,239	24,560,380	16,020,366				
86258	13-2572994	11/01/1982	General Re Life Corporation	CT	YRT/G	OL	58,931,604	289,105	266,138					
64688	75-6020048	12/06/1976	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	OL	14,410,119	466,200	427,683	326,783				
88340	59-2859797	02/14/2011	Hannover Life Reassurance Co. of America	FL	YRT/I	OL	5,124,717,725	15,383,434	10,307,953	10,009,917				
88340	59-2859797	03/01/2012	Hannover Life Reassurance Co. of America	FL	YRT/G	OL	166,428,052	381,064	285,255					
65676	35-0472300	11/01/1982	Lincoln National Life Insurance Company	IN	YRT/I	OL	2,150,329,409	1,685,148	1,783,042	13,431,107				
93580	84-0849721	01/01/1997	M LIFE Insurance Company	CO	YRT/I	OL				1,171,632				
93580	84-0849721	01/01/1997	M LIFE Insurance Company	CO	MCO/G	OL	288,757,592						38,543,926	
66346	58-0828824	11/01/1982	Munich American Reassurance Company	GA	YRT/I	OL	14,014,882,792	99,255,174	100,881,909	60,275,807				
66346	58-0828824	11/01/1982	Munich American Reassurance Company	GA	YRT/G	OL	916,353,144	3,829,493	3,542,977					
88099	75-1608507	01/01/2007	Optimum Re Insurance Company	TX	YRT/I	OL	695,375,439			2,966,503				
88099	75-1608507	01/01/2007	Optimum Re Insurance Company	TX	YRT/G	OL	6,388,142							
93572	43-1235868	11/01/1994	RGA Reinsurance Company	MO	YRT/G	OL	1,111,423,981	4,848,011	4,868,377					
93572	43-1235868	11/01/1982	RGA Reinsurance Company	MO	YRT/I	OL	28,609,836,208	190,313,327	193,247,835	132,442,237				
64688	75-6020048	09/30/2011	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	OL	636,739,277	1,996,589	1,909,853	1,585,421				
64688	75-6020048	09/30/2011	SCOR Global Life Americas Reinsurance Company	DE	YRT/G	OL	62,376,390	170,826	164,203					
87572	23-2038295	01/01/1994	Scottish Re U.S Inc.	DE	YRT/I	OL	141,621,988	8,694,345	8,833,505	2,949,237				
87572	23-2038295	01/01/1994	Scottish Re U.S. Inc.	DE	YRT/G	OL	19,454,513	106,756	100,794					
68713	84-0499703	02/11/1998	Security Life of Denver Insurance Company	CO	YRT/G	OL	4,922,547	161,834	142,701					
68713	84-0499703	02/11/1998	Security Life of Denver Insurance Company	CO	YRT/I	OL	1,074,798,024	9,790,223	9,764,385	7,687,161				
82627	06-0839705	11/01/1982	Swiss Re Life & Health America, Inc.	MO	YRT/I	OL	13,028,838,427	103,387,552	100,578,670	72,189,991				
82627	06-0839705	11/01/1982	Swiss Re Life & Health America, Inc.	MO	YRT/G	OL	774,811,086	3,258,559	2,486,087					
70688	36-6071399	11/01/1982	Transamerica Financial Life Insurance Company	NY	YRT/I	OL	3,858,042,378	24,811,465	26,127,723	20,044,763				
70688	36-6071399	11/01/1982	Transamerica Financial Life Insurance Company	NY	YRT/G	OL	4,804,240	12,555	11,706					
70688	36-6071399	11/01/1982	Transamerica Financial Life Insurance Company	NY	OTH/I	OL	385,958,218							
0899999. General Account - Authorized U.S. Non-Affiliates							76,004,460,254	500,913,061	500,199,917	347,065,622			38,543,926	
1099999. Total General Account - Authorized Non-Affiliates							76,004,460,254	500,913,061	500,199,917	347,065,622			38,543,926	
1199999. Total General Account Authorized							105,574,146,245	4,705,276,694	4,803,649,200	433,709,031			38,543,926	4,255,162,744
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ	CO/I	OL				8,868,944				
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ	YRT/I	OL	2,121,992,241							
1999999. General Account - Unauthorized U.S. Non-Affiliates							2,121,992,241			8,868,944				
00000	AA-1580095	06/07/2008	TOA Reinsurance Co. Ltd.	JPN	YRT/I	OL	2,995,771,344			6,732,784				
00000	AA-1580095	10/01/2008	TOA Reinsurance Co. Ltd.	JPN	YRT/G	OL	143,916,586							
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							3,139,687,930			6,732,784				
2199999. Total General Account - Unauthorized Non-Affiliates							5,261,680,171			15,601,728				
2299999. Total General Account Unauthorized							5,261,680,171			15,601,728				
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3499999. Total General Account Authorized, Unauthorized and Certified							110,835,826,416	4,705,276,694	4,803,649,200	449,310,759			38,543,926	4,255,162,744
66915	13-5582869	12/31/2004	New York Life Insurance Company	NY	MDCO	OL				92,630,586			1,278,559,939	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
3699999. Separate Accounts - Authorized U.S. Affiliates - Other										92,630,586			1,278,559,939	
3799999. Total Separate Accounts - Authorized U.S. Affiliates										92,630,586			1,278,559,939	
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
4199999. Total Separate Accounts - Authorized Affiliates										92,630,586			1,278,559,939	
4499999. Total Separate Accounts - Authorized Non-Affiliates														
4599999. Total Separate Accounts Authorized										92,630,586			1,278,559,939	
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates														
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Unauthorized Affiliates														
5599999. Total Separate Accounts - Unauthorized Non-Affiliates														
5699999. Total Separate Accounts Unauthorized														
5999999. Total Separate Accounts - Certified U.S. Affiliates														
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates														
6399999. Total Separate Accounts - Certified Affiliates														
6699999. Total Separate Accounts - Certified Non-Affiliates														
6799999. Total Separate Accounts Certified														
6899999. Total Separate Accounts Authorized, Unauthorized and Certified										92,630,586			1,278,559,939	
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)								107,696,138,486	4,705,276,694	4,803,649,200	535,208,561		1,317,103,865	4,255,162,744
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)								3,139,687,930			6,732,784			
9999999 - Totals								110,835,826,416	4,705,276,694	4,803,649,200	541,941,345		1,317,103,865	4,255,162,744

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates									XXX					
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates									XXX					
0799999. Total General Account - Life and Annuity Affiliates									XXX					
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company		1,462,885	1,608	1,464,493						266,023	266,023
0899999. General Account - Life and Annuity U.S. Non-Affiliates					1,462,885	1,608	1,464,493		XXX				266,023	266,023
00000	AA-1580095	06/07/2008	Toa Reinsurance Co. Ltd.		1,495,086		1,495,086						317,063	317,063
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates					1,495,086		1,495,086		XXX				317,063	317,063
1099999. Total General Account - Life and Annuity Non-Affiliates					2,957,971	1,608	2,959,579		XXX				583,086	583,086
1199999. Total General Account Life and Annuity					2,957,971	1,608	2,959,579		XXX				583,086	583,086
1499999. Total General Account - Accident and Health U.S. Affiliates									XXX					
1799999. Total General Account - Accident and Health Non-U.S. Affiliates									XXX					
1899999. Total General Account - Accident and Health Affiliates									XXX					
2199999. Total General Account - Accident and Health Non-Affiliates									XXX					
2299999. Total General Account Accident and Health									XXX					
2399999. Total General Account					2,957,971	1,608	2,959,579		XXX				583,086	583,086
2699999. Total Separate Accounts - U.S. Affiliates									XXX					
2999999. Total Separate Accounts - Non-U.S. Affiliates									XXX					
3099999. Total Separate Accounts - Affiliates									XXX					
3399999. Total Separate Accounts - Non-Affiliates									XXX					
3499999. Total Separate Accounts									XXX					
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)					1,462,885	1,608	1,464,493		XXX				266,023	266,023
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)					1,495,086		1,495,086		XXX				317,063	317,063
9999999 - Totals					2,957,971	1,608	2,959,579		XXX				583,086	583,086

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount

Schedule S - Part 5

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

SCHEDULE S - PART 6
Five Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

	1 2015	2 2014	3 2013	4 2012	5 2011
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	541,941	501,049	492,995	500,295	484,210
2. Commissions and reinsurance expense allowances	68,223	70,913	75,621	82,131	81,573
3. Contract claims	603,549	551,176	597,204	555,304	529,751
4. Surrender benefits and withdrawals for life contracts	248,266	274,072	297,174	311,684	359,853
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded	18,511	(10,837)	(4,188)	(4,721)	2,790
7. Increase in aggregate reserve for life and accident and health contracts	(98,373)	(127,393)	(119,289)	(89,810)	(104,613)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	96,022	103,181	50,973	106,194	43,112
9. Aggregate reserves for life and accident and health contracts	4,705,277	4,803,649	4,931,042	5,050,331	5,140,141
10. Liability for deposit-type contracts					
11. Contract claims unpaid	113,140	169,131	177,406	113,005	63,459
12. Amounts recoverable on reinsurance	134,079	113,253	113,758	112,015	97,128
13. Experience rating refunds due or unpaid	27,143	826	46,321	(11,638)	50,876
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due	21,150	17,559	18,525	20,538	20,110
16. Unauthorized reinsurance offset	2,376	2,505	1,986	3,354	1,146
17. Offset for reinsurance with Certified Reinsurers					XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)					
19. Letters of credit (L)					
20. Trust agreements (T)					
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					XXX
23. Funds deposited by and withheld from (F)					XXX
24. Letters of credit (L)					XXX
25. Trust agreements (T)					XXX
26. Other (O)					XXX

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	89,200,999,328		89,200,999,328
2. Reinsurance (Line 16)	221,704,626	(221,704,626)	
3. Premiums and considerations (Line 15)	292,454	96,022,385	96,314,839
4. Net credit for ceded reinsurance	XXX	515,307,885	515,307,885
5. All other admitted assets (balance)	8,037,561,500		8,037,561,500
6. Total assets excluding Separate Accounts (Line 26)	97,460,557,908	389,625,644	97,850,183,552
7. Separate Account assets (Line 27)	34,778,698,536		34,778,698,536
8. Total assets (Line 28)	132,239,256,444	389,625,644	132,628,882,088
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	74,781,475,277	4,705,276,694	79,486,751,971
10. Liability for deposit-type contracts (Line 3)	981,493,966		981,493,966
11. Claim reserves (Line 4)	188,437,537	113,140,483	301,578,020
12. Policyholder dividends/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)	79		79
14. Other contract liabilities (Line 9)	337,738,089	(163,011,894)	174,726,195
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	2,376,493	(2,376,493)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	13,025,408,146	(4,263,403,146)	8,762,005,000
20. Total liabilities excluding Separate Accounts (Line 26)	89,316,929,587	389,625,644	89,706,555,231
21. Separate Account liabilities (Line 27)	34,776,503,011		34,776,503,011
22. Total liabilities (Line 28)	124,093,432,598	389,625,644	124,483,058,242
23. Capital & surplus (Line 38)	8,145,823,846	XXX	8,145,823,846
24. Total liabilities, capital & surplus (Line 39)	132,239,256,444	389,625,644	132,628,882,088
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	4,705,276,694		
26. Claim reserves	113,140,483		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities	(163,011,894)		
31. Reinsurance ceded assets	221,704,626		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	4,877,109,909		
34. Premiums and considerations	96,022,385		
35. Reinsurance in unauthorized companies	2,376,493		
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets	4,263,403,146		
40. Total ceded reinsurance payable/offsets	4,361,802,024		
41. Total net credit for ceded reinsurance	515,307,885		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

			Direct Business Only					
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts
			2 Life Insurance Premiums	3 Annuity Considerations				
States, Etc.			Active Status					
1.	Alabama	AL	L	27,939,195	143,373,015		171,312,210	2,229,915
2.	Alaska	AK	L	9,259,009	59,754,174		69,013,183	549,589
3.	Arizona	AZ	L	33,916,760	208,509,687		242,426,447	4,999,270
4.	Arkansas	AR	L	27,862,574	55,603,746		83,466,320	1,567,155
5.	California	CA	L	278,228,440	1,308,079,651		1,586,308,091	16,275,664
6.	Colorado	CO	L	102,745,745	200,046,934		302,792,679	4,898,046
7.	Connecticut	CT	L	40,548,954	126,987,175		167,536,129	3,201,184
8.	Delaware	DE	L	12,407,016	39,527,822		51,934,838	853,551
9.	District of Columbia	DC	L	7,841,002	16,295,597		24,136,599	987,674
10.	Florida	FL	L	143,869,676	642,806,434		786,676,110	14,847,353
11.	Georgia	GA	L	31,738,055	169,010,007		200,748,062	6,197,473
12.	Hawaii	HI	L	6,688,072	121,480,983		128,169,055	1,723,739
13.	Idaho	ID	L	3,582,715	41,547,265		45,129,980	1,536,871
14.	Illinois	IL	L	52,502,323	312,401,303		364,903,626	8,446,612
15.	Indiana	IN	L	15,773,752	108,615,323		124,389,075	5,752,031
16.	Iowa	IA	L	16,902,454	110,246,939		127,149,393	3,825,283
17.	Kansas	KS	L	105,558,196	97,586,959		203,145,155	2,392,172
18.	Kentucky	KY	L	8,892,576	83,840,418		92,732,994	3,724,102
19.	Louisiana	LA	L	39,439,366	241,290,461		280,729,827	3,646,246
20.	Maine	ME	L	3,308,138	38,754,710		42,062,848	1,228,009
21.	Maryland	MD	L	37,997,745	265,933,575		303,931,320	2,937,976
22.	Massachusetts	MA	L	115,700,311	506,489,656		622,189,967	10,753,909
23.	Michigan	MI	L	74,926,364	230,516,821		305,443,185	4,271,413
24.	Minnesota	MN	L	74,462,632	126,606,126		201,068,758	5,125,787
25.	Mississippi	MS	L	18,614,735	60,578,065		79,192,800	903,671
26.	Missouri	MO	L	65,658,250	259,796,976		325,455,226	10,628,488
27.	Montana	MT	L	4,435,829	28,517,235		32,953,064	3,084,058
28.	Nebraska	NE	L	10,470,219	48,595,359		59,065,578	2,416,419
29.	Nevada	NV	L	8,353,285	64,719,085		73,072,370	1,214,590
30.	New Hampshire	NH	L	13,962,125	64,088,168		78,050,293	3,695,518
31.	New Jersey	NJ	L	105,211,542	440,851,735		546,063,277	11,684,461
32.	New Mexico	NM	L	6,950,003	79,545,853		86,495,856	1,048,407
33.	New York	NY	L	241,485,403	1,122,139,620		1,363,625,023	18,887,981
34.	North Carolina	NC	L	31,963,908	266,556,544		298,520,452	3,919,508
35.	North Dakota	ND	L	4,766,253	21,942,130		26,708,383	417,158
36.	Ohio	OH	L	45,812,108	370,010,070		415,822,178	5,635,251
37.	Oklahoma	OK	L	17,364,847	78,785,334		96,150,181	1,819,293
38.	Oregon	OR	L	18,912,927	134,914,346		153,827,273	3,313,156
39.	Pennsylvania	PA	L	91,489,403	514,025,126		605,514,529	12,546,654
40.	Rhode Island	RI	L	57,970,147	66,410,289		124,380,436	633,566
41.	South Carolina	SC	L	18,450,145	160,247,869		178,698,014	2,923,508
42.	South Dakota	SD	L	24,207,715	57,160,689		81,368,404	376,143
43.	Tennessee	TN	L	22,674,388	139,722,108		162,396,496	2,224,870
44.	Texas	TX	L	138,795,826	626,944,617		765,740,443	20,054,457
45.	Utah	UT	L	13,819,649	71,673,076		85,492,725	746,738
46.	Vermont	VT	L	4,624,087	41,394,467		46,018,554	271,055
47.	Virginia	VA	L	67,192,097	302,760,984		369,953,081	6,298,157
48.	Washington	WA	L	48,938,519	312,489,249		361,427,768	3,506,123
49.	West Virginia	WV	L	4,486,490	54,881,180		59,367,670	196,292
50.	Wisconsin	WI	L	22,463,216	118,031,750		140,494,966	9,821,682
51.	Wyoming	WY	L	3,294,300	30,960,354		34,254,654	874,969
52.	American Samoa	AS	N					
53.	Guam	GU	L	23,085	901,812		924,897	
54.	Puerto Rico	PR	N	484,476	55,660		540,136	
55.	U.S. Virgin Islands	VI	L	36,424	220,000		256,424	
56.	Northern Mariana Islands	MP	N					
57.	Canada	CAN	N	1,621,046	573		1,621,619	
58.	Aggregate Other Alien	OT	XXX	6,695,606	1,365,691		8,061,297	
59.	Subtotal	(a)	53	2,393,319,123	10,795,590,795		13,188,909,918	241,113,197
90.	Reporting entity contributions for employee benefits plans	XXX						
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX		2,779	13,813		16,592	
94.	Aggregate or other amounts not allocable by State	XXX		36,018,774			36,018,774	
95.	Totals (Direct Business)	XXX		2,429,340,676	10,795,604,608		13,224,945,284	241,113,197
96.	Plus reinsurance assumed	XXX		3,507,662			3,507,662	
97.	Totals (All Business)	XXX		2,432,848,338	10,795,604,608		13,228,452,946	241,113,197
98.	Less reinsurance ceded	XXX		549,099,501			549,099,501	
99.	Totals (All Business) less Reinsurance Ceded	XXX		1,883,748,837	10,795,604,608	(b)	12,679,353,445	241,113,197
DETAILS OF WRITE-INS								
58001.	ZZZ Other Alien	XXX		6,695,606	1,365,691		8,061,297	
58002.		XXX						
58003.		XXX						
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		6,695,606	1,365,691		8,061,297	
9401.	Parent Company Contribution for Employee	XXX		36,018,774			36,018,774	
9402.	Benefit Plans	XXX						
9403.		XXX						
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		36,018,774			36,018,774	

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Direct Ordinary premiums and annuity considerations are allocated by states on the basis of the address to which the premium notice is sent. Corporate Owned Life Insurance and Single premiums are allocated to the residence of the insured, owner, or annuitant or to the address designated as the one to which business communications should be sent. *Premium or annuity considerations waived under disability or other contract provisions are shown in one sum on Line 93, Columns 2,3,4,5,6, and 7. **All U.S. business must be allocated by state regardless of license status. Life Insurance and Multi Funded Annuity considerations included above are actual amounts received by the Company whereas in the Separate Account the amounts may differ because of fluctuations in unit values between the record date and processing date.

(a) Insert the number of L responses except for Canada and Other Alien.

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.			Direct Business Only					
			1	2	3	4	5	6
			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL	27,939,195	143,373,015			2,229,915	173,542,125
2.	Alaska	AK	9,259,009	59,754,174			549,589	69,562,772
3.	Arizona	AZ	33,916,760	208,509,687			4,999,270	247,425,717
4.	Arkansas	AR	27,862,574	55,603,746			1,567,155	85,033,475
5.	California	CA	278,228,440	1,308,079,651			16,275,664	1,602,583,755
6.	Colorado	CO	102,745,745	200,046,934			4,898,046	307,690,725
7.	Connecticut	CT	40,548,954	126,987,175			3,201,184	170,737,313
8.	Delaware	DE	12,407,016	39,527,822			853,551	52,788,389
9.	District of Columbia	DC	7,841,002	16,295,597			987,674	25,124,273
10.	Florida	FL	143,869,676	642,806,434			14,847,353	801,523,463
11.	Georgia	GA	31,738,055	169,010,007			6,197,473	206,945,535
12.	Hawaii	HI	6,688,072	121,480,983			1,723,739	129,892,794
13.	Idaho	ID	3,582,715	41,547,265			1,536,871	46,666,851
14.	Illinois	IL	52,502,323	312,401,303			8,446,612	373,350,238
15.	Indiana	IN	15,773,752	108,615,323			5,752,031	130,141,106
16.	Iowa	IA	16,902,454	110,246,939			3,825,283	130,974,676
17.	Kansas	KS	105,558,196	97,586,959			2,392,172	205,537,327
18.	Kentucky	KY	8,892,576	83,840,418			3,724,102	96,457,096
19.	Louisiana	LA	39,439,366	241,290,461			3,646,246	284,376,073
20.	Maine	ME	3,308,138	38,754,710			1,228,009	43,290,857
21.	Maryland	MD	37,997,745	265,933,575			2,937,976	306,869,296
22.	Massachusetts	MA	115,700,311	506,489,656			10,753,909	632,943,876
23.	Michigan	MI	74,926,364	230,516,821			4,271,413	309,714,598
24.	Minnesota	MN	74,462,632	126,606,126			5,125,787	206,194,545
25.	Mississippi	MS	18,614,735	60,578,065			903,671	80,096,471
26.	Missouri	MO	65,658,250	259,796,976			10,628,488	336,083,714
27.	Montana	MT	4,435,829	28,517,235			3,084,058	36,037,122
28.	Nebraska	NE	10,470,219	48,595,359			2,416,419	61,481,997
29.	Nevada	NV	8,353,285	64,719,085			1,214,590	74,286,960
30.	New Hampshire	NH	13,962,125	64,088,168			3,695,518	81,745,811
31.	New Jersey	NJ	105,211,542	440,851,735			11,684,461	557,747,738
32.	New Mexico	NM	6,950,003	79,545,853			1,048,407	87,544,263
33.	New York	NY	241,485,403	1,122,139,620			18,887,981	1,382,513,004
34.	North Carolina	NC	31,963,908	266,556,544			3,919,508	302,439,960
35.	North Dakota	ND	4,766,253	21,942,130			417,158	27,125,541
36.	Ohio	OH	45,812,108	370,010,070			5,635,251	421,457,429
37.	Oklahoma	OK	17,364,847	78,785,334			1,819,293	97,969,474
38.	Oregon	OR	18,912,927	134,914,346			3,313,156	157,140,429
39.	Pennsylvania	PA	91,489,403	514,025,126			12,546,654	618,061,183
40.	Rhode Island	RI	57,970,147	66,410,289			633,566	125,014,002
41.	South Carolina	SC	18,450,145	160,247,869			2,923,508	181,621,522
42.	South Dakota	SD	24,207,715	57,160,689			376,143	81,744,547
43.	Tennessee	TN	22,674,388	139,722,108			2,224,870	164,621,366
44.	Texas	TX	138,795,826	626,944,617			20,054,457	785,794,900
45.	Utah	UT	13,819,649	71,673,076			746,738	86,239,463
46.	Vermont	VT	4,624,087	41,394,467			271,055	46,289,609
47.	Virginia	VA	67,192,097	302,760,984			6,298,157	376,251,238
48.	Washington	WA	48,938,519	312,489,249			3,506,123	364,933,891
49.	West Virginia	WV	4,486,490	54,881,180			196,292	59,563,962
50.	Wisconsin	WI	22,463,216	118,031,750			9,821,682	150,316,648
51.	Wyoming	WY	3,294,300	30,960,354			874,969	35,129,623
52.	American Samoa	AS						
53.	Guam	GU	23,085	901,812				924,897
54.	Puerto Rico	PR	484,476	55,660				540,136
55.	U.S. Virgin Islands	VI	36,424	220,000				256,424
56.	Northern Mariana Islands	MP						
57.	Canada	CAN	1,621,046	573				1,621,619
58.	Aggregate Other Alien	OT	6,695,606	1,365,691				8,061,297
59.	Total		2,393,319,123	10,795,590,795			241,113,197	13,430,023,115

STATEMENT AS OF DECEMBER 31, 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

The following entities are directly controlled by New York Life Insurance Company (Parent) (entities that are indented are directly controlled by the preceding entity).

New York Life Insurance and Annuity Corporation (See page 51.2 for entity's org chart)(13-3044743) (91596)(DE)	SCP 2005-C21-063 LLC (DE)
NYLIFE Insurance Company of Arizona (52-1530175)(81353)(AZ)	SCP 2005-C21-067 LLC (DE)
New York Life Enterprises LLC (See page 51.2 for entity's org chart)(13-4199614)(DE)	SCP 2005-C21-069 LLC (DE)
NYLIFE LLC (See page 51.2 for entity's org chart)(13-4081725)(DE)	SCP 2005-C21-070 LLC (DE)
New York Life Investment Management Holdings LLC (See page 51.3 for entity's org chart)(52-2206685)(DE)	Madison Capital Funding LLC (DE)
NYLife Real Estate Holdings LLC (See page 51.7 for entity's org chart)(DE)	Madison Avenue Loan Fund GP LLC (DE)
Samsung US Dynamic Asset Allocation Securities Feeder Investment Trust H (ROK)	Madison Avenue Loan Fund LP (80-0920962)(DE)
NYL Real Assets LLC (DE)	MCF Capital Management LLC (DE)
NYL Emerging Manager LLC (DE)	Ironshore Investment BL I Ltd. (BMU)
NYL Investors LLC (See page 51.2 for entity's org chart) (46-4293486)(DE)	LMF WF Portfolio II, LLC (DE)
New York Life Short Term Fund (NY)	MCF CLO I LLC (DE)
NYL Wind Investments LLC (DE)	MCF CLO II LLC (DE)
PTC Acquisitions, LLC (DE)	MCF CLO III LLC (DE)
NYMH-Farmingdale, NY LLC (DE)	MCF CLO IV LLC (DE)
NYLMDC-King of Prussia GP, LLC (DE)	MCF Mezzanine Carry I LLC (DE)
NYLMDC-King of Prussia Realty, LP (DE)	MCF Mezzanine Fund I LLC (DE)
NYMH-Attleboro MA, LLC (DE)	Montpelier Carry Parent, LLC (DE)
NYMH-Ennis GP, LLC (DE)	Montpelier Carry, LLC (DE)
NYMH-Ennis, L.P. (TX)	Montpelier GP, LLC (DE)
NYMH-Freeport GP, LLC (DE)	Montpelier Fund, L.P. (90-0938480) (DE)
NYMH-Freeport, L.P. (TX)	Young America Holdings, LLC (DE)
NYMH-Houston GP, LLC (DE)	YAC.ECOM Incorporated (MN)
NYMH-Houston, L.P. (TX)	Young America, LLC (MN)
NYMH-Plano GP, LLC (DE)	Global Fulfillment Services, Inc. (AZ)
NYMH-Plano, L.P. (TX)	SourceOne Worldwide, Inc. (MN)
NYMH-San Antonio GP, LLC (DE)	YA Canada Corporation (CAN)
NYMH-San Antonio, L.P. (TX)	Zenith Products Holdings, Inc (DE)
NYMH-Stephenville GP, LLC (DE)	ZPC Holding Corp. (DE)
NYMH-Stephenville, L.P. (TX)	Zenith Products Corporation (DE)
NYMH-Taylor GP, LLC (DE)	MCF Co-Investment GP, LLC (DE)
NYMH-Taylor, L.P. (TX)	MCF Co-Investment GP, LP (DE)
SCP 2005-C21-002 LLC (DE)	Madison Capital Funding Co-Investment Fund, LP (DE)
SCP 2005-C21-003 LLC (DE)	MCF Fund I LLC (DE)
SCP 2005-C21-006 LLC (DE)	Warwick McAlester Holdings, LLC (DE)
SCP 2005-C21-007 LLC (DE)	Meeco Sullivan, LLC (DE)
SCP 2005-C21-008 LLC (DE)	Electric Avenue, LLC (DE)
SCP 2005-C21-009 LLC (DE)	Silver Spring, LLC (DE)
SCP 2005-C21-017 LLC (DE)	Silver Spring Associates, L.P. (PA)
SCP 2005-C21-018 LLC (DE)	NYLIM Flatiron CLO 2004-1 Ltd. (CYM)
SCP 2005-C21-021 LLC (DE)	NYLIM Flatiron CLO 2004-1 Equity Holdings LLC, Series A (CYM)
SCP 2005-C21-025 LLC (DE)	NYLIM Flatiron CLO 2006-1 Ltd. (CYM)
SCP 2005-C21-031 LLC (DE)	NYLIM Flatiron CLO 2006-1 Equity Holdings LLC, Series A (CYM)
SCP 2005-C21-036 LLC (DE)	Flatiron CLO 2007-1 Ltd. (CYM)
SCP 2005-C21-041 LLC (DE)	NYLIM Flatiron CLO 2007-1 Equity Holdings LLC, Series A (CYM)
SCP 2005-C21-043 LLC (DE)	Flatiron CLO 2011-1 Ltd. (CYM)
SCP 2005-C21-044 LLC (DE)	Flatiron CLO 2012-1 Ltd. (CYM)
SCP 2005-C21-048 LLC (DE)	Flatiron CLO 2013-1 Ltd. (CYM)
SCP 2005-C21-061 LLC (DE)	Flatiron CLO 2014-1 Ltd. (CYM)

STATEMENT AS OF DECEMBER 31, 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Insurance Company (Parent) (continued)

Flatiron CLO 16 Ltd. (CYM)	REEP-OFC One Water Ridge NC LLC (DE)
Flatiron CLO 2015-1 Ltd. (CYM)	REEP-OFC Two Water Ridge NC LLC (DE)
Stratford CDO 2001-1 Ltd. (CYM)	REEP-OFC Four Water Ridge NC LLC (DE)
Silverado CLO 2006-II Limited (CYM)	REEP-OFC Five Water Ridge NC LLC (DE)
Silverado 2006-II Equity Holdings LLC, Series A (CYM)	REEP-OFC Six Water Ridge NC LLC (DE)
New York Life Funding (CYM)	REEP-OFC Seven Water Ridge NC LLC (DE)
New York Life Global Funding (DE)	REEP-OFC Eight Water Ridge NC LLC (DE)
Martingale Road LLC (DE)	REEP-OFC Nine Water Ridge NC LLC (DE)
UFI-NOR Federal Receivables (NY)	REEP-OFC Ten Water Ridge NC LLC (DE)
Government Energy Savings Trust 2003-A (NY)	REEP-OFC Eleven Water Ridge NC LLC (DE)
NYL Equipment Issuance Trust (DE)	REEP-OFC Water Ridge NC Holdco LLC (DE)
Cumberland Condominium Association, Inc. (TN)	REEP-OFC Water Ridge NC LLC (DE)
Candriam Balanced Asset Alloc (LUX)	
Candriam L Defensive Asset Fund (LUX)	
REEP-IND FREEDOM MA LLC (DE)	
REEP-IND AEGEAN MA LLC (DE)	
REEP-IND LYMAN MA LLC (DE)	
REEP-OFC Drakes Landing CA LLC (DE)	
REEP-OFC Bellevue WA LLC (DE)	
REEP-IND Kent LLC (DE)	
REEP-IND RTG NC LLC (DE)	
REEP-IND Fridley MN LLC (MN)	
REEP-IND Green Oaks IL LLC (DE)	
REEP-MF Issaquah WA LLC (DE)	
REEP-MF Chandler AZ LLC	
REEP-MF Verde NC LLC (DE)	
REEP-MF Mount Vernon GA LLC (DE)	
REEP-MF Wallingford WA LLC (DE)	
REEP-IND CHINO CA LLC (DE)	
REEP-OFC CORPORATE POINTE CA LLC (DE)	
REEP-OFC VON KARMAN CA LLC (DE)	
2015 DIL PORTFOLIO HOLDINGS LLC (DE)	
CT 611 W. JOHNSON AVE LLC (DE)	
CT 550 RESEARCH PKWY LLC (DE)	
CT 160 CORPORATE COURT LLC (DE)	
NJ 663 E. CRESCENT AVE LLC (DE)	
NJ 1881 ROUTE 46 LLC (DE)	
PA 180 KOST RD LLC (DE)	

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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Insurance and Annuity Corporation

Ausbil IT - Ausbil Microcap Fund (AUS)

New York Life Enterprises LLC

New York Life International Holdings Limited (MUS)
NYL Cayman Holdings Ltd. (CYM)
 NYL Worldwide Capital Investments LLC (DE)
Seguros Monterrey New York Life, S.A. de C.V. (MEX)
 Inmobiliaria SMNYL, S.A. de C.V. (MEX)
 Administradora de Conductos SMNYL, S.A. de C.V. (MEX)
 Agencias de Distribucion SMNYL, S.A. de C.V. (MEX)
SEAF Sichuan SME Investment Fund LLC (DE)

NYL Investors LLC

New York Life Investment Management (U.K.) Ltd. (GBR)
NYLIM Holdings NCVAD, GP, LLC (DE)
 McMorgan Northern California Value Add/Development Fund I, L.P. (DE)
 MNCVAD-IND Greenwood CA LLC (DE)
 MNCVAD-IND Concourse CA LLC (DE)
 MNCVAD-IND Norris Canyon CA LLC (DE)
 MNCVAD-CP Norris Canyon LLC (DE)
 MNCVAD-OFC 2665 North First CA LLC (DE)
 MNCVAD-SEAGATE 2665 North First LLC (DE)
 MNCVAD-IND Petaluma CA LLC (DE)
 MNCVAD-OFC Bridgepointe CA LLC (DE)
 MNCVAD-OFC Ridder Park CA LLC (DE)
 MNCVAD GRAYMARK Ridder Park LLC (DE)

NYLIFE LLC

Eagle Strategies LLC (DE)
New York Life Capital Corporation (DE)
New York Life Trust Company (13-3808042) (NY)
 New York Life Structured Settlement Trust (NY)
NYL Executive Benefits LLC (DE)
NYLIFE Securities LLC (13-2649692) (DE)
NYLINK Insurance Agency Incorporated (DE)
NYLUK I Company (GBR)
 NYLUK II Company (GBR)
 Gresham Mortgage (GBR)
 W Construction Company (GBR)
 WIM (AIM) (GBR)
 WUT (GBR)

STATEMENT AS OF DECEMBER 31, 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC

Institutional Capital LLC (03-0598064)(DE)
Einstein Merger Sub, LLC (DE)
 ICAP Master Collective Investment Trust – ICAP Large Cap Value Equity Collective Trust (PA)
NYLIFE Distributors LLC (13-3741759)(DE)
NYLIM Service Company LLC (DE)
MacKay Shields LLC (13-4080466)(DE)
 MacKay Shields Core Plus Opportunities Fund GP LLC (DE)
 MacKay Shields Core Plus / Opportunities Fund LP (DE)
 MacKay Shields Credit Strategy Fund Ltd (CYM)
 MacKay Shields Defensive Bond Arbitrage Fund Ltd. (BMU)
 MacKay Shields High Yield Active Core Fund GP LLC (DE)
 MacKay Shields High Yield Active Core Fund LP (DE)
 MacKay Shields Core Fixed Income Fund GP LLC (DE)
 MacKay Shields Core Fixed Income Fund LP (45-2733007)(DE)
 MacKay Municipal Managers Opportunities GP LLC (DE)
 MacKay Municipal Opportunities Master Fund, L.P. (DE)
 MacKay Municipal Opportunities Fund, L.P. (DE)
 MacKay Municipal Managers Credit Opportunities GP LLC (DE)
 MacKay Municipal Credit Opportunities Master Fund, L.P. (DE)
 MacKay Municipal Credit Opportunities Fund, L.P. (DE)
 MacKay Municipal Short Term Opportunities Fund GP LLC (DE)
 MacKay Municipal Short Term Opportunities Fund LP (45-3041041)(DE)
Plainview Funds plc (IRL)
 Plainview Funds plc – MacKay Shields - Emerging Markets Credit Portfolio (IRL)
 Plainview Funds plc – MacKay Shields - Flexible Bond Portfolio (IRL)
 Plainview Funds plc – MacKay Shields - Unconstrained Bond Portfolio (IRL)
 Plainview Funds plc – MacKay Shields - Floating Rate High Yield Portfolio (IRL)
 Plainview Funds plc – MacKay Shields Core Plus Opportunities Portfolio (IRL)
 MacKay Shields Statutory Trust – High Yield Bond Series (CT)
MacKay Shields (International) Ltd. (GBR)
MacKay Shields (Services) Ltd. (GBR)
 MacKay Shields UK LLP (GBR)
MacKay Shields Global Derivatives LLC (DE)
MacKay Municipal Managers Puerto Rico Opportunities GP LLC (DE)
 MacKay Puerto Rico Opportunities Fund, L.P. (DE)
 MacKay Puerto Rico Opportunities Feeder Fund, L.P. (DE)
MacKay Municipal Managers California Opportunities GP LLC (DE)
 MacKay Municipal California Opportunities Fund, L.P. (DE)
Cornerstone Capital Management Holdings LLC (13-5582869)(DE)
 Cornerstone Capital Management LLC (41-1763532)(DE)
 Cornerstone Capital Management Large-Cap Enhanced Index Fund GP, LLC (DE)
 Cornerstone Capital Management Large-Cap Enhanced Index Fund L.P. (DE)
NYL Workforce GP LLC (DE)
 New York Life Investment Management Holdings International S.á.r.l. (LUX)
 New York Life Investment Management Holdings II International S.á.r.l. (LUX)

New York Life Investment Management Global Holdings S.á.r.l. (LUX)
 Candriam Luxco S.á.r.l. (LUX)
 Ausbil Investment Management Limited (LUX)
 Ausbil Australia Pty. Ltd. (AUS)
 Ausbil Asset Management Pty. Ltd. (AUS)
 ISPT Holding (BEL)
 AUSBIL IT – Australian Geared Equity (AUS)
 Candriam Luxembourg, partnership limited by shares (LUX)
 BIL Prime Advanced Cash + 100 (LUX)
 Candriam France, simplified joint-stock company (FRA)
 Candriam Dublin (IRE)
 Candriam Treasury Management (FRA)
 Candriam Belgium, public limited company (BEL)
 Candriam Bonds Convertible Opportunities (LUX)
 Cordius CIG (LUX)
New York Life Investment Management LLC (DE)
 Madison Core Property Fund LLC (DE)
 MIREF 1500 Quail, LLC (DE)
 MIREF Mission Heritage, LLC (DE)
 MIREF Linpro Center, LLC (DE)
 MIREF Mill Creek, LLC (DE)
 MIREF Gateway, LLC (DE)
 MIREF Delta Court, LLC (DE)
 MIREF Seaside, LLC (DE)
 MIREF Fremont Distribution Center, LLC (DE)
 1101 Taylor Road LLC (DE)
 MIREF Century, LLC (DE)
 MIREF York Road, LLC (DE)
 York Road EW, LLC (DE)
 York Road Retail West, LLC (DE)
 2001 EW LLC (DE)
 2122 EW LLC (DE)
 MIREF Saddle River LLC (DE)
 Via Verde San Dimas, LLC (DE)
 MIREF DC Corp. (DE)
 MIREF L Street, LLC (DE)
1901 L Street Corp. (DE)
 1901 L Street LLC (DC)
 MIREF Newpoint Commons, LLC (DE)
 MIREF Northsight, LLC (DE)
 MIREF Riverside, LLC (DE)
 MIREF Corporate Woods, LLC (DE)
 MIREF Bedminster, LLC (DE)
 MIREF Barton's Creek, LLC (DE)

STATEMENT AS OF DECEMBER 31, 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC (continued)

Barton's Lodge Apartments, LLC (DE)	DCM Warehouse Series One, LLC (DE)
MIREF Marketpointe, LLC (DE)	Sixteen West Savannah, LLC (IN)
MIREF 101 East Crossroads, LLC (DE)	Metropolis II Construction, LLC (DE)
101 East Crossroads, LLC (DE)	Streets Las Vegas, LLC (AZ)
MIREF Waterview, LLC (DE)	
MIREF Chain Bridge, LLC (DE)	NYLIM RE Mezzanine Fund II Investment Corporation (DE)
1991 Chain Bridge Road, LLC (DE)	WFHG GP, LLC (DE)
MIREF Aptakasic, LLC (DE)	Workforce Housing Fund I-2007 LP (DE)
Aptakasic Creek Corporate Park, LLC (DE)	NYLCAP Holdings (Mauritius) LLC (MUS)
MIREF 250 Montgomery, LLC (DE)	Jacob Ballas Capital India PVT. Ltd. (MUS)
MIREF Hawthorne, LLC (DE)	Evolve Asset Management, Ltd. (IND)
MIREF Auburn 277, LLC (DE)	GoldPoint Partners LLC (13-4091043) (DE)
MIREF Sumner North, LLC (DE)	GoldPoint Mezzanine Partners IV GenPar GP, LLC (DE)
MIREF Wellington, LLC (DE)	GoldPoint Mezzanine Partners Offshore IV, L.P. (CYM)
MIREF Warner Center, LLC (DE)	GoldPoint Mezzanine Partners IV GenPar LP (DE)
MADISON-IND Valley Business Park CA LLC (DE)	GoldPoint Mezzanine Partners IV, LP (DE)
MADISON-IND Assateague MD LLC (DE)	NYLCAP 2010 Co-Invest GenPar GP, LLC (DE)
MADISON-SP Assateague LLC (DE)	NYLCAP 2010 Co-Invest GenPar L.P. (DE)
MADISON-MF Duluth GA LLC (DE)	NYLCAP 2010 Co-Invest L.P. (DE)
MADISON-MF Casa Santa Fe AZ LLC (DE)	NYLCAP 2010 Co-Invest ECI Blocker Holdco A L.P. (DE)
MADISON-MF Cabrillo AZ LLC (DE)	NYLCAP 2010 Co-Invest ECI Blocker A L.P. (DE)
MADISON-OFC Centerstone I CA LLC (DE)	NYLCAP 2010 Co-Invest ECI Blocker Holdco B L.P. (DE)
MADISON-OFC Centerstone III CA LLC (DE)	NYLCAP 2010 Co-Invest ECI Blocker B L.P. (DE)
MADISON-MOB Centerstone IV CA LLC (DE)	NYLCAP 2010 Co-Invest ECI Blocker Holdco C L.P. (DE)
MADISON-OFC Canyon Commons CA LLC (DE)	NYLCAP 2010 Co-Invest ECI Blocker C L.P. (DE)
MADISON-OFC Centerpoint Plaza CA LLC (DE)	NYLCAP 2010 Co-Invest ECI Blocker Holdco E L.P. (DE)
MADISON-IND Logistics NC LLC (DE)	NYLCAP 2010 Co-Invest ECI Blocker E L.P. (DE)
MCPF-LRC Logistics LLC (DE)	NYLCAP 2010 Co-Invest ECI Blocker Holdco F L.P. (DE)
MADISON-MF Desert Mirage AZ LLC (DE)	NYLCAP 2010 Co-Invest ECI Blocker F L.P. (DE)
MADISON-OFC One Main Place OR LLC (DE)	NYLCAP 2010 Co-Invest ECI Blocker Holdco G L.P. (DE)
MADISON-IND Fenton MO LLC (DE)	NYLCAP 2010 Co-Invest ECI Blocker G L.P. (DE)
MADISON-IND Hitzert Roadway MO LLC (DE)	
MADISON-MF Hoyt OR LLC (DE)	New York Life Capital Partners, LLC (DE)
MADISON-RTL Clifton Heights PA LLC (DE)	New York Life Capital Partners, LP (13-4091045) (DE)
MADISON-IND Locust CA LLC (DE)	New York Life Capital Partners II, LLC (DE)
MADISON-OFC Weston Pointe FL LLC (DE)	New York Life Capital Partners II, L.P. (DE)
MADISON-MF Henderson NV LLC (DE)	New York Life Capital Partners III GenPar GP, LLC (DE)
MADISON-SP Henderson LLC (DE)	New York Life Capital Partners III GenPar, LP (DE)
NYLIM-GCR Fund I, LLC (DE)	New York Life Capital Partners III, LP (DE)
NYLIM Fund II GP, LLC (DE)	New York Life Capital Partners III-A, LP (DE)
NYLIM Real Estate Mezzanine Fund II, LP (DE)	New York Life Capital Partners IV GenPar GP, LLC (DE)
NYLIM-TND, LLC (DE)	New York Life Capital Partners IV GenPar, LP (DE)
NYLIM-DCM, LLC (DE)	New York Life Capital Partners IV, LP (DE)
NYLIM-MM, LLC (DE)	New York Life Capital Partners IV-A, LP (DE)
DCM-N, LLC (DE)	GoldPoint Partners Co-Investment V GenPar GP LLC (DE)
DCM Warehouse Series A, LLC (DE)	GoldPoint Partners Co-Investment V GenPar, L.P. (DE)
	GoldPoint Partners Co-Investment V, LP (DE)
	GoldPoint Partners Co-Investment V ECI Blocker Holdco A, LP (DE)

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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC (continued)

GoldPoint Partners Co-Investment V ECI Blocker A, LP (DE)
GoldPoint Partners Co-Investment V ECI Blocker Holdco B, LP (DE)
GoldPoint Partners Co-Investment V ECI Blocker B, LP (DE)
GoldPoint Partners Co-Investment V ECI Blocker Holdco C, LP (DE)
GoldPoint Partners Co-Investment V ECI Blocker C, LP (DE)
GoldPoint Partners Co-Investment V ECI Blocker Holdco D, LP (DE)
GoldPoint Partners Co-Investment V ECI Blocker D, LP (DE)
GoldPoint Partners Co-Investment V ECI Blocker Holdco E, LP (DE)
GoldPoint Partners Co-Investment V ECI Blocker E, LP (DE)
GoldPoint Partners Co-Investment V ECI Blocker Holdco F, LP
GoldPoint Partners Co-Investment V ECI Blocker F, LP
GoldPoint Partners Co-Investment Fund-A, LP

NYLCAP India Funding LLC (DE)
 NYLIM-JB Asset Management Co. (Mauritius) LLC (MUS)
 New York Life Investment Management India Fund II, LLC (Mauritius) (MUS)
 New York Life Investment Management India Fund (FVCI) II, LLC (Mauritius) (MUS)

NYLCAP India Funding III LLC (DE)
 NYLIM-Jacob Ballas Asset Management Company III (Mauritius) LLC (MUS)
 NYLIM Jacob Ballas India Fund III (Mauritius) LLC (MUS)
 NYLIM Jacob Ballas Capital India (FVCI) III (Mauritius) LLC (MUS)
 NYLIM Jacob Ballas India (FII) III (Mauritius) LLC (MUS)

NYLIM Jacob Ballas India Holdings (Mauritius) IV
 NYLIM Mezzanine GenPar GP, LLC (DE)
 NYLIM Mezzanine GenPar, LP (DE)
 New York Life Investment Management Mezzanine Partners, LP (DE)
 NYLIM Mezzanine Partners Parallel Fund, LP (DE)

NYLIM Mezzanine Partners II GenPar GP, LLC (DE)
 NYLIM Mezzanine Offshore Partners II, LP (CYM)
 NYLIM Mezzanine Partners II GenPar, LP (DE)
 New York Life Investment Management Mezzanine Partners II, LP (DE)
 NYLIM Mezzanine II Luxco S.a.r.l. (LUX)
 NYLIM Mezzanine Partners II Parallel Fund, LP (DE)
 NYLIM Mezzanine II Parallel Luxco S.a.r.l. (LUX)
 Voice Holdco Ltd. (CAN)

NYLCAP Mezzanine Partners III GenPar GP, LLC (DE)
 NYLCAP Mezzanine Partners III GenPar, LP (DE)
 NYLCAP Mezzanine Partners III-K, LP (DE)
 NYLCAP Mezzanine Partners III, LP (DE)
 NYLCAP Mezzanine Partners III Parallel Fund, LP (DE)
 NYLCAP Mezzanine Partners III 2012 Co-Invest, LP (DE)
 NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco A, LP (DE)
 NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker A, LP (DE)
 NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco B, LP (DE)
 NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker B, LP (DE)
 NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco C, LP (DE)

NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker C, LP (DE)
NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco D, LP (DE)
NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker D, LP (DE)
NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco E, LP (DE)
NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker E, LP (DE)

NYLCAP Select Manager GenPar, LP (DE)
 C.B. Fleet TopCo. LLC (DE)
NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco F, LP
NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker F, LP
NYLCAP Mezzanine Offshore Partners III, L.P. (DE)
NYLCAP Select Manager GenPar GP, LLC (DE)
NYLCAP Select Manager Fund, LP (DE)
NYLCAP Select Manager Cayman Fund, LP (CYM)
NYLCAP Select Manager Fund II, L.P. (CYM)

NYLCAP Canada GenPar Inc. (CAN)
NYLCAP Select Manager Canada Fund, LP (CAN)
NYLCAP Select Manager II GenPar GP, LLC (DE)
NYLCAP Select Manager II GenPar GP L.P. (CYM)

NYLCAP Canada II GenPar Inc. (CAN)
NYLCAP Select Manager Canada Fund II, L.P. (CAN)
GoldPoint Partners Select Manager III GenPar GP, LLC (DE)
GoldPoint Partners Select Manager III GenPar, L.P. (CYM)
GoldPoint Partners Select Manager Fund III, L.P. (CYM)
GoldPoint Partners Select Manager Fund III AIV, L.P.

GoldPoint Partners Canada III GenPar, Inc
GoldPoint Partners Select Manager Canada Fund III, L.P.

Private Advisors LLC (54-1886751)(DE)
PACIF GP, LLC (DE)
Private Advisors Coinvestment Fund, LP (DE)
PACIF Carry Parent, LLC (DE)
PACIF Carry, LLC (DE)
PACIF II Carry Parent, LLC (DE)
PACIF II Carry, LLC (DE)
PACIF II GP, LLC (DE)
Private Advisors Coinvestment Fund II, LP (DE)
PACIF III Carry Parent, LLC (DE)
PACIF III Carry, LLC (DE)
PACIF III GP, LLC (DE)
Private Advisors Coinvestment Fund III, LP (46-1360141) (DE)
PACIF IV GP, LLC (DE)
Private Advisors Coinvestment Fund IV, LP (DE)
PACIF IV Carry Parent, LLC (DE)
PACIF IV Carry, LLC (DE)
PASCCIF GP, LLC (DE)
Private Advisors Small Company Coinvestment Fund, LP (DE)

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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC (continued)

PASCCIF Carry Parent, LLC (DE)	PA Emerging Manager Carry, LLC (DE)
PASCCIF Carry, LLC (DE)	RIC I GP, LLC (DE)
Private Advisors Distressed Opportunities Fund, L.P. (DE)	Richmond Coinvestment Partners I, LP (DE)
PAPEF Carry Parent, LLC (DE)	RIC I Carry Parent, LLC (DE)
PAPEF Carry, LLC (DE)	RIC I Carry, LLC (DE)
Private Advisors Small Company Buyout Fund II, L.P. (DE)	PARAF GP, LLC (DE)
PASCBF III GP, LLC (DE)	Private Advisors Real Assets Fund, LP (DE)
Private Advisors Small Company Buyout Fund III, LP (DE)	PARAF Carry Parent, LLC (DE)
PASCBF IV Carry Parent, LLC (DE)	PARAF Carry, LLC (DE)
PASCBF IV Carry, LLC (DE)	Cuyahoga Capital Partners I Management Group, LLC (DE)
PASCBF IV GP, LLC (DE)	Cuyahoga Capital Partners II Management Group LLC (DE)
Private Advisors Small Company Buyout Fund IV, LP (DE)	Cuyahoga Capital Partners III Management Group LLC (DE)
PASCBF V Carry Parent, LLC (DE)	Cuyahoga Capital Partners IV Management Group LLC (DE)
PASCBF V Carry, LLC (DE)	PASF V GP, LLC
PASCBF V GP, LLC (DE)	Private Advisors Secondary Fund V, LP
Private Advisors Small Company Buyout Fund V, LP (DE)	PASF V Carry Parent, LLC
PASCPEF VI Carry Parent, LLC (DE)	PASF V Carry, LLC
PASPEF VI Carry, LLC (DE)	Cuyahoga Capital Emerging Buyout Partners Management Group LLC (DE)
PASCPEF VI GP, LLC (DE)	UVF GP, LLC (DE)
Private Advisors Small Company Private Equity Fund VI, LP (DE)	Undiscovered Value Fund, LP (DE)
Private Advisors Small Company Private Equity Fund VI (Cayman), LP (CYM)	Undiscovered Value Fund, Ltd. (CYM)
PASCPEF VII GP, LLC (DE)	Undiscovered Value Master Fund SPC (CYM)
Private Advisors Small Company Private Equity Fund VII, LP (DE)	Private Advisors Stable Value Fund, Ltd. (DE)
PASCPEF VII Carry Parent, LLC (DE)	Index IQ Holdings Inc. (DE)
PASCPEF VII Carry, LLC (DE)	Financial Development LLC (DE)
PA Real Assets Carry Parent, LLC (DE)	IndexIQ, Inc. (DE)
PA Real Assets Carry, LLC (DE)	IndexIQ LLC (DE)
PA Emerging Manager Carry Parent, LLC (DE)	IndexIQ Advisors LLC (DE)

STATEMENT AS OF DECEMBER 31, 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

NYLife Real Estate Holdings LLC

CC Acquisitions, LP (DE)
Huntsville NYL LLC (DE)
NYL Midwest Apartments LLC (DE)
REEP-MF Cumberland TN LLC (DE)
 Cumberland Apartments, LLC (TN)
REEP-RTL Bradford PA LLC (DE)
REEP-IND Forest Park NJ LLC (DE)
 FP Building 1-2-3 LLC (DE)
 FP Building 4 LLC (DE)
 FP Building 17, LLC (DE)
 FP Building 18, LLC (DE)
 FP Building 19, LLC (DE)
 FP Building 20, LLC (DE)
 FP Mantua Grove LLC (DE)
 FP Lot 1.01 LLC (DE)
REEP-IND NJ LLC (DE)
 NJIND JV LLC (DE)
 NJIND Hook Road LLC (DE)
 NJIND Old Post Road LLC (DE)
 NJIND Brunswick Avenue LLC (DE)
 NJIND Raritan Center LLC (DE)
 NJIND Talmadge Road LLC (DE)
 NJIND Bay Avenue LLC (DE)
 NJIND Melrich Road LLC (DE)
 NJIND Carter Drive LLC (DE)
 NJIND Corbin Street LLC (DE)

REEP-MF Marina Landing WA LLC (DE)
REEP-IND Valwood TX LLC (DE)
 REEP-SP Marina Landing LLC (DE)
REEP-MF Enclave TX LLC (DE)
REEP-MF Mira Loma II TX LLC (DE)
REEP-MF Summitt Ridge CO LLC (DE)
REEP-OF Centerpointe VA LLC (DE)
REEP-OFC 575 Lex NY LLC (DE)
REEP-OFC 575 Lex NY GP LLC (DE)
REEP-OFC Westory DC LLC (DE)
REEP-RTL SASI GA LLC (DE)
REEP-MF Woodridge IL LLC (DE)
REEP-IND Continental NC LLC (DE)
 LRC-Patriot, LLC (DE)
 REEP-LRC Industrial LLC (DE)
REEP-OFC 525 N Tryon NC LLC (DE)
 525 Charlotte Office LLC (DE)
REEP-OFC Royal Centre GA LLC (DE)
 Royal Centre, LLC (DE)
REEP-RTL CTC NY LLC (DE)
 Cortlandt Town Center LLC (DE)

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
.0826	New York Life Group	.66915	13-5582869	1583827	0000071633		New York Life Insurance Company	.NY	UDP					
.0826	New York Life Group	.91596	13-3044743	3683691	0000727136		New York Life Insurance & Annuity Corporation	.DE		New York Life Insurance Company New York Life Insurance & Annuity Corporation	Ownership	.100.000	New York Life Insurance Company	
.0826	New York Life Group	.00000	52-1530175				Ausbil IT - Ausbil Microcap Fund	.AUS	.DS	Corporation	Ownership	.10.130	New York Life Insurance Company	
		.81353	13-4199614				NYLIFE Insurance Company of Arizona	.AZ	.IA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Enterprises LLC	.DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life International Holdings Limited	.MUS	NIA	New York Life Enterprises LLC	Ownership	.84.000	New York Life Insurance Company	
		.00000					New York Life International Holdings Limited	.MUS	NIA	NYL Cayman Holdings Ltd.	Ownership	.16.000	New York Life Insurance Company	
		.00000					NYL Cayman Holdings Ltd.	.CYM	NIA	New York Life Enterprises LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYL Worldwide Capital Investments, LLC	.DE	NIA	NYL Cayman Holdings Ltd.	Ownership	.100.000	New York Life Insurance Company	
		.00000					Candriam Balanced Asset Alloc	.LUX	NIA	New York Life Insurance Company	Ownership	.17.400	New York Life Insurance Company	
		.00000					Candriam L Defensive Asset Fund	.LUX	NIA	New York Life Insurance Company	Ownership	.19.800	New York Life Insurance Company	
		.00000					Seguros Monterrey New York Life, S.A. de C.V.	.MEX	.IA	New York Life Enterprises LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Administradora de Conductos SMNYL, S.A. de C.V.	.MEX	NIA	Seguros Monterrey New York Life, S.A. de C.V.	Ownership	.99.000	New York Life Insurance Company	
		.00000					Agencias de Distribucion SMNYL, S.A. de C.V.	.MEX	NIA	Seguros Monterrey New York Life, S.A. de C.V.	Ownership	.99.000	New York Life Insurance Company	
		.00000					Inmobiliaria SMNYL, S.A. de C.V.	.MEX	NIA	Seguros Monterrey New York Life, S.A. de C.V.	Ownership	.99.000	New York Life Insurance Company	
		.00000					Inmobiliaria SMNYL, S.A. de C.V.	.MEX	NIA	Agencias de Distribucion SMNYL, S.A. de C.V.	Ownership	.1.000	New York Life Insurance Company	
		.00000					SEAF Sichuan SME Investment Fund LLC	.DE	NIA	New York Life Enterprises LLC	Ownership	.39.980	New York Life Insurance Company	
		.00000					Samsung US Dynamic Asset Allocation							
		.00000					Securities Feeder Investment Trust H	.KOR	NIA	New York Life Insurance Company	Ownership	.49.100	New York Life Insurance Company	
		.00000					NYL Real Assets LLC	.DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000	13-4081725	2928649	0001270096		NYL Emerging Manager LLC	.DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIFE LLC	.DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					Eagle Strategies LLC	.DE	NIA	NYLIFE LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Capital Corporation	.DE	NIA	NYLIFE LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYL Executive Benefits LLC	.DE	NIA	NYLIFE LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000	13-2649692		0000071637		NYLIFE Securities LLC	.DE	NIA	NYLIFE LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLINK Insurance Agency Incorporated	.DE	NIA	NYLIFE LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLUK I Company	.GBR	NIA	NYLIFE LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLUK II Company	.GBR	NIA	NYLUK I Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					Gresham Mortgage	.GBR	NIA	NYLUK II Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					W Construction Company	.GBR	NIA	NYLUK II Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					WIM (AIM)	.GBR	NIA	NYLUK II Company	Ownership	.100.000	New York Life Insurance Company	
		.00000	46-4293486				WUT	.GBR	NIA	NYLUK II Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYL Investors LLC	.DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Holdings NCVAD, GP, LLC	.DE	NIA	NYL Investors LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001570433		McMorgan Northern California Value Add/Development Fund I, L.P.	.DE	NIA	NYLIM Holdings NCVAD, GP, LLC	Ownership	.50.000	New York Life Insurance Company	
		.00000					MNCVAD-IND Greenwood CA LLC	.DE	NIA	McMorgan Northern California Value Add/Development Fund I, L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					MNCVAD-IND Concourse CA LLC	.DE	NIA	McMorgan Northern California Value Add/Development Fund I, L.P.	Ownership	.100.000	New York Life Insurance Company	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Rela-tion-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Per-cent-age	Ultimate Controlling Entity(ies)/Person(s)	*
		.00000					MNCVAD-IND Norris Canyon CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund I, L.P.	Ownership	100.000	New York Life Insurance Company	
		.00000					MNCVAD-CP Norris Canyon LLC	DE	NIA	MNCVAD-IND Norris Canyon CA LLC	Ownership	94.000	New York Life Insurance Company	
		.00000					MNCVAD-OFC 2665 North First CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund I, L.P.	Ownership	100.000	New York Life Insurance Company	
		.00000					MNCVAD-SEAGATE 2665 North First LLC	DE	NIA	MNCVAD-OFC 2665 North First CA LLC	Ownership	90.000	New York Life Insurance Company	
		.00000					MNCVAD-IND Petaluma CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund I, L.P.	Ownership	100.000	New York Life Insurance Company	
		.00000					MNCVAD-OFC Bridgepointe CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund I, L.P.	Ownership	100.000	New York Life Insurance Company	
		.00000					MNCVAD-OFC Ridder Park CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund I, L.P.	Ownership	100.000	New York Life Insurance Company	
		.00000					MNCVAD-GRAYMARK Ridder Park LLC	DE	NIA	MNCVAD-OFC Ridder Park CA LLC	Ownership	97.500	New York Life Insurance Company	
		.00000					New York Life Short Term Fund (STF)	NY	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					NYL Wind Investments LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					PTC Acquisitions, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLife Real Estate Holdings, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					CC Acquisitions, LP	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000		3663273			Huntsville NYL LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYL Midwest Apartments LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-IND FREEDOM MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-IND AEGEAN MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-IND LYMAN MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-IND Kent LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-MF Cumberland TN LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Cumberland Apartments, LLC	TN	NIA	REEP-MF Cumberland TN LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Cumberland Condominium Association, Inc.	TN	NIA	New York Life Insurance Company	Board of Directors	0.000	New York Life Insurance Company	
		.00000					REEP-RTL Bradford PA LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-IND Forest Park NJ LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					FP Building 1-2-3 LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					FP Building 4 LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					FP Building 17, LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					FP Building 18, LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					FP Building 19, LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					FP Building 20, LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					FP Mantua Grove LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					FP Lot 1.01 LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-IND Continental NC LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					LRC-Patriot, LLC	DE	NIA	REEP-IND Continental NC LLC	Ownership	93.000	New York Life Insurance Company	
		.00000					REEP-LRC Industrial LLC	DE	NIA	LRC-Patriot, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-OFC 525 N Tryon NC LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					525 Charlotte Office LLC	DE	NIA	REEP-OFC 525 N Tryon NC LLC	Ownership	95.000	New York Life Insurance Company	
		.00000					REEP-IND RTG NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-OFC Royal Centre GA LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Royal Centre, LLC	DE	NIA	REEP-OFC Royal Centre GA LLC	Ownership	90.000	New York Life Insurance Company	
		.00000					REEP-RTL CTC NY LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Cortlandt Town Center LLC	DE	NIA	REEP-RTL CTC NY LLC	Ownership	65.000	New York Life Insurance Company	
		.00000					REEP-IND CHINO CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-OFC CORPORATE POINTE CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-OFC VON KARMAN CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-IND Fridley MN LLC	MN	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	

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SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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		.00000					REEP-IND Green Oaks IL LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-OFC Bellevue WA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-IND NJ LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NJIND JV LLC	DE	NIA	REEP-IND NJ LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NJIND Hook Road LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NJIND Old Post Road LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NJIND Brunswick Avenue LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NJIND Raritan Center LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NJIND Talmadge Road LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NJIND Bay Avenue LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NJIND Melrich Road LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NJIND Corbin Street LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-Enclave TX LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-MF Issaquah WA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-MF Mira Loma II TX LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-MF Verde NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-MF Mount Vernon GA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-MF Summitt Ridge CO LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-OF Centerpointe VA LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-RTL SASI GA LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-MF Chandler AZ LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-MF Woodridge IL LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-MF Wallingford WA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-IND Valwood TX LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-MF Marina Landing WA LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-SP Marina Landing LLC	DE	NIA	REEP-MF Marina Landing WA LLC	Ownership	98.000	New York Life Insurance Company	
		.00000					REEP-OFC 575 Lex NY LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-OFC 575 Lex NY GP LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-OFC Drakes Landing CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					REEP-OFC Westory DC LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					CT 160 CORPORATE COURT LLC	DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH Farmingdale, NY, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLMDC King of Prussia GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLMDC King of Prussia Realty, LP	DE	NIA	NYLMDC King of Prussia GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH Attleboro MA, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-Ennis GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-Ennis, L.P.	TX	NIA	NYMH-Ennis GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-Freeport GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-Freeport, L.P.	TX	NIA	NYMH-Freeport GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-Houston GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-Houston, L.P.	TX	NIA	NYMH-Houston GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-Plano GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-Plano, L.P.	TX	NIA	NYMH-Plano GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-San Antonio GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-San Antonio, L.P.	TX	NIA	NYMH-San Antonio GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-Stephenville GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-Stephenville, L.P.	TX	NIA	NYMH-Stephenville GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-Taylor GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					NYMH-Taylor, L.P.	TX	NIA	NYMH-Taylor GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-002 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-003 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	

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		.00000					SCP 2005-C21-006 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-007-LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-008 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-009 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-017 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-018 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-021 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-025 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-031 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-036 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-041 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-043 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-044 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-048 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-061 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-063 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-067 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-069 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					SCP 2005-C21-070 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					Silver Spring, LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					Silver Spring Associates, L.P.	PA	NIA	Silver Spring, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					2015 DIL PORTFOLIO HOLDINGS LLC	DE	NIA	New York Life Insurance Company	Ownership	.62.308	New York Life Insurance Company	
							New York Life Insurance and Annuity Corporation							
		.00000					2015 DIL PORTFOLIO HOLDINGS LLC	DE	NIA	Corporation	Ownership	.37.692	New York Life Insurance Company	
		.00000					CT 611 W. JOHNSON AVE LLC	DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					CT 550 RESEARCH PKWY LLC	DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NJ 663 E. CRESCENT AVE LLC	DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NJ 1881 ROUTE 46 LLC	DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PA 180 KOST RD LLC	DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					REEP-OFc One Water Ridge NC LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					REEP-OFc Two Water Ridge NC LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					REEP-OFc Four Water Ridge NC LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					REEP-OFc Five Water Ridge NC LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					REEP-OFc Six Water Ridge NC LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					REEP-OFc Seven Water Ridge NC LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					REEP-OFc Eight Water Ridge NC LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					REEP-OFc Nine Water Ridge NC LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					REEP-OFc Ten Water Ridge NC LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					REEP-OFc Eleven Water Ridge NC LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					REEP-OFc Water Ridge NC Holdco LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					REEP-OFc Water Ridge NC LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
							New York Life Investment Management Holdings LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000	52-2206685		0001513831		Index IQ Holdings Inc.	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	.100.000	New York Life Insurance Company	
							New York Life Investment Management Holdings LLC							
		.00000			0001460140		Financial Development LLC	DE	NIA	Holdings LLC	Ownership	.74.370	New York Life Insurance Company	
		.00000			0001460140		Financial Development LLC	DE	NIA	Index IQ Holdings Inc.	Ownership	.25.630	New York Life Insurance Company	
		.00000			0001364028		IndexIQ, Inc.	DE	NIA	Financial Development LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					IndexIQ LLC	DE	NIA	Financial Development LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001415996		IndexIQ Advisors LLC	DE	NIA	IndexIQ LLC	Ownership	.100.000	New York Life Insurance Company	

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		00000	03-0598064		0000050672		Institutional Capital LLC ICAP Master Collective Investment Trust ICAP Large Cap Value Equity Collective Trust	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	
		00000						PA	NIA	Institutional Capital LLC	Other	0.000	New York Life Insurance Company	1
		00000	13-3741759		0000914898		NYLIFE Distributors LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	
		00000			0001103598		NYLIM Service Company LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	
		00000	13-4080466		0000061227		Mackay Shields LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	
		00000					Mackay Shields Core Plus Opportunities Fund GP LLC	DE	NIA	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	
		00000			0001502131		Mackay Shields Core Plus / Opportunities Fund LP	DE	NIA	Mackay Shields Core Plus Opportunities Fund GP LLC	Ownership	100.000	New York Life Insurance Company	
		00000					Mackay Shields Credit Strategy Fund LTD	CYM	NIA	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	
		00000			0001502133		Mackay Shields Defensive Bond Arbitrage Fund Ltd.	BMJ	NIA	Mackay Shields LLC	Board of Directors	0.000	New York Life Insurance Company	
		00000			0001502133		Mackay Shields Defensive Bond Arbitrage Fund Ltd.	BMJ	NIA	New York Life Insurance Company	Ownership	14.050	New York Life Insurance Company	
		00000			0001502133		Mackay Shields Defensive Bond Arbitrage Fund Ltd.	BMJ	NIA	Mackay Shields LLC	Ownership	0.620	New York Life Insurance Company	
		00000					Mackay Shields High Yield Active Core Fund GP LLC	DE	NIA	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	
		00000			0001502130		Mackay Shields High Yield Active Core Fund LP	DE	NIA	Mackay Shields High Yield Active Core Fund GP LLC	Ownership	100.000	New York Life Insurance Company	
		00000					Mackay Shields Core Fixed Income Fund GP LLC	DE	NIA	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	
		00000	45-2733007		0001529525		Mackay Shields Core Fixed Income Fund LP	DE	NIA	Mackay Shields Core Fixed Income Fund GP LLC	Ownership	100.000	New York Life Insurance Company	
		00000					Mackay Municipal Managers Opportunities GP LLC	DE	NIA	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	
		00000			0001432467		Mackay Municipal Opportunities Master Fund, L.P.	DE	NIA	Mackay Municipal Managers Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	
		00000			0001432468		Mackay Municipal Opportunities Fund, L.P.	DE	NIA	Mackay Municipal Managers Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	
		00000					Mackay Municipal Managers Credit Opportunities GP, LLC	DE	NIA	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	
		00000			0001460030		Mackay Municipal Credit Opportunities Master Fund, L.P.	DE	NIA	Mackay Municipal Managers Credit Opportunities GP, LLC	Ownership	100.000	New York Life Insurance Company	
		00000			0001460023		Mackay Municipal Credit Opportunities Fund, L.P.	DE	NIA	Mackay Municipal Managers Credit Opportunities GP, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					Mackay Municipal Short Term Opportunities Fund GP LLC	DE	NIA	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	
		00000	45-3041041		0001532022		Mackay Municipal Short Term Opportunities Fund LP	DE	NIA	Mackay Municipal Short Term Opportunities Fund GP LLC	Ownership	100.000	New York Life Insurance Company	
		00000					Mackay Municipal Managers Puerto Rico Opportunities GP LLC	DE	NIA	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	
		00000			0001639566		Mackay Puerto Rico Opportunities Fund, L.P.	DE	NIA	Mackay Municipal Managers Puerto Rico Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	

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		..00000			0001639564		MackKay Puerto Rico Opportunities Feeder Fund, L.P.	DE	NIA	MackKay Municipal Managers Puerto Rico Opportunities GP LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					MackKay Municipal Managers California Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000			0001641693		MackKay Municipal California Opportunities Fund, L.P.	DE	NIA	MackKay Municipal Managers California Opportunities GP LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					Plainview Funds plc	JRL	NIA	MackKay Shields LLC	Ownership	..50.000	New York Life Insurance Company	
		..00000					Plainview Funds plc	JRL	NIA	MackKay Shields LLC	Board of Directors	..0.000	New York Life Insurance Company	
		..00000					Plainview Funds plc – MackKay Shields – Emerging Markets Credit Portfolio	JRL	NIA	New York Life Insurance & Annuity Corporation	Ownership	..99.980	New York Life Insurance Company	
		..00000					Plainview Funds plc – MackKay Shields – Flexible Bond Portfolio	JRL	NIA	New York Life Insurance & Annuity Corporation	Ownership	..95.060	New York Life Insurance Company	
		..00000					Plainview Funds plc – MackKay Shields – Flexible Bond Portfolio	JRL	NIA	MackKay Shields LLC	Ownership	..4.940	New York Life Insurance Company	
		..00000					Plainview Funds plc – MackKay Shields – Unconstrained Bond Portfolio	JRL	NIA	New York Life Insurance Company	Ownership	..24.050	New York Life Insurance Company	
		..00000					Plainview Funds plc – MackKay Shields – Unconstrained Bond Portfolio	JRL	NIA	MackKay Shields LLC	Ownership	..0.710	New York Life Insurance Company	
		..00000					Plainview Funds plc – MackKay Shields – Floating Rate High Yield Portfolio	JRL	NIA	New York Life Insurance Company	Ownership	..95.390	New York Life Insurance Company	
		..00000					Plainview Funds plc – MackKay Shields – Floating Rate High Yield Portfolio	JRL	NIA	MackKay Shields LLC	Ownership	..4.600	New York Life Insurance Company	
		..00000					Plainview Funds plc – MackKay Shields Core Plus Opportunities Portfolio	JRL	NIA	MackKay Shields LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					MackKay Shields Statutory Trust High Yield Bond Series	CT	NIA	MackKay Municipal Short Term Opportunities Fund GP LLC	Management	..0.000	New York Life Insurance Company	3
		..00000					MackKay Shields (International) Ltd.	GBR	NIA	MackKay Shields LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					MackKay Shields (Services) Ltd.	GBR	NIA	MackKay Shields LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					MackKay Shields UK LLP	GBR	NIA	MackKay Shields (International) Ltd.	Ownership	..99.000	New York Life Insurance Company	
		..00000					MackKay Shields UK LLP	GBR	NIA	MackKay Shields (Services) Ltd.	Ownership	..1.000	New York Life Insurance Company	
		..00000					MackKay Shields Global Derivatives LLC	DE	NIA	MackKay Shields LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					MackKay Municipal Managers Puerto Rico Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					MackKay Puerto Rico Opportunities Funds, L.P.	DE	NIA	MackKay Municipal Managers Puerto Rico Opportunities GP LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					MackKay Municipal Managers California Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					MackKay Municipal Managers California Opportunities Fund, L.P.	DE	NIA	MackKay Municipal Managers California Opportunities GP LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					Madison Capital Funding LLC	DE	NIA	New York Life Insurance Company	Ownership	..55.000	New York Life Insurance Company	
		..00000					Madison Capital Funding LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	..45.000	New York Life Insurance Company	
		..00000	80-0920962		0001577927		Madison Avenue Loan Fund GP LLC	DE	NIA	Madison Capital Funding LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					Madison Avenue Loan Fund LP	DE	NIA	Madison Avenue Loan Fund GP LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					MCF Co-Investment GP LLC	DE	NIA	Madison Capital Funding LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000			0001538585		MCF Co-Investment GP LP	DE	NIA	MCF Co-Investment GP LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000			0001538584		Madison Capital Funding Co-Investment Fund LP	DE	NIA	MCF Co-Investment GP LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					MCF Fund I LLC	DE	NIA	Madison Capital Funding LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					Warwick McAlester Holdings, LLC	DE	NIA	Madison Capital Funding LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					Meeco Sullivan, LLC	DE	NIA	Warwick McAlester Holdings, LLC	Ownership	..100.000	New York Life Insurance Company	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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		.00000					Electric Avenue, LLC	DE	NIA	Warwick McAlester Holdings, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Young America Holdings, LLC	DE	NIA	Madison Capital Funding LLC	Ownership	.36.350	New York Life Insurance Company	
		.00000					YAC.ECOM Incorporated	DE	NIA	Young America Holdings, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Young America, LLC	MN	NIA	Young America Holdings, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Global Fulfillment Services, Inc.	AZ	NIA	Young America, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					SourceOne Worldwide, Inc.	MN	NIA	Young America, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					YA Canada Corporation	CAN	NIA	Young America, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Zenith Products Holdings, Inc	DE	NIA	Madison Capital Funding LLC	Ownership	.16.360	New York Life Insurance Company	
		.00000			0001347648		ZPC Holding Corp.	DE	NIA	Zenith Products Holdings, Inc	Ownership	.100.000	New York Life Insurance Company	
		.00000					Zenith Products Corporation	DE	NIA	ZPC Holding Corp.	Ownership	.100.000	New York Life Insurance Company	
		.00000					MCF Capital Management LLC	DE	NIA	Madison Capital Funding LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Ironshore Investment BL I Ltd.	BMJ	NIA	MCF Capital Management LLC	Other	.0.000	New York Life Insurance Company	2
		.00000					MCF CLO III LLC	DE	NIA	MCF Capital Management LLC	Ownership	.2.330	New York Life Insurance Company	
		.00000					MCF CLO III LLC	DE	NIA	MCF Capital Management LLC	Other	.0.000	New York Life Insurance Company	2
		.00000					MCF CLO IV LLC	DE	NIA	MCF Capital Management LLC	Other	.0.000	New York Life Insurance Company	2
		.00000					LMF WF Portfolio II, LLC	DE	NIA	MCF Capital Management LLC	Other	.0.000	New York Life Insurance Company	2
		.00000					MCF CLO I LLC	DE	NIA	MCF Capital Management LLC	Other	.0.000	New York Life Insurance Company	2
		.00000					MCF CLO I LLC	DE	NIA	MCF Capital Management LLC	Ownership	.2.530	New York Life Insurance Company	
		.00000					MCF CLO II LLC	DE	NIA	MCF Capital Management LLC	Other	.0.000	New York Life Insurance Company	2
		.00000					Cornerstone Capital Management Holdings LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000	13-5582869		0001453415		Cornerstone Capital Management Holdings LLC	DE	NIA	Cornerstone Capital Management Holdings LLC	Ownership	.51.000	New York Life Insurance Company	
		.00000	41-1763532		0001123570		Cornerstone Capital Management Large-Cap Enhanced Index Fund GP, LLC	DE	NIA	Cornerstone Capital Management Holdings LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001329043		Cornerstone Capital Management Large-Cap Enhanced Index Fund, LP	DE	NIA	Cornerstone Capital Management Large-Cap Enhanced Index Fund GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYL Workforce GP LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001133639		New York Life Investment Management LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Investment Management (U.K.) Ltd.	GBR	NIA	NYL Investors LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Madison Core Property Fund LLC	DE	NIA	New York Life Insurance Company	Management	.0.000	New York Life Insurance Company	3
		.00000					MIREF 1500 Quail, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Mission Heritage, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Linpro Center, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Mill Creek, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Gateway, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Delta Court, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Seaside, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Fremont Distribution Center, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					1101 Taylor Road LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Century, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF York Road, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					York Road EW, LLC	DE	NIA	MIREF York Road, LLC	Ownership	.64.800	New York Life Insurance Company	
		.00000					York Road Retail West, LLC	DE	NIA	York Road EW, LLC	Ownership	.64.800	New York Life Insurance Company	
		.00000					2001 EW LLC	DE	NIA	York Road EW, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					2122 EW LLC	DE	NIA	York Road EW, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Saddle River LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Via Verde San Dimas, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	

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		.00000					MIREF DC Corp.	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF L Street, LLC	DE	NIA	MIREF DC Corp.	Ownership	.100.000	New York Life Insurance Company	
		.00000					1901 L Street Corp.	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					1901 L Street LLC	DC	NIA	1901 L Street Corp.	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Newpoint Commons, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Northsight, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Riverside, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Corporate Woods, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Bedminster, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Bartons Creek, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Bartons Lodge Apartments, LLC	DE	NIA	MIREF Bartons Creek, LLC	Ownership	.90.000	New York Life Insurance Company	
		.00000					MIREF Marketpointe, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF 101 East Crossroads, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					101 East Crossroads, LLC	DE	NIA	MIREF 101 East Crossroads, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Waterview, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Chain Bridge, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					1991 Chain Bridge Road, LLC	DE	NIA	MIREF Chain Bridge, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Aptakisic, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Aptakisic Creek Corporate Park, LLC	DE	NIA	MIREF Aptakisic, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF 250 Montgomery, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Hawthorne, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Auburn 277, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Sumner North, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Wellington, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MIREF Warner Center, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-IND Valley Business Park CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-IND Assateague MD LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-SP Assateague LLC	DE	NIA	MADISON-IND Assateague MD LLC	Ownership	.90.000	New York Life Insurance Company	
		.00000					MADISON-MF Duluth GA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-MF Casa Santa Fe AZ LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-MF Cabrillo AZ LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-OFC Centerstone I CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-OFC Centerstone III CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-MOB Centerstone IV CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-OFC Canyon Commons CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-OFC Centerpoint Plaza CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-IND Logistics NC LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MCPF-LRC Logistics LLC	DE	NIA	MADISON-IND Logistics NC LLC	Ownership	.90.000	New York Life Insurance Company	
		.00000					MADISON-MF Desert Mirage AZ LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-OFC One Main Place OR LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-IND Fenton MO LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-IND Hitzert Roadway MO LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-MF Hoyt OR LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-RTL Clifton Heights PA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-IND Locust CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-OFC Weston Pointe FL LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-MF Henderson NV LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-SP Henderson LLC	DE	NIA	MADISON-MF Henderson NV LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Investment Management Holdings International S.á.r.l.	LUX	NIA	New York Life Investment Management Holdings LLC	Ownership	.100.000	New York Life Insurance Company	

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SCHEDULE Y

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		.00000					New York Life Investment Management Holdings II International S.á.r.l.	.LUX	.NIA	New York Life Investment Management Holdings International S.á.r.l.	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Investment Management Global Holdings S.á.r.l.	.LUX	.NIA	New York Life Investment Management Holdings II International S.á.r.l.	Ownership	.100.000	New York Life Insurance Company	
		.00000					Candriam Luxco S.á.r.l.	.LUX	.NIA	New York Life Investment Management Global Holdings S.á.r.l.	Ownership	.100.000	New York Life Insurance Company	
		.00000					Candriam Luxembourg, partnership limited by shares	.LUX	.NIA	New York Life Investment Management Global Holdings S.á.r.l.	Ownership	.97.000	New York Life Insurance Company	
		.00000					Candriam Luxembourg, partnership limited by shares	.LUX	.NIA	Candriam Luxco S.á.r.l.	Ownership	.3.000	New York Life Insurance Company	
		.00000					Ausbil Investment Management Limited	.AUS	.NIA	New York Life Investment Management Global Holdings S.á.r.l.	Ownership	.79.150	New York Life Insurance Company	
		.00000					Ausbil Australia Pty. Ltd.	.AUS	.NIA	Ausbil Investment Management Limited	Ownership	.100.000	New York Life Insurance Company	
		.00000					Ausbil Asset Management Pty. Ltd.	.AUS	.NIA	Ausbil Investment Management Limited	Ownership	.100.000	New York Life Insurance Company	
		.00000					ISPT Holding	.BEL	.NIA	Ausbil Investment Management Limited	Ownership	.0.036	New York Life Insurance Company	
		.00000					AUSBIL IT – Australian Geared Equity	.AUS	.NIA	Ausbil Investment Management Limited	Influence	.0.000	New York Life Insurance Company	4
		.00000					BIL Prime Advanced Cash + 100	.LUX	.NIA	Candriam Luxembourg, partnership limited by shares	Ownership	.35.030	New York Life Insurance Company	
		.00000					BIL Prime Advanced Cash + 100	.LUX	.NIA	Candriam Belgium, public limited company	Ownership	.31.240	New York Life Insurance Company	
		.00000					Candriam France, simplified joint-stock company	.FRA	.NIA	Candriam Luxembourg, partnership limited by shares	Ownership	.100.000	New York Life Insurance Company	
		.00000					Candriam Dublin	.IRL	.NIA	Candriam France, simplified joint-stock company	Ownership	.100.000	New York Life Insurance Company	
		.00000					Candriam Belgium public limited company	.BEL	.NIA	Candriam Luxembourg, partnership limited by shares	Ownership	.99.990	New York Life Insurance Company	
		.00000					Candriam Belgium public limited company	.BEL	.NIA	New York Life Investment Management Global Holdings S.á.r.l.	Ownership	.0.010	New York Life Insurance Company	
		.00000					Candriam Treasury Management	.FRA	.NIA	Candriam Belgium public limited company	Ownership	.15.620	New York Life Insurance Company	
		.00000					Candriam Treasury Management	.FRA	.NIA	Candriam France, simplified joint-stock company	Ownership	.7.940	New York Life Insurance Company	
		.00000					Cordius CIG	.LUX	.NIA	Candriam Luxembourg, partnership limited by shares	Ownership	.62.960	New York Life Insurance Company	
		.00000					Cordius CIG	.LUX	.NIA	Candriam Belgium public limited company	Ownership	.18.520	New York Life Insurance Company	
		.00000					Cordius CIG	.LUX	.NIA	Candriam France, simplified joint-stock company	Ownership	.18.520	New York Life Insurance Company	
		.00000					Candriam Bonds Convertible Opportunities	.LUX	.NIA	Candriam Luxembourg, partnership limited by shares	Ownership	.31.210	New York Life Insurance Company	
		.00000					NYLIM-GCR Fund I, LLC	.DE	.NIA	New York Life Investment Management LLC	Ownership	.50.000	New York Life Insurance Company	
		.00000					NYLIM Fund II GP, LLC	.DE	.NIA	New York Life Investment Management LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001355337		NYLIM Real Estate Mezzanine Fund II, LP	.DE	.NIA	NYLIM Fund II GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM-TND, LLC	.DE	.NIA	NYLIM Real Estate Mezzanine Fund II, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM-DCM, LLC	.DE	.NIA	NYLIM Real Estate Mezzanine Fund II, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM-MM, LLC	.DE	.NIA	NYLIM-DCM, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					DCM-N, LLC	.DE	.NIA	NYLIM-MM, LLC	Ownership	.80.000	New York Life Insurance Company	
		.00000					DCM-N, LLC	.DE	.NIA	NYLIM RE Mezzanine Fund II Investment Corporation	Ownership	.20.000	New York Life Insurance Company	
		.00000					DCM Warehouse Series A, LLC	.DE	.NIA	DCM-N, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					DCM Warehouse Series One, LLC	.DE	.NIA	DCM Warehouse Series A, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Sixteen West Savannah, LLC	.IN	.NIA	DCM Warehouse Series One, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Metropolis II Construction, LLC	.DE	.NIA	DCM Warehouse Series One, LLC	Ownership	.100.000	New York Life Insurance Company	

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		.00000					Streets Las Vegas, L.L.C.	AZ	NIA	DCM Warehouse Series One, LLC	Ownership.....	.90.000	New York Life Insurance Company	
		.00000					NYLIM RE Mezzanine Fund II Investment Corporation	DE	NIA	NYLIM Real Estate Mezzanine Fund II, LP	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					WFHG, GP LLC	DE	NIA	New York Life Investment Management LLC	Ownership.....	.50.000	New York Life Insurance Company	
		.00000			0001406803		Workforce Housing Fund I – 2007, LP	DE	NIA	WFHG, GP LLC	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP Holdings (Mauritius) LLC	MUS	NIA	New York Life Investment Management Holdings LLC	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					Jacob Ballas Capital India PVT, LTD	MUS	NIA	NYLCAP Holdings (Mauritius) LLC	Ownership.....	.23.300	New York Life Insurance Company	
		.00000					Evolveance Asset Management, Ltd.	IND	NIA	GoldPoint Partners LLC	Ownership.....	.24.500	New York Life Insurance Company	
		.00000	13-4091043		0001292892		GoldPoint Partners LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest GenPar L.P.	DE	NIA	NYLCAP 2010 Co-Invest GenPar GP, LLC	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest L.P.	DE	NIA	NYLCAP 2010 Co-Invest GenPar L.P.	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker Holdco A L.P.	DE	NIA	NYLCAP 2010 Co-Invest L.P.	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker A L.P. ...	DE	NIA	NYLCAP 2010 Co-Invest ECI Blocker Holdco A L.P.	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker Holdco B L.P.	DE	NIA	NYLCAP 2010 Co-Invest L.P.	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker B L.P. ...	DE	NIA	NYLCAP 2010 Co-Invest ECI Blocker Holdco B L.P.	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker Holdco C L.P.	DE	NIA	NYLCAP 2010 Co-Invest L.P.	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker C L.P. ...	DE	NIA	NYLCAP 2010 Co-Invest ECI Blocker Holdco C L.P.	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker Holdco E L.P.	DE	NIA	NYLCAP 2010 Co-Invest L.P.	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker E L.P. ...	DE	NIA	NYLCAP 2010 Co-Invest ECI Blocker Holdco E L.P.	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker Holdco F L.P.	DE	NIA	NYLCAP 2010 Co-Invest L.P.	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker F L.P. ...	DE	NIA	NYLCAP 2010 Co-Invest ECI Blocker Holdco F L.P.	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker Holdco G L.P.	DE	NIA	NYLCAP 2010 Co-Invest L.P.	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker G L.P. ...	DE	NIA	NYLCAP 2010 Co-Invest ECI Blocker Holdco G L.P.	Ownership.....	.100.000	New York Life Insurance Company	
		.00000	13-4091045		0001513540		New York Life Capital Partners, LLC	DE	NIA	GoldPoint Partners LLC	Ownership.....	.100.000	New York Life Insurance Company	
		.00000			0001513533		New York Life Capital Partners, LP	DE	NIA	New York Life Capital Partners, LLC	Ownership.....	.100.000	New York Life Insurance Company	
		.00000			0001293285		New York Life Capital Partners II, LLC	DE	NIA	GoldPoint Partners LLC	Ownership.....	.100.000	New York Life Insurance Company	
		.00000			0001293286		New York Life Capital Partners II, LP	DE	NIA	New York Life Capital Partners II, LLC	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					New York Life Capital Partners III GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					New York Life Capital Partners III GenPar, LP	DE	NIA	New York Life Capital Partners III GenPar GP, LLC	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					New York Life Capital Partners III, LP	DE	NIA	New York Life Capital Partners III GenPar, LP	Ownership.....	.100.000	New York Life Insurance Company	
		.00000					New York Life Capital Partners III-A, LP	DE	NIA	New York Life Capital Partners III GenPar, LP	Ownership.....	.100.000	New York Life Insurance Company	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
		..00000					New York Life Capital Partners IV GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					New York Life Capital Partners IV GenPar, LP	DE	NIA	New York Life Capital Partners IV GenPar GP, LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					New York Life Capital Partners IV, LP	DE	NIA	New York Life Capital Partners IV GenPar, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					New York Life Capital Partners IV-A, LP	DE	NIA	New York Life Capital Partners IV GenPar, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V GenPar GP LLC	DE	NIA	GoldPoint Partners LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V GenPar, L.P.	DE	NIA	GoldPoint Partners Co-Investment V GenPar GP LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000			0001562188		GoldPoint Partners Co-Investment V, L.P.	DE	NIA	GoldPoint Partners Co-Investment V GenPar, L.P.	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V ECI Blocker Holdco A, LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V ECI Blocker A, LP	DE	NIA	GoldPoint Partners Co-Investment V ECI Blocker Holdco A, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V ECI Blocker Holdco B, LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V ECI Blocker B, LP	DE	NIA	GoldPoint Partners Co-Investment V ECI Blocker Holdco B, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V ECI Blocker Holdco C, LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V ECI Blocker C, LP	DE	NIA	GoldPoint Partners Co-Investment V ECI Blocker Holdco C, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V ECI Blocker Holdco D, LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V ECI Blocker D, LP	DE	NIA	GoldPoint Partners Co-Investment V ECI Blocker Holdco D, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V ECI Blocker Holdco E, LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V ECI Blocker E, LP	DE	NIA	GoldPoint Partners Co-Investment V ECI Blocker Holdco E, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V ECI Blocker Holdco F, LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment V ECI Blocker F, LP	DE	NIA	GoldPoint Partners Co-Investment V ECI Blocker Holdco F, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Co-Investment Fund-A, LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP India Funding LLC	DE	NIA	GoldPoint Partners LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLIM-JB Asset Management Co. (Mauritius) LLC	MUS	NIA	NYLCAP India Funding LLC	Ownership	..24.660	New York Life Insurance Company	5
		..00000			0001356865		New York Life Investment Management India Fund II, LLC (Mauritius)	MUS	NIA	NYLIM-JB Asset Management Co. (Mauritius) LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					New York Life Investment Management India Fund (FVC1) II, LLC (Mauritius)	MUS	NIA	New York Life Investment Management India Fund II, LLC (Mauritius)	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP India Funding III LLC	DE	NIA	GoldPoint Partners LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLIM-Jacob Ballas Asset Management Company III, (Mauritius) LLC	MUS	NIA	NYLCAP India Funding III LLC	Ownership	..24.660	New York Life Insurance Company	6

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
		.00000			0001435025		NYLIM Jacob Ballas India Fund III (Mauritius) LLC	MUS	NIA	NYLIM-Jacob Ballas Asset Management Company III, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Jacob Ballas Capital India (FVCI) III (Mauritius) LLC	MUS	NIA	NYLIM Jacob Ballas India Fund III (Mauritius) LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Jacob Ballas India (FII) III (Mauritius) LLC	MUS	NIA	NYLIM Jacob Ballas India Fund III (Mauritius) LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Jacob Ballas India Holdings IV	MUS	NIA	New York Life Investment Management LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001513541		NYLIM Mezzanine GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001513539		NYLIM Mezzanine GenPar, LP	DE	NIA	NYLIM Mezzanine GenPar GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001193500		New York Life Investment Management Mezzanine Partners, LP	DE	NIA	NYLIM Mezzanine GenPar, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001259536		NYLIM Mezzanine Partners Parallel Fund LP	DE	NIA	NYLIM Mezzanine GenPar, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Mezzanine Partners II GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Mezzanine Offshore Partners II, LP	CYM	NIA	NYLIM Mezzanine Partners II GenPar GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Mezzanine Partners II GenPar, LP	DE	NIA	NYLIM Mezzanine Partners II GenPar GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Investment Management Mezzanine Partners II, LP	DE	NIA	NYLIM Mezzanine Partners II GenPar, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Mezzanine II Luxco S.a.r.l.	LUX	NIA	New York Life Investment Management Mezzanine Partners II, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001387095		NYLIM Mezzanine Partners II Parallel Fund, LP	DE	NIA	NYLIM Mezzanine Partners II GenPar, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Mezzanine II Parallel Luxco S.a.r.l.	LUX	NIA	NYLIM Mezzanine Partners II Parallel Fund, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					Voice Holdco Ltd.	CAN	NIA	NYLIM Mezzanine II Parallel Luxco S.a.r.l.	Ownership	.27.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Offshore Partners III, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III GenPar, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III GenPar, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001482545		NYLCAP Mezzanine Partners III, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001539552		NYLCAP Mezzanine Partners III Parallel Fund, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001483925		NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco A, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker A, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco A, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco B, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker B, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco B, LP	Ownership	.100.000	New York Life Insurance Company	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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		..00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco C, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker C, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco C, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco D, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker D, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco D, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco E, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker E, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco E, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco F,LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker F, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco F,LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					C.B. Fleet TopCo, LLC	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco C, LP	Ownership	..17.000	New York Life Insurance Company	
		..00000					GoldPoint Mezzanine Partners IV GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Mezzanine Partners Offshore IV, L.P.	CYM	NIA	GoldPoint Mezzanine Partners IV GenPar GP, LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Mezzanine Partners IV GenPar LP	DE	NIA	GoldPoint Mezzanine Partners IV GenPar GP, LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Mezzanine Partners IV, LP	DE	NIA	GoldPoint Mezzanine Partners IV GenPar LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Select Manager GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Select Manager GenPar, LP	DE	NIA	NYLCAP Select Manager GenPar GP, LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000			0001441093		NYLCAP Select Manager Fund, LP	DE	NIA	NYLCAP Select Manager GenPar, LP	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Select Manager Cayman Fund, LP	CYM	NIA	NYLCAP Select Manager GenPar GP, LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Canada GenPar, Inc.	CAN	NIA	GoldPoint Partners LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Select Manager Canada Fund, LP	CAN	NIA	NYLCAP Canada GenPar, Inc.	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Select Manager II GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Select Manager II GenPar GP, L.P.	CYM	NIA	NYLCAP Select Manager II GenPar GP, LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000			0001520743		NYLCAP Select Manager Fund II, L.P.	CYM	NIA	NYLCAP Select Manager II GenPar GP, L.P.	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Canada II GenPar, Inc.	CAN	NIA	GoldPoint Partners LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					NYLCAP Select Manager Canada Fund II, L.P.	CAN	NIA	NYLCAP Canada II GenPar, Inc.	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Select Manager III GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Select Manager III GenPar, L.P.	CYM	NIA	GoldPoint Partners Select Manager III GenPar GP, LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Select Manager Fund III, L.P.	CYM	NIA	GoldPoint Partners Select Manager III GenPar, L.P.	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Select Manager Fund III AIV, L.P.	DE	NIA	GoldPoint Partners Select Manager III GenPar, L.P.	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Canada III GenPar, Inc	CAN	NIA	GoldPoint Partners LLC	Ownership	..100.000	New York Life Insurance Company	
		..00000					GoldPoint Partners Select Manager Canada Fund III, L.P.	CAN	NIA	GoldPoint Parners Canada III GenPar, Inc	Ownership	..100.000	New York Life Insurance Company	
		..00000					MCF Mezzanine Carry I LLC	DE	NIA	MCF Capital Management LLC	Other	..0.000	New York Life Insurance Company	2

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
		.00000					MCF Mezzanine Fund I LLC	.DE	NIA	MCF Capital Management LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Montpelier Carry Parent, LLC	.DE	NIA	MCF Capital Management LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Montpelier Carry, LLC	.DE	NIA	Montpelier Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Montpelier GP, LLC	.DE	NIA	MCF Capital Management LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000	90-0938480		0001570694		Montpelier Fund, L.P.	.DE	NIA	Montpelier GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Flatiron CLO 2004-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
							NYLIM Flatiron CLO 2004-1 Equity Holdings LLC, Series A	.CYM	OTH	NYLIM Flatiron CLO 2004-1 Ltd.	Influence	.0.000	New York Life Insurance Company	7
		.00000					NYLIM Flatiron CLO 2006-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
							NYLIM Flatiron CLO 2006-1 Equity Holdings LLC, Series A	.CYM	OTH	NYLIM Flatiron CLO 2006-1 Ltd.	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron CLO 2007-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
							NYLIM Flatiron CLO 2007-1 Equity Holdings LLC, Series A	.CYM	OTH	NYLIM Flatiron CLO 2007-1 Ltd.	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron CLO 2011-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron CLO 2012-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron CLO 2013-1 Ltd.	.CYM	NIA	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron CLO 2014-1 Ltd.	.CYM	NIA	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron CLO 2014-1 Ltd.	.CYM	NIA	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron CLO 16 Ltd.	.CYM	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	7
		.00000					Flatiron CLO 2015-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Stratford CDO 2001-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000		4007034			Silverado CLO 2006-II Limited	.CYM	OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
							Silverado CLO 2006-II Equity Holdings LLC, Series A	.CYM	OTH	Silverado CLO 2006-II Limited	Influence	.0.000	New York Life Insurance Company	7
		.00000					New York Life Funding	.CYM	OTH	New York Life Insurance Company	Other	.0.000	New York Life Insurance Company	8
		.00000					New York Life Global Funding	.DE	OTH	New York Life Insurance Company	Other	.0.000	New York Life Insurance Company	8
		.00000					Martingale Road LLC	.DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
							UFI-NOR Federal Receivables Trust, Series 2009B	.NY	OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	9
		.00000					Government Energy Savings Trust 2003-A	.NY	OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	9
		.00000					NYL Equipment Issuance Trust	.DE	OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	9
							New York Life Investment Management							
		.00000	54-1886751		0001065114		Private Advisors LLC	.DE	NIA	Holdings LLC	Ownership	.64.250	New York Life Insurance Company	
		.00000					PACIF Carry Parent, LLC	.DE	NIA	Private Advisors LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF Carry, LLC	.DE	NIA	PACIF Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF GP, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001368975		Private Advisors Coinvestment Fund, LP	.DE	NIA	PACIF GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF II Carry Parent, LLC	.DE	NIA	Private Advisors LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF II Carry, LLC	.DE	NIA	PACIF II Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF II GP, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001489910		Private Advisors Coinvestment Fund II, LP	.DE	NIA	PACIF II GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF III Carry Parent, LLC	.DE	NIA	Private Advisors LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF III Carry, LLC	.DE	NIA	PACIF III Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF III GP, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
							Private Advisors Coinvestment Fund III, LP							
		.00000	46-1360141		0001562375		PACIF III GP, LLC	.DE	NIA	PACIF III GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF IV GP, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001646588		Private Advisors Coinvestment Fund IV, LP	.DE	NIA	PACIF IV GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF IV Carry Parent, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF IV Carry, LLC	.DE	NIA	PACIF IV Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Rela-tion-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
		.00000					PASCCIF GP, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					Private Advisors Small Company							
		.00000					Coinvestment Fund, LP	DE	NIA	PASCCIF GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASCCIF Carry Parent, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASCCIF Carry, LLC	DE	NIA	PASCCIF Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001210098		Private Advisors Distressed Opportunities Fund, L.P.	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PAPEF Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PAPEF Carry, LLC	DE	NIA	PAPEF Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001278583		Private Advisors Small Company Buyout Fund II, L.P.	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASCBF III GP, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001374891		Private Advisors Small Company Buyout Fund III, LP	DE	NIA	PASCBF III GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASCBF IV Carry Parent, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASCBF IV Carry, LLC	DE	NIA	PASCBF IV Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASCBF IV GP, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001442524		Private Advisors Small Company Buyout Fund IV, LP	DE	NIA	PASCBF IV GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASCBF V Carry Parent, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASCBF V Carry, LLC	DE	NIA	PASBF V Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASCBF V GP, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001537995		Private Advisors Small Company Buyout Fund V, LP	DE	NIA	PASCBF V GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001576987		Private Advisors Small Company Buyout Fund V – ERISA Fund, LP	DE	NIA	PASCBF V GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASOPEF VI Carry Parent, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASOPEF VI Carry, LLC	DE	NIA	PASOPEF VI Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASOPEF VI GP, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001595889		Private Advisors Small Company Private Equity Fund VI, LP	DE	NIA	PASOPEF VI GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASOPEF VII GP, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					Private Advisors Small Company Private Equity Fund VII, LP	DE	NIA	PASOPEF VII GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASOPEF VII Carry Parent, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASOPEF VII Carry, LLC	DE	NIA	PASOPEF VII Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PA Real Assets Carry Parent, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PA Real Assets Carry, LLC	DE	NIA	PA Real Assets Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PA Emerging Manager Carry Parent, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PA Emerging Manager Carry, LLC	DE	NIA	PA Emerging Manager Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					RIC I GP, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					Richmond Coinvestment Partners I, LP	DE	NIA	RIC I GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					RIC I Carry Parent, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					RIC I Carry, LLC	DE	NIA	RIC I Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PARAF GP, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					Private Advisors Real Assets Fund, LP	DE	NIA	PARAF GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PARAF Carry Parent, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PARAF Carry, LLC	DE	NIA	PARAF Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000		3328161			Cuyahoga Capital Partners I Management Group, LLC	DE	NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Rela-tion-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Per-cent-age	Ultimate Controlling Entity(ies)/Person(s)	*
		.....00000		3594658			Cuyahoga Capital Partners II Management Group LLC	DE	NIA.....	Private Advisors L.L.C.	Ownership.....	..100.000	New York Life Insurance Company	
		.....00000		3729106			Cuyahoga Capital Partners III Management Group LLC	DE	NIA.....	Private Advisors L.L.C.	Ownership.....	..100.000	New York Life Insurance Company	
		.....00000					Cuyahoga Capital Partners IV Management Group LLC	DE	NIA.....	Private Advisors L.L.C.	Ownership.....	..100.000	New York Life Insurance Company	
		.....00000					PASF V GP, LLC	DE	NIA.....	Private Advisors L.L.C.	Ownership.....	..100.000	New York Life Insurance Company	
		.....00000			0001646590		Private Advisors Secondary Fund V, LP	DE	NIA.....	PASF V GP, LLC	Ownership.....	..100.000	New York Life Insurance Company	
		.....00000					PASF V Carry Parent, LLC	DE	NIA.....	Private Advisors L.L.C.	Ownership.....	..100.000	New York Life Insurance Company	
		.....00000					PASF V Carry, LLC	DE	NIA.....	PASF V Carry Parent, LLC	Ownership.....	..100.000	New York Life Insurance Company	
		.....00000		3835342			Cuyahoga Capital Emerging Buyout Partners Management Group LLC	DE	NIA.....	Private Advisors L.L.C.	Ownership.....	..100.000	New York Life Insurance Company	
		.....00000					UVF GP, LLC	DE	NIA.....	Private Advisors L.L.C.	Ownership.....	..100.000	New York Life Insurance Company	
		.....00000			0001605509		Undiscovered Value Fund, LP	DE	NIA.....	Private Advisors L.L.C.	Ownership.....	..100.000	New York Life Insurance Company	
		.....00000			0001605502		Undiscovered Value Fund, Ltd.	CYM.....	NIA.....	Private Advisors L.L.C.	Other.....	..0.000	New York Life Insurance Company	10
		.....00000					Undiscovered Value Master Fund SPC	CYM.....	NIA.....	Undiscovered Value Fund, Ltd.	Ownership.....	..100.000	New York Life Insurance Company	
		.....00000	13-3808042		0001033244		New York Life Trust Company	NY	NIA.....	NYLIFE LLC	Ownership.....	..100.000	New York Life Insurance Company	
		.....00000					New York Life Structured Settlement Trust	NY	NIA.....	New York Life Trust Company	Influence.....	..0.000	New York Life Insurance Company	11
		.....00000			0001160266		Private Advisors Stable Value Fund, Ltd.	CYM.....	NIA.....	Private Advisors L.L.C.	Ownership.....	..100.000	New York Life Insurance Company	

Asterisk	Explanation
1	Investment Advisory Agreement – Institutional Capital LLC is the investment advisor of this collective investment trust, which is offered to third party investors.
2	Contractual Client – MCF Capital Management LLC, an indirect wholly owned affiliate of the Company, has contractual control of this entity's loan portfolio.
3	Control of this entity is pursuant to an investment management contract with New York Life Investors LLC or affiliate, not through ownership of voting interests.
4	Investment Fund – Fund that invests in listed Australian equities, which is managed by Ausbil Investment Management Limited.
5	GoldPoint Partners LLC owns 24.66% of the voting management shares. NYLCAP India Funding LLC owns 36% of non-voting carry shares.
6	GoldPoint Partners LLC owns 24.66% of the voting management shares. NYLCAP India Funding III LLC owns 31.36% of non-voting carry shares.
7	Investment Pool – Investment pool of leveraged loans managed by New York Life Investment Management LLC, an indirect wholly owned affiliate of the Company.
8	Reliance Relationship – Entire proceeds of the entity are invested in a funding agreement of the Company.
9	Energy Contracts and Aircraft Loans Investments – With 100% of the investments coming from the Company and its wholly owned affiliate New York Life Insurance and Annuity Corporation.
10	Control of this entity is pursuant to an investment management contract with Private Advisors LLC or affiliate, not through ownership of voting interests.
11	Reliance Relationship – A collective trust of mainly New York Life Insurance and Annuity Corporation assets (98.3%).

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

[illegible]

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	YES

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	YES
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	YES
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1?	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO
40.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5) be filed with the state of domicile by March 15?	YES

APRIL FILING

41.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	YES
42.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	YES
43.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
45.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
46.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	YES
47.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
48.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
49.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	YES
50.	Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES

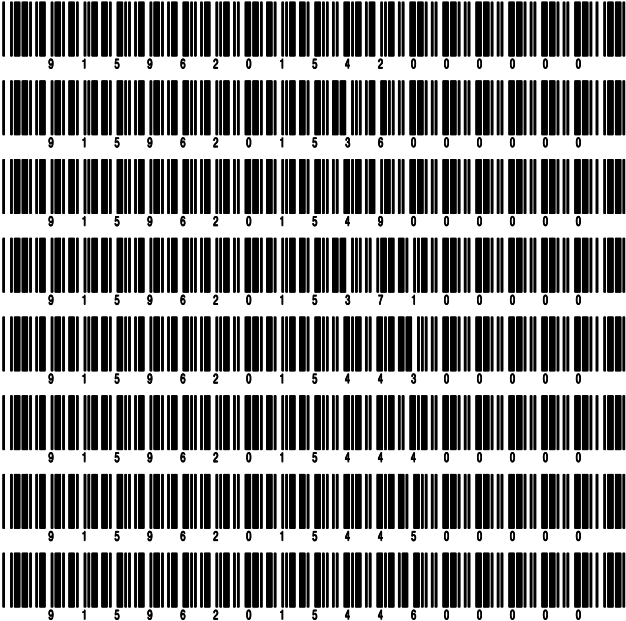
AUGUST FILING

51.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
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Explanations:

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Bar Codes:	
12.	SIS Stockholder Information Supplement [Document Identifier 420]
13.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
14.	Trusted Surplus Statement [Document Identifier 490]
15.	Participating Opinion for Exhibit 5 [Document Identifier 371]
18.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
19.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
20.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

22.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 9 1 5 9 6 2 0 1 5 4 4 7 0 0 0 0 0
23.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 9 1 5 9 6 2 0 1 5 4 4 8 0 0 0 0 0
24.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 9 1 5 9 6 2 0 1 5 4 4 9 0 0 0 0 0
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 9 1 5 9 6 2 0 1 5 4 5 2 0 0 0 0 0
28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 9 1 5 9 6 2 0 1 5 4 5 3 0 0 0 0 0
29.	Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	 9 1 5 9 6 2 0 1 5 4 3 6 0 0 0 0 0
30.	Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	 9 1 5 9 6 2 0 1 5 4 3 7 0 0 0 0 0
33.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 9 1 5 9 6 2 0 1 5 4 5 4 0 0 0 0 0
34.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 9 1 5 9 6 2 0 1 5 4 9 5 0 0 0 0 0
36.	Medicare Part D Coverage Supplement [Document Identifier 365]	 9 1 5 9 6 2 0 1 5 3 6 5 0 0 0 0 0
37.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 9 1 5 9 6 2 0 1 5 2 2 4 0 0 0 0 0
38.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 9 1 5 9 6 2 0 1 5 2 2 5 0 0 0 0 0
39.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 9 1 5 9 6 2 0 1 5 2 2 6 0 0 0 0 0
43.	Credit Insurance Experience Exhibit [Document Identifier 230]	 9 1 5 9 6 2 0 1 5 2 3 0 0 0 0 0 0
44.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	 9 1 5 9 6 2 0 1 5 2 1 0 0 0 0 0 0
47.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 9 1 5 9 6 2 0 1 5 2 1 6 0 0 0 0 0
48.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 9 1 5 9 6 2 0 1 5 2 1 7 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. General contingency reserve	470,263	1,416,382
2597. Summary of remaining write-ins for Line 25 from overflow page	470,263	1,416,382

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage
1. Bonds:						
1.1 U.S. treasury securities	811,017,921	0.909	811,017,921		811,017,921	0.909
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies	689,421,722	0.773	689,421,722		689,421,722	0.773
1.22 Issued by U.S. government sponsored agencies	421,575,084	0.473	421,575,084		421,575,084	0.473
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	330,265,814	0.370	330,265,814		330,265,814	0.370
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations		0.000				0.000
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations		0.000				0.000
1.43 Revenue and assessment obligations		0.000				0.000
1.44 Industrial development and similar obligations		0.000				0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA	4,286,852,999	4.806	4,286,852,999		4,286,852,999	4.806
1.512 Issued or guaranteed by FNMA and FHLMC	691,892,602	0.776	691,892,602		691,892,602	0.776
1.513 All other		0.000				0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	6,883,967,133	7.717	6,883,967,133		6,883,967,133	7.717
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521		0.000				0.000
1.523 All other	5,815,132,328	6.519	5,815,132,328		5,815,132,328	6.519
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	36,363,492,835	40.763	36,363,492,835		36,363,492,835	40.766
2.2 Unaffiliated non-U.S. securities (including Canada)	13,791,716,868	15.460	13,791,716,868		13,791,716,868	15.461
2.3 Affiliated securities	1,706,749,656	1.913	1,706,749,656		1,706,749,656	1.913
3. Equity interests:						
3.1 Investments in mutual funds	798,179	0.001	798,179		798,179	0.001
3.2 Preferred stocks:						
3.21 Affiliated		0.000				0.000
3.22 Unaffiliated	5,058,808	0.006	5,058,808		5,058,808	0.006
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated	73,182,284	0.082	73,182,284		73,182,284	0.082
3.32 Unaffiliated	435,351,924	0.488	435,351,924		435,351,924	0.488
3.4 Other equity securities:						
3.41 Affiliated		0.000				0.000
3.42 Unaffiliated	26,257,465	0.029	26,257,465		26,257,465	0.029
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated		0.000				0.000
3.52 Unaffiliated		0.000				0.000
4. Mortgage loans:						
4.1 Construction and land development	150,341,837	0.169	150,341,837		150,341,837	0.169
4.2 Agricultural		0.000				0.000
4.3 Single family residential properties	77,389,345	0.087	77,389,345		77,389,345	0.087
4.4 Multifamily residential properties	3,296,229,191	3.695	3,296,229,191		3,296,229,191	3.695
4.5 Commercial loans	7,867,845,732	8.820	7,867,845,732		7,867,845,732	8.820
4.6 Mezzanine real estate loans	704,988,170	0.790	704,988,170		704,988,170	0.790
5. Real estate investments:						
5.1 Property occupied by company		0.000				0.000
5.2 Property held for production of income (including \$ of property acquired in satisfaction of debt)	55,680,001	0.062	55,680,001		55,680,001	0.062
5.3 Property held for sale (including \$ 1,278,660 property acquired in satisfaction of debt)	1,278,660	0.001	1,278,660		1,278,660	0.001
6. Contract loans	882,460,885	0.989	877,168,596		877,168,596	0.983
7. Derivatives	322,591,137	0.362	322,591,137		322,591,137	0.362
8. Receivables for securities	435,069	0.000	435,069		435,069	0.000
9. Securities Lending (Line 10, Asset Page reinvested collateral)		0.000		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	2,290,630,640	2.568	2,290,630,640		2,290,630,640	2.568
11. Other invested assets	1,223,691,550	1.372	1,223,687,328		1,223,687,328	1.372
12. Total invested assets	89,206,295,839	100.000	89,200,999,328		89,200,999,328	100.000

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	55,682,126
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 6)	2,195,606
	2.2 Additional investment made after acquisition (Part 2, Column 9)	2,195,606
3.	Current year change in encumbrances:	
	3.1 Totals, Part 1, Column 13	
	3.2 Totals, Part 3, Column 11	
4.	Total gain (loss) on disposals, Part 3, Column 18	288,771
5.	Deduct amounts received on disposals, Part 3, Column 15	1,205,718
6.	Total foreign exchange change in book/adjusted carrying value:	
	6.1 Totals, Part 1, Column 15	
	6.2 Totals, Part 3, Column 13	
7.	Deduct current year's other than temporary impairment recognized:	
	7.1 Totals, Part 1, Column 12	
	7.2 Totals, Part 3, Column 10	
8.	Deduct current year's depreciation:	
	8.1 Totals, Part 1, Column 11	2,124
	8.2 Totals, Part 3, Column 9	2,124
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	56,958,661
10.	Deduct total nonadmitted amounts	
11.	Statement value at end of current period (Line 9 minus Line 10)	56,958,661

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	10,376,899,045
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7)	2,968,578,318
	2.2 Additional investment made after acquisition (Part 2, Column 8)	50,812,812
		3,019,391,130
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12	3,190,879
	3.2 Totals, Part 3, Column 11	3,190,879
4.	Accrual of discount	3,064,208
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 9	252,000
	5.2 Totals, Part 3, Column 8	311,197
		563,197
6.	Total gain (loss) on disposals, Part 3, Column 18	57,655
7.	Deduct amounts received on disposals, Part 3, Column 15	1,305,031,859
8.	Deduct amortization of premium and mortgage interest points and commitment fees	1,022,572
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
	9.1 Totals, Part 1, Column 13	
	9.2 Totals, Part 3, Column 13	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 11	
	10.2 Totals, Part 3, Column 10	317,406
		317,406
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	12,096,794,276
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	12,096,794,276
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	12,096,794,276

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	3,151,021,601
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	600,095,778
	2.2 Additional investment made after acquisition (Part 2, Column 9)	11,891,238,980
		12,491,334,758
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	265,863
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13	(24,074,225)
	5.2 Totals, Part 3, Column 9	(4,247,317)
		(28,321,542)
6.	Total gain (loss) on disposals, Part 3, Column 19	6,290,593
7.	Deduct amounts received on disposals, Part 3, Column 16	14,337,896,120
8.	Deduct amortization of premium and depreciation	42,492,476
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	(3,979,195)
	9.2 Totals, Part 3, Column 14	(317,966)
		(4,297,161)
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	10,739,269
	10.2 Totals, Part 3, Column 11	1,926,719
		12,665,988
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	1,223,239,526
12.	Deduct total nonadmitted amounts	4,222
13.	Statement value at end of current period (Line 11 minus Line 12)	1,223,235,304

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	68,798,498,247
2.	Cost of bonds and stocks acquired, Part 3, Column 7	17,215,578,134
3.	Accrual of discount	95,248,790
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	67,707
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	5,670,344
	4.4. Part 4, Column 11	(29,625,015)
		(23,886,964)
5.	Total gain (loss) on disposals, Part 4, Column 19	142,065,584
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	13,596,053,044
7.	Deduct amortization of premium	79,354,278
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	(133,812,912)
	8.2. Part 2, Section 1, Column 19	1,160
	8.3. Part 2, Section 2, Column 16	(5,677,998)
	8.4. Part 4, Column 15	17,473,747
		(122,016,003)
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	75,548,559
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	2,576,763
	9.4. Part 4, Column 13	19,221,522
		97,346,844
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	72,332,733,622
11.	Deduct total nonadmitted amounts	
12.	Statement value at end of current period (Line 10 minus Line 11)	72,332,733,622

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments	1. United States	6,980,233,709	7,295,443,025	6,963,498,345	7,214,297,318
(Including all obligations guaranteed by governments)	2. Canada	169,578,956	199,914,310	175,583,130	164,598,000
	3. Other Countries	160,686,859	170,840,337	154,515,335	162,884,157
	4. Totals	7,310,499,524	7,666,197,672	7,293,596,810	7,541,779,475
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	9,359,815,015	10,081,911,158	9,276,556,928	10,909,372,176
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	39,416,247,122	39,985,596,503	39,491,132,055	39,520,100,745
	9. Canada	2,167,484,744	2,067,997,380	2,237,614,285	2,168,137,756
	10. Other Countries	11,831,288,901	11,901,650,571	11,951,385,744	11,859,013,640
	11. Totals	53,415,020,767	53,955,244,454	53,680,132,084	53,547,252,141
Parent, Subsidiaries and Affiliates	12. Totals	1,706,749,656	1,706,749,656	1,706,749,656	1,706,749,656
	13. Total Bonds	71,792,084,962	73,410,102,940	71,957,035,478	73,705,153,448
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	5,000,000	5,000,000	5,000,000	
	15. Canada				
	16. Other Countries	58,808	66,084	57,648	
	17. Totals	5,058,808	5,066,084	5,057,648	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	5,058,808	5,066,084	5,057,648	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	294,889,566	294,889,566	282,330,428	
	21. Canada	9,920,653	9,920,653	10,711,986	
	22. Other Countries	157,597,348	157,597,348	161,472,379	
	23. Totals	462,407,567	462,407,567	454,514,793	
Parent, Subsidiaries and Affiliates	24. Totals	73,182,284	73,182,284	66,073,925	
	25. Total Common Stocks	535,589,851	535,589,851	520,588,718	
	26. Total Stocks	540,648,659	540,655,935	525,646,366	
	27. Total Bonds and Stocks	72,332,733,621	73,950,758,875	72,482,681,844	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 NAIC 1	1,593,594,111	1,604,608,229	2,235,486,376	2,083,382,625	629,242,046	8,146,313,387	11.0	7,581,878,931	11.0	8,019,510,691	126,802,696
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals	1,593,594,111	1,604,608,229	2,235,486,376	2,083,382,625	629,242,046	8,146,313,387	11.0	7,581,878,931	11.0	8,019,510,691	126,802,696
2. All Other Governments											
2.1 NAIC 1	55,171,163	138,994,014	96,683,777	21,887,377	12,218,029	324,954,360	0.4	417,505,575	0.6	292,962,318	31,992,042
2.2 NAIC 2				13,409,563		13,409,563	0.0	26,291,753	0.0	13,409,563	
2.3 NAIC 3											
2.4 NAIC 4											
2.5 NAIC 5											
2.6 NAIC 6											
2.7 Totals	55,171,163	138,994,014	96,683,777	35,296,940	12,218,029	338,363,923	0.5	443,797,328	0.6	306,371,881	31,992,042
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 NAIC 1											
3.2 NAIC 2											
3.3 NAIC 3											
3.4 NAIC 4											
3.5 NAIC 5											
3.6 NAIC 6											
3.7 Totals											
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed											
4.1 NAIC 1											
4.2 NAIC 2											
4.3 NAIC 3											
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6											
4.7 Totals											
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1	575,272,533	1,856,953,338	1,940,055,695	3,180,050,034	1,602,969,492	9,155,301,092	12.3	9,376,309,953	13.6	9,068,490,871	86,810,221
5.2 NAIC 2				50,758,626	168,037,054	218,795,680	0.3	66,910,207	0.1	218,795,679	1
5.3 NAIC 3				1,295,000	4,698,333	5,993,333	0.0			5,993,333	
5.4 NAIC 4											
5.5 NAIC 5											
5.6 NAIC 6											
5.7 Totals	575,272,533	1,856,953,338	1,940,055,695	3,232,103,660	1,775,704,879	9,380,090,105	12.6	9,443,220,160	13.7	9,293,279,883	86,810,222

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)											
6.1 NAIC 1	3,373,525,312	9,372,092,837	10,132,517,456	2,979,510,870	2,976,649,692	28,834,296,167	38.8	27,817,295,067	40.4	13,559,519,772	15,274,776,395
6.2 NAIC 2	1,905,165,968	6,722,256,503	9,020,379,592	2,267,699,142	879,524,689	20,795,025,894	28.0	19,211,693,023	27.9	10,352,004,115	10,443,021,779
6.3 NAIC 3	171,480,084	1,234,422,480	1,578,111,384	50,479,485	12,105,307	3,046,598,740	4.1	2,563,157,119	3.7	1,665,612,523	1,380,986,217
6.4 NAIC 4	30,062,946	769,536,062	987,467,017	12,944,122	8,391,011	1,808,401,158	2.4	1,657,206,660	2.4	867,576,093	940,825,065
6.5 NAIC 5	10,607,625	91,614,498	47,537,581	512,656	1,579,880	150,272,360	0.2	157,411,508	0.2	54,021,750	96,250,610
6.6 NAIC 6	4,730,161	1,068,196	7,549,937	776,983	15,705,157	15,705,157	0.0	16,929,029	0.0	1,133,791	14,571,366
6.7 Totals	5,495,572,096	18,190,990,576	21,773,562,967	5,311,923,258	3,878,250,579	54,650,299,476	73.6	51,423,692,406	74.6	26,499,868,044	28,150,431,432
7. Hybrid Securities											
7.1 NAIC 1											
7.2 NAIC 2								9,000,000	0.0		
7.3 NAIC 3											
7.4 NAIC 4											
7.5 NAIC 5											
7.6 NAIC 6											
7.7 Totals								9,000,000	0.0		
8. Parent, Subsidiaries and Affiliates											
8.1 NAIC 1											
8.2 NAIC 2			1,706,749,656			1,706,749,656	2.3				1,706,749,656
8.3 NAIC 3											
8.4 NAIC 4											
8.5 NAIC 5											
8.6 NAIC 6											
8.7 Totals			1,706,749,656			1,706,749,656	2.3				1,706,749,656

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION
SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 9.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 NAIC 1	(d) 5,597,563,119	12,972,648,418	14,404,743,304	8,264,830,906	5,221,079,259	46,460,865,006	62.6	XXX	XXX	30,940,483,652	15,520,381,354
9.2 NAIC 2	(d) 1,905,165,968	6,722,256,503	10,727,129,248	2,331,867,331	1,047,561,743	22,733,980,793	30.6	XXX	XXX	10,584,209,357	12,149,771,436
9.3 NAIC 3	(d) 171,480,084	1,234,422,480	1,578,111,384	51,774,485	16,803,640	3,052,592,073	4.1	XXX	XXX	1,671,605,856	1,380,986,217
9.4 NAIC 4	(d) 30,062,946	769,536,062	987,467,017	12,944,122	8,391,011	1,808,401,158	2.4	XXX	XXX	867,576,093	940,825,065
9.5 NAIC 5	(d) 10,607,625	91,614,498	47,537,581	512,656		(c) 150,272,360	0.2	XXX	XXX	54,021,750	96,250,610
9.6 NAIC 6	(d) 4,730,161	1,068,196	7,549,937	776,983	1,579,880	(c) 15,705,157	0.0	XXX	XXX	1,133,791	14,571,366
9.7 Totals	7,719,609,903	21,791,546,157	27,752,538,471	10,662,706,483	6,295,415,533	(b) 74,221,816,547	100.0	XXX	XXX	44,119,030,499	30,102,786,048
9.8 Line 9.7 as a % of Col. 6	10.4	29.4	37.4	14.4	8.5	100.0	XXX	XXX	XXX	59.4	40.6
10. Total Bonds Prior Year											
10.1 NAIC 1	4,947,266,944	13,522,104,077	13,945,183,394	8,555,679,040	4,222,756,071	XXX	XXX	45,192,989,526	65.6	31,565,399,116	13,627,590,410
10.2 NAIC 2	1,774,292,798	5,978,231,613	8,459,217,520	2,338,795,830	763,357,222	XXX	XXX	19,313,894,983	28.0	9,909,142,866	9,404,752,117
10.3 NAIC 3	181,058,620	858,673,859	1,430,002,687	85,205,411	8,216,542	XXX	XXX	2,563,157,119	3.7	1,496,330,255	1,066,826,864
10.4 NAIC 4	30,651,485	593,363,371	995,637,642	30,321,514	7,232,648	XXX	XXX	1,657,206,660	2.4	917,482,384	739,724,276
10.5 NAIC 5	8,779,514	78,552,575	68,781,341	1,205,477	92,601	XXX	XXX	(c) 157,411,508	0.2	77,688,355	79,723,153
10.6 NAIC 6	5,038,012	898,716	7,199,386	2,691,261	1,101,654	XXX	XXX	(c) 16,929,029	0.0	5,025,138	11,903,891
10.7 Totals	6,947,087,373	21,031,824,211	24,906,021,970	11,013,898,533	5,002,756,738	XXX	XXX	(b) 68,901,588,825	100.0	43,971,068,114	24,930,520,711
10.8 Line 10.7 as a % of Col. 8	10.1	30.5	36.1	16.0	7.3	XXX	XXX	100.0	XXX	63.8	36.2
11. Total Publicly Traded Bonds											
11.1 NAIC 1	4,094,222,484	7,895,462,638	9,188,616,764	6,099,710,889	3,662,470,876	30,940,483,651	41.7	31,565,399,116	45.8	30,940,483,651	XXX
11.2 NAIC 2	902,649,986	3,599,774,793	4,692,538,405	626,029,301	763,216,873	10,584,209,358	14.3	9,909,142,866	14.4	10,584,209,358	XXX
11.3 NAIC 3	62,899,638	664,681,393	900,684,451	32,229,851	11,110,522	1,671,605,855	2.3	1,496,330,255	2.2	1,671,605,855	XXX
11.4 NAIC 4	13,136,557	363,140,298	489,300,391	1,925,633	73,214	867,576,093	1.2	917,482,384	1.3	867,576,093	XXX
11.5 NAIC 5	8,878,551	36,325,138	8,818,061			54,021,750	0.1	77,688,355	0.1	54,021,750	XXX
11.6 NAIC 6	5,275	8,542	1,119,975			1,133,792	0.0	5,025,138	0.0	1,133,792	XXX
11.7 Totals	5,081,792,491	12,559,392,802	15,281,078,047	6,759,895,674	4,436,871,485	44,119,030,499	59.4	43,971,068,114	63.8	44,119,030,499	XXX
11.8 Line 11.7 as a % of Col. 6	11.5	28.5	34.6	15.3	10.1	100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	6.8	16.9	20.6	9.1	6.0	59.4	XXX	XXX	XXX	59.4	XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1	1,503,340,635	5,077,185,780	5,216,126,540	2,165,120,017	1,558,608,383	15,520,381,355	20.9	13,627,590,410	19.8	XXX	15,520,381,355
12.2 NAIC 2	1,002,515,982	3,122,481,710	6,034,590,843	1,705,838,030	284,344,870	12,149,771,435	16.4	9,404,752,117	13.6	XXX	12,149,771,435
12.3 NAIC 3	108,580,446	569,741,087	677,426,933	19,544,634	5,693,118	1,380,986,218	1.9	1,066,826,864	1.5	XXX	1,380,986,218
12.4 NAIC 4	16,926,389	406,395,764	498,166,626	11,018,489	8,317,797	940,825,065	1.3	739,724,276	1.1	XXX	940,825,065
12.5 NAIC 5	1,729,074	55,289,360	38,719,520	512,656		96,250,610	0.1	79,723,153	0.1	XXX	96,250,610
12.6 NAIC 6	4,724,886	1,059,654	6,429,962	776,983	1,579,880	14,571,365	0.0	11,903,891	0.0	XXX	14,571,365
12.7 Totals	2,637,817,412	9,232,153,355	12,471,460,424	3,902,810,809	1,858,544,048	30,102,786,048	40.6	24,930,520,711	36.2	XXX	30,102,786,048
12.8 Line 12.7 as a % of Col. 6	8.8	30.7	41.4	13.0	6.2	100.0	XXX	XXX	XXX	XXX	100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9	3.6	12.4	16.8	5.3	2.5	40.6	XXX	XXX	XXX	XXX	40.6

(a) Includes \$ 10,977,447,063 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ 756,215,576 current year, \$ 2,274,879,688 prior year of bonds with Z designations and \$, current year \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.
(c) Includes \$ current year, \$ 9,152,608 prior year of bonds with 5* designations and \$, current year \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations	1,306,767,195	365,680,602	337,499,069	23,742,914	176,358,304	2,210,048,084	3.0	1,114,660,377	1.6	2,177,975,140	32,072,944
1.2 Residential Mortgage-Backed Securities	48,196,865	230,761,998	343,818,940	581,488,916	125,012,484	1,329,279,203	1.8	1,465,302,757	2.1	1,329,279,194	9
1.3 Commercial Mortgage-Backed Securities	193,475,256	829,301,084	1,471,410,298	1,426,855,253	327,871,243	4,248,913,134	5.7	4,560,515,464	6.6	4,248,913,130	4
1.4 Other Loan-Backed and Structured Securities	45,154,810	178,864,545	82,758,069	51,295,542		358,072,966	0.5	441,400,333	0.6	263,343,227	94,729,739
1.5 Totals	1,593,594,126	1,604,608,229	2,235,486,376	2,083,382,625	629,242,031	8,146,313,387	11.0	7,581,878,931	11.0	8,019,510,691	126,802,696
2. All Other Governments											
2.1 Issuer Obligations	55,171,163	138,994,014	96,683,777	35,296,940	12,218,029	338,363,923	0.5	443,797,328	0.6	306,371,881	31,992,042
2.2 Residential Mortgage-Backed Securities											
2.3 Commercial Mortgage-Backed Securities											
2.4 Other Loan-Backed and Structured Securities											
2.5 Totals	55,171,163	138,994,014	96,683,777	35,296,940	12,218,029	338,363,923	0.5	443,797,328	0.6	306,371,881	31,992,042
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations											
3.2 Residential Mortgage-Backed Securities											
3.3 Commercial Mortgage-Backed Securities											
3.4 Other Loan-Backed and Structured Securities											
3.5 Totals											
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations											
4.2 Residential Mortgage-Backed Securities											
4.3 Commercial Mortgage-Backed Securities											
4.4 Other Loan-Backed and Structured Securities											
4.5 Totals											
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations	44,968,866	160,069,906	639,749,496	831,902,511	1,418,426,049	3,095,116,828	4.2	2,558,506,953	3.7	3,013,483,850	81,632,978
5.2 Residential Mortgage-Backed Securities	520,267,527	1,403,303,951	1,183,149,721	2,164,973,489	296,180,883	5,567,875,571	7.5	6,158,279,684	8.9	5,567,875,555	16
5.3 Commercial Mortgage-Backed Securities	10,036,139	293,579,481	116,703,636	235,227,660	61,097,948	716,644,864	1.0	725,939,707	1.1	711,920,478	4,724,386
5.4 Other Loan-Backed and Structured Securities			452,842			452,842	0.0	493,816	0.0		452,842
5.5 Totals	575,272,532	1,856,953,338	1,940,055,695	3,232,103,660	1,775,704,880	9,380,090,105	12.6	9,443,220,160	13.7	9,293,279,883	86,810,222
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	3,837,430,452	13,654,327,732	17,189,086,090	4,595,123,218	3,084,323,707	42,360,291,199	57.1	39,910,248,551	57.9	22,881,978,104	19,478,313,095
6.2 Residential Mortgage-Backed Securities	248,030,751	507,731,703	243,495,418	227,212,600	66,570,621	1,293,041,093	1.7	1,729,851,712	2.5	988,799,269	304,241,824
6.3 Commercial Mortgage-Backed Securities	948,232,284	753,784,073	2,520,171,487	82,803,717	238,966,499	4,543,958,060	6.1	4,692,152,374	6.8	2,396,075,094	2,147,882,966
6.4 Other Loan-Backed and Structured Securities	461,878,534	3,275,147,069	1,820,809,971	406,783,722	488,389,828	6,453,009,124	8.7	5,091,439,769	7.4	233,015,577	6,219,993,547
6.5 Totals	5,495,572,021	18,190,990,577	21,773,562,966	5,311,923,257	3,878,250,655	54,650,299,476	73.6	51,423,692,406	74.6	26,499,868,044	28,150,431,432
7. Hybrid Securities											
7.1 Issuer Obligations								9,000,000	0.0		
7.2 Residential Mortgage-Backed Securities											
7.3 Commercial Mortgage-Backed Securities											
7.4 Other Loan-Backed and Structured Securities											
7.5 Totals								9,000,000	0.0		
8. Parent, Subsidiaries and Affiliates											
8.1 Issuer Obligations			1,706,749,656			1,706,749,656	2.3				1,706,749,656
8.2 Residential Mortgage-Backed Securities											
8.3 Commercial Mortgage-Backed Securities											
8.4 Other Loan-Backed and Structured Securities											
8.5 Totals			1,706,749,656			1,706,749,656	2.3				1,706,749,656

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations	5,244,337,676	14,319,072,254	19,969,768,088	5,486,065,583	4,691,326,089	49,710,569,690	67.0	XXX	XXX	28,379,808,975	21,330,760,715
9.2 Residential Mortgage-Backed Securities	816,495,143	2,141,797,652	1,770,464,079	2,973,675,005	487,763,988	8,190,195,867	11.0	XXX	XXX	7,885,954,018	304,241,849
9.3 Commercial Mortgage-Backed Securities	1,151,743,679	1,876,664,638	4,108,285,421	1,744,886,630	627,935,690	9,509,516,058	12.8	XXX	XXX	7,356,908,702	2,152,607,356
9.4 Other Loan-Backed and Structured Securities	507,033,344	3,454,011,614	1,904,020,882	458,079,264	488,389,828	6,811,534,932	9.2	XXX	XXX	496,358,804	6,315,176,128
9.5 Totals	7,719,609,842	21,791,546,158	27,752,538,470	10,662,706,482	6,295,415,595	74,221,816,547	100.0	XXX	XXX	44,119,030,499	30,102,786,048
9.6 Line 9.5 as a % of Col. 6	10.4	29.4	37.4	14.4	8.5	100.0	XXX	XXX	XXX	59.4	40.6
10. Total Bonds Prior Year											
10.1 Issuer Obligations	4,254,142,994	13,393,382,372	17,392,951,665	5,403,948,346	3,591,787,832	XXX	XXX	44,036,213,209	63.9	26,153,888,735	17,882,324,474
10.2 Residential Mortgage-Backed Securities	1,181,225,872	2,578,324,645	1,871,760,120	3,110,233,358	611,890,158	XXX	XXX	9,353,434,153	13.6	8,933,087,936	420,346,217
10.3 Commercial Mortgage-Backed Securities	916,538,007	2,717,270,650	3,838,938,548	1,941,612,974	564,247,366	XXX	XXX	9,978,607,545	14.5	8,268,683,695	1,709,923,850
10.4 Other Loan-Backed and Structured Securities	595,180,500	2,342,846,544	1,802,371,637	558,103,855	234,831,382	XXX	XXX	5,533,333,918	8.0	615,407,746	4,917,926,172
10.5 Totals	6,947,087,373	21,031,824,211	24,906,021,970	11,013,898,533	5,002,756,738	XXX	XXX	68,901,588,825	100.0	43,971,068,112	24,930,520,713
10.6 Line 10.5 as a % of Col. 8	10.1	30.5	36.1	16.0	7.3	XXX	XXX	100.0	XXX	63.8	36.2
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	3,411,201,674	8,854,765,829	10,419,064,483	2,140,588,165	3,554,188,825	28,379,808,976	38.2	26,153,888,735	38.0	28,379,808,976	XXX
11.2 Residential Mortgage-Backed Securities	759,734,328	2,035,829,379	1,718,755,915	2,912,064,656	459,569,739	7,885,954,017	10.6	8,933,087,936	13.0	7,885,954,017	XXX
11.3 Commercial Mortgage-Backed Securities	836,059,805	1,390,589,050	3,045,064,012	1,662,082,913	423,112,922	7,356,908,702	9.9	8,268,683,695	12.0	7,356,908,702	XXX
11.4 Other Loan-Backed and Structured Securities	74,796,684	278,208,543	98,193,638	45,159,939	496,358,804	496,358,804	0.7	615,407,746	0.9	496,358,804	XXX
11.5 Totals	5,081,792,491	12,559,392,801	15,281,078,048	6,759,895,673	4,436,871,486	44,119,030,499	59.4	43,971,068,112	63.8	44,119,030,499	XXX
11.6 Line 11.5 as a % of Col. 6	11.5	28.5	34.6	15.3	10.1	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	6.8	16.9	20.6	9.1	6.0	59.4	XXX	XXX	XXX	59.4	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations	1,833,136,002	5,464,306,425	9,550,703,605	3,345,477,418	1,137,137,264	21,330,760,714	28.7	17,882,324,474	26.0	XXX	21,330,760,714
12.2 Residential Mortgage-Backed Securities	56,760,815	105,968,273	51,708,164	61,610,349	28,194,249	304,241,850	0.4	420,346,217	0.6	XXX	304,241,850
12.3 Commercial Mortgage-Backed Securities	315,683,874	486,075,588	1,063,221,409	82,803,717	204,822,768	2,152,607,356	2.9	1,709,923,850	2.5	XXX	2,152,607,356
12.4 Other Loan-Backed and Structured Securities	432,236,660	3,175,803,071	1,805,827,244	412,919,325	488,389,828	6,315,176,128	8.5	4,917,926,172	7.1	XXX	6,315,176,128
12.5 Totals	2,637,817,351	9,232,153,357	12,471,460,422	3,902,810,809	1,858,544,109	30,102,786,048	40.6	24,930,520,713	36.2	XXX	30,102,786,048
12.6 Line 12.5 as a % of Col. 6	8.8	30.7	41.4	13.0	6.2	100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9	3.6	12.4	16.8	5.3	2.5	40.6	XXX	XXX	XXX	XXX	40.6

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	99,592,073	99,592,073			
2. Cost of short-term investments acquired	5,102,957,933	5,102,957,933			
3. Accrual of discount	45,971	45,971			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals	(17)	(17)			
6. Deduct consideration received on disposals	5,032,632,188	5,032,632,188			
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	169,963,772	169,963,772			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	169,963,772	169,963,772			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31, prior year (Line 9, prior year)	100,638,888
2.	Cost paid/(consideration received) on additions:	
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	8,682,598
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	8,682,598
3.	Unrealized valuation increase/(decrease):	
3.1	Section 1, Column 17	218,803,474
3.2	Section 2, Column 19	4,472,618
		223,276,092
4.	Total gain (loss) on termination recognized, Section 2, Column 22	7,685,556
5.	Considerations received/(paid) on terminations, Section 2, Column 15	7,685,556
6.	Amortization:	
6.1	Section 1, Column 19	(30,848,203)
6.2	Section 2, Column 21	(7,325,615)
		(38,173,818)
7.	Adjustment to the book/adjusted carrying value of hedged item:	
7.1	Section 1, Column 20	
7.2	Section 2, Column 23	
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Section 1, Column 18	
8.2	Section 2, Column 20	
9.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6+7+8)	294,423,760
10.	Deduct nonadmitted assets	
11.	Statement value at end of current period (Line 9 minus Line 10)	294,423,760

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	594
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	10,562
3.1	Add:	
	Change in variation margin on open contracts - Highly effective hedges	
3.11	Section 1, Column 15, current year minus	
3.12	Section 1, Column 15, prior year	
	Change in variation margin on open contracts - All other	
3.13	Section 1, Column 18, current year minus	(35,539)
3.14	Section 1, Column 18, prior year	59,323
		(94,862)
		(94,862)
3.2	Add:	
	Change in adjustment to basis of hedged item	
3.21	Section 1, Column 17, current year to date minus	
3.22	Section 1, Column 17, prior year	
	Change in amount recognized	
3.23	Section 1, Column 19, current year to date minus	(35,539)
3.24	Section 1, Column 19, prior year	59,323
		(94,862)
		(94,862)
3.3	Subtotal (Line 3.1 minus Line 3.2)	
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)	(47,438)
4.2	Less:	
4.21	Amount used to adjust basis of hedged item (Section 2, Column 17) ..	
4.22	Amount recognized (Section 2, Column 16)	(47,438)
		(47,438)
4.3	Subtotal (Line 4.1 minus Line 4.2)	
5.	Dispositions gains (losses) on contracts terminated in prior year:	
5.1	Total gain (loss) recognized for terminations in prior year	
5.2	Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	
6.	Book/Adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	11,156
7.	Deduct total nonadmitted amounts	
8.	Statement value at end of current period (Line 6 minus Line 7)	11,156

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open
N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open
N O N E

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

		Book/Adjusted Carrying Value Check
1.	Part A, Section 1, Column 14.....	294,423,760
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance	11,156
3.	Total (Line 1 plus Line 2)	294,434,917
4.	Part D, Section 1, Column 5	322,591,216
5.	Part D, Section 1, Column 6	(28,156,299)
6.	Total (Line 3 minus Line 4 minus Line 5)	
		Fair Value Check
7.	Part A, Section 1, Column 16	302,188,364
8.	Part B, Section 1, Column 13	11,156
9.	Total (Line 7 plus Line 8)	302,199,520
10.	Part D, Section 1, Column 8	330,355,819
11.	Part D, Section 1, Column 9	(28,156,299)
12.	Total (Line 9 minus Line 10 minus Line 11)	
		Potential Exposure Check
13.	Part A, Section 1, Column 21	83,732,503
14.	Part B, Section 1, Column 20	70,440
15.	Part D, Section 1, Column 11	83,802,943
16.	Total (Line 13 plus Line 14 minus Line 15)	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE E - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	694,736,151	694,736,151	
2. Cost of cash equivalents acquired	58,836,770,137	58,836,770,137	
3. Accrual of discount	975,404	975,404	
4. Unrealized valuation increase (decrease)			
5. Total gain (loss) on disposals	(38,113)	(38,113)	
6. Deduct consideration received on disposals	57,270,169,091	57,270,169,091	
7. Deduct amortization of premium	94,658	94,658	
8. Total foreign exchange change in book/adjusted carrying value			
9. Deduct current year's other than temporary impairment recognized			
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,262,179,830	2,262,179,830	
11. Deduct total nonadmitted amounts			
12. Statement value at end of current period (Line 10 minus Line 11)	2,262,179,830	2,262,179,830	

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: