



ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2016

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 DE,

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 Gardner..... 212-576-8614.....
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
and Chief Legal Officer

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

COLLEEN ANNE MEADE#
Associate Legal Officer and Secretary

ROBERT MICHAEL GARDNER
Vice President and Controller

DIRECTORS

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

DYLAN WEI HUANG#
JOHN YONG KIM
MARK JEROME MADGETT#
THEODORE ALEXANDER MATHAS
AMY MILLER
ARTHUR HARUTYUN SETER
JOEL MARTIN STEINBERG
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

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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

STEPHEN COSTANZA

Subscribed and sworn to before me this

22 day of February 2017

NOTARY PUBLIC-STATE OF NEW YORK
No. 01CO6327901
Qualified in Westchester County
My Commission Expires July 20, 2019

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 ...

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

Stephen Costanza

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)	77,313,977,990	1,476,386	77,312,501,604	71,792,084,962
2. Stocks (Schedule D):				
2.1 Preferred stocks	11,008,022		11,008,022	5,058,809
2.2 Common stocks	1,079,170,235		1,079,170,235	535,589,851
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	12,069,895,993		12,069,895,993	11,374,692,240
3.2 Other than first liens	914,133,187		914,133,187	722,102,035
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)	55,677,877		55,677,877	55,680,001
4.3 Properties held for sale (less \$ encumbrances)	1,871,820		1,871,820	1,278,660
5. Cash (\$ (190,152,771) , Schedule E - Part 1), cash equivalents (\$ 1,933,137,800 , Schedule E - Part 2) and short-term investments (\$ 179,931,526 , Schedule DA)	1,922,916,555		1,922,916,555	2,290,630,640
6. Contract loans (including \$ premium notes)	877,497,397	10,380,463	867,116,934	877,168,596
7. Derivatives (Schedule DB)	440,314,914		440,314,914	322,591,137
8. Other invested assets (Schedule BA)	1,186,685,462	12,063,688	1,174,621,774	1,223,235,302
9. Receivables for securities	65,212,448		65,212,448	435,069
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets	1,885,871		1,885,871	452,026
12. Subtotals, cash and invested assets (Lines 1 to 11)	95,940,247,771	23,920,537	95,916,327,234	89,200,999,328
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	653,106,243	589	653,105,654	612,739,452
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	13,895	2,632	11,263	8,358
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	265,772		265,772	284,096
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	102,737,987		102,737,987	134,078,756
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	65,708,283		65,708,283	87,625,870
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	723,696,010	463,476,047	260,219,963	260,391,819
19. Guaranty funds receivable or on deposit	9,999,842		9,999,842	16,199,610
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	32,747,883		32,747,883	36,108,782
24. Health care (\$) and other amounts receivable	12,178,485	12,178,485		
25. Aggregate write-ins for other than invested assets	7,516,344,587	62,280,292	7,454,064,295	7,112,121,837
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	105,057,046,758	561,858,582	104,495,188,176	97,460,557,908
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	36,857,755,372		36,857,755,372	34,778,698,536
28. Total (Lines 26 and 27)	141,914,802,130	561,858,582	141,352,943,548	132,239,256,444
DETAILS OF WRITE-INS				
1101. Derivatives-collateral assets	1,885,871		1,885,871	452,026
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)	1,885,871		1,885,871	452,026
2501. Interest in annuity contracts	7,447,820,800		7,447,820,800	7,108,220,666
2502. Miscellaneous	68,451,685	62,208,190	6,243,495	3,989,726
2503. Amount due for undelivered securities	72,102	72,102		(88,555)
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	7,516,344,587	62,280,292	7,454,064,295	7,112,121,837

ANNUAL STATEMENT FOR THE YEAR 2016 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 \$80,438,050,982 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$40,214,507 Modco Reserve)	80,438,050,982	74,781,475,277
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)	1,105,765,024	981,493,966
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	151,086,135	188,437,537
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)	619	79
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	13,186,899	
9.3 Other amounts payable on reinsurance, including \$ assumed and \$110,143,031 ceded	110,143,031	163,011,894
9.4 Interest maintenance reserve (IMR, Line 6)	146,647,917	174,726,195
10. Commissions to agents due or accrued-life and annuity contracts \$2,458,509 accident and health \$ and deposit-type contract funds \$	2,458,509	10,527,542
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	12,903,066	4,109,843
13. Transfers to Separate Accounts due or accrued (net) (including \$(899,376,138) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(938,026,453)	(887,270,604)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	10,409,023	23,326,825
15.1 Current federal and foreign income taxes, including \$(60,696,485) on realized capital gains (losses)	6,567,840	3,927,648
15.2 Net deferred tax liability		
16. Unearned investment income	6,047,362	6,372,162
17. Amounts withheld or retained by company as agent or trustee	1,045,472	1,727,486
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	221,587,753	161,280,098
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	148,575,001	146,750,001
22. Borrowed money \$ and interest thereon \$		223,707
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,052,070,290	931,148,160
24.02 Reinsurance in unauthorized and certified (\$) companies	6,794,779	2,376,493
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	229,352,216	278,447,273
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance	4,153,901,184	4,255,162,744
24.08 Derivatives	36,274,146	28,156,299
24.09 Payable for securities	324,628,864	93,646,711
24.10 Payable for securities lending	675,015,323	600,013,950
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	7,857,602,252	7,367,858,301
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	95,772,087,234	89,316,929,587
27. From Separate Accounts Statement	36,856,341,449	34,776,503,011
28. Total liabilities (Lines 26 and 27)	132,628,428,683	124,093,432,598
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)	4,771,757,551	4,193,066,532
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 \$1,413,923 in Separate Accounts Statement)	8,699,514,865	8,120,823,846
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	8,724,514,865	8,145,823,846
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	141,352,943,548	132,239,256,444
DETAILS OF WRITE-INS		
2501. Obligations under structured settlement agreements	7,447,820,800	7,108,220,666
2502. Derivatives-collateral liability	397,711,192	252,863,937
2503. Liability for interest on claims	5,002,925	6,303,435
2598. Summary of remaining write-ins for Line 25 from overflow page	7,067,335	470,263
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	7,857,602,252	7,367,858,301
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)		

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)	12,732,145,024	12,674,169,430
2. Considerations for supplementary contracts with life contingencies	37,891,211	48,564,147
3. Net investment income (Exhibit of Net Investment Income, Line 17)	3,706,082,311	3,516,277,326
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	51,255,004	80,907,119
5. Separate Accounts net gain from operations excluding unrealized gains or losses	37,417,326	34,880,162
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	59,828,606	68,222,917
7. Reserve adjustments on reinsurance ceded	21,295,054	18,511,327
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	689,545,722	669,723,169
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	112,577,946	100,473,855
9. Total (Lines 1 to 8.3)	17,448,038,204	17,211,729,452
10. Death benefits	392,694,095	373,498,253
11. Matured endowments (excluding guaranteed annual pure endowments)	890,566	917,924
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	2,554,967,743	2,536,439,157
13. Disability benefits and benefits under accident and health contracts	262,940	85,938
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	5,804,921,280	5,987,338,339
16. Group conversions	402,693	367,656
17. Interest and adjustments on contract or deposit-type contract funds	22,984,946	19,359,401
18. Payments on supplementary contracts with life contingencies	19,607,881	16,256,608
19. Increase in aggregate reserves for life and accident and health contracts	5,585,284,463	4,425,288,655
20. Totals (Lines 10 to 19)	14,382,016,607	13,359,551,931
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	463,142,461	494,084,762
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)	865,162,312	907,390,867
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	92,093,218	100,250,087
25. Increase in loading on deferred and uncollected premiums	(593)	(10,875)
26. Net transfers to or (from) Separate Accounts net of reinsurance	297,090,882	1,413,121,900
27. Aggregate write-ins for deductions	179,141,615	196,112,559
28. Totals (Lines 20 to 27)	16,278,646,502	16,470,501,231
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,169,391,702	741,228,221
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	1,169,391,702	741,228,221
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	279,435,375	265,718,281
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)	889,956,327	475,509,940
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(33,210,814) (excluding taxes of \$12,479,776 transferred to the IMR)	(112,268,186)	(78,724,436)
35. Net income (Line 33 plus Line 34)	777,688,141	396,785,504
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	8,145,823,846	7,668,503,218
37. Net income (Line 35)	777,688,141	396,785,504
38. Change in net unrealized capital gains (losses) less capital gains tax of \$(568,853)	225,055,090	151,347,910
39. Change in net unrealized foreign exchange capital gain (loss)	(192,787,611)	(123,170,613)
40. Change in net deferred income tax	53,947,354	167,092,466
41. Change in nonadmitted assets	(91,064,511)	(151,406,144)
42. Change in liability for reinsurance in unauthorized and certified companies	(4,418,287)	128,263
43. Change in reserve on account of change in valuation basis, (increase) or decrease	(71,891,243)	
44. Change in asset valuation reserve	(120,922,130)	(38,578,367)
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	40,893,144	29,759,445
47. Other changes in surplus in Separate Accounts Statement	(38,198,929)	(33,730,590)
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	390,001	
54. Net change in capital and surplus for the year (Lines 37 through 53)	578,691,019	477,320,628
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	8,724,514,865	8,145,823,846
DETAILS OF WRITE-INS		
08.301. Sundries	112,577,946	100,473,855
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)	112,577,946	100,473,855
2701. Adjustment in funds withheld	179,010,943	196,103,047
2702. Fines, penalties and fees from regulatory authorities	130,672	14,316
2703. Change in provision for policyholders' excess credits		(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)	179,141,615	196,112,559
5301. Prior period correction	390,001	
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)	390,001	

ANNUAL STATEMENT FOR THE YEAR 2016 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	12,764,934,071	12,735,001,428
2. Net investment income	3,517,796,974	3,370,034,425
3. Miscellaneous income	851,523,058	837,777,829
4. Total (Lines 1 through 3)	17,134,254,103	16,942,813,682
5. Benefit and loss related payments	8,783,378,473	8,918,939,004
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	336,402,302	1,448,749,393
7. Commissions, expenses paid and aggregate write-ins for deductions	1,379,133,176	1,463,160,176
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$(34,539,229) tax on capital gains (losses)	253,599,265	202,690,227
10. Total (Lines 5 through 9)	10,752,513,216	12,033,538,800
11. Net cash from operations (Line 4 minus Line 10)	6,381,740,887	4,909,274,882
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	12,074,119,284	11,279,894,384
12.2 Stocks	609,649,551	1,370,728,949
12.3 Mortgage loans	1,142,291,553	1,289,672,809
12.4 Real estate	658,539	1,205,717
12.5 Other invested assets	67,660,714	12,076,847,839
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	8,259,724	10,520,769
12.7 Miscellaneous proceeds	402,603,221	170,397,896
12.8 Total investment proceeds (Lines 12.1 to 12.7)	14,305,242,586	26,199,268,363
13. Cost of investments acquired (long-term only):		
13.1 Bonds	17,811,088,691	13,240,111,838
13.2 Stocks	968,207,054	1,172,093,716
13.3 Mortgage loans	2,023,895,119	3,019,322,137
13.4 Real estate		
13.5 Other invested assets	92,724,050	11,863,146,321
13.6 Miscellaneous applications		10,872,781
13.7 Total investments acquired (Lines 13.1 to 13.6)	20,895,914,914	29,305,546,793
14. Net increase (decrease) in contract loans and premium notes	(4,958,596)	(2,225,899)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(6,585,713,732)	(3,104,052,531)
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	(216,149)	(1,145,989)
16.4 Net deposits on deposit-type contracts and other insurance liabilities	114,169,621	95,271,196
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(277,694,712)	(252,645,651)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(163,741,240)	(158,520,444)
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)	(367,714,085)	1,646,701,907
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,290,630,640	643,928,733
19.2 End of year (Line 18 plus Line 19.1)	1,922,916,555	2,290,630,640

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

20.0001. Bonds to be announced commitments–purchased/sold	902,665,118	412,191,600
20.0002. Transfer/exchange of bond investment to bond investment	418,301,772	374,056,362
20.0003. Capitalized interest on bonds	143,384,646	153,800,147
20.0004. Transfer/exchange of bond investment to equity investment	88,250,777	75,515,051
20.0005. Depreciation on fixed assets	71,017,829	62,550,203
20.0006. Transfer of other invested assets to equity investment	51,308,318	
20.0007. Low Income Housing Tax Credit unfunded commitments	17,815,705	6,610,800
20.0008. Merger/spinoff of equity investment to equity investment	12,895,188	5,117,455
20.0009. Dividend reinvestment of equities	5,660,443	206,011
20.0010. Capitalized interest on mortgage loans	4,645,656	
20.0011. Other invested assets stock distribution	1,835,205	
20.0012. Exchange of mortgage loans to real estate due to foreclosure	1,241,910	5,386,486
20.0013. Madison Capital Funding LLC investment (other invested assets) and Note Funding Agreement (bonds)		2,261,048,281

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

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

20.0014. Capitalized interest on other invested assets		63,496,559
20.0015. Transfer of defeased mortgages to other invested assets		13,094,543
20.0016. Transfers from unaffiliated common stocks to affiliated common stocks		10,580,877

ANNUAL STATEMENT FOR THE YEAR 2016 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	12,732,145,024		1,392,566,005	11,206,973,003			40,348,918	92,257,098				
2. Considerations for supplementary contracts with life contingencies	37,891,211				37,891,211							
3. Net investment income	3,706,082,311		1,120,595,979	2,383,656,765	310,732		233,870	35,900,099				165,384,866
4. Amortization of Interest Maintenance Reserve (IMR)	51,255,004		21,419,416	26,298,038	1,078			251,477				3,284,995
5. Separate Accounts net gain from operations excluding unrealized gains or losses	37,417,326		37,783,739				(366,413)					
6. Commissions and expense allowances on reinsurance ceded	59,828,606		59,559,603				269,003					
7. Reserve adjustments on reinsurance ceded	21,295,054		21,668,991				(373,937)					
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	689,545,722		252,017,442	415,169,480			22,358,800					
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	112,577,946		(27,916,699)	125,699,669			1,469,102	705,728				12,620,146
9. Totals (Lines 1 to 8.3)	17,448,038,204		2,877,694,476	14,157,796,955	38,203,021		63,939,343	129,114,402				181,290,007
10. Death benefits	392,694,095		386,893,300				5,800,795					
11. Matured endowments (excluding guaranteed annual pure endowments)	890,566		890,566									
12. Annuity benefits	2,554,967,743			2,449,456,455				105,511,288				
13. Disability benefits and benefits under accident and health contracts	262,940		262,940									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	5,804,921,280		267,989,705	5,477,286,821			59,313,988	330,766				
16. Group conversions	402,693		402,693									
17. Interest and adjustments on contract or deposit-type contract funds	22,984,946		3,143,583	14,088,665	5,642,722		(19,947)	129,923				
18. Payments on supplementary contracts with life contingencies	19,607,881				19,607,881							
19. Increase in aggregate reserves for life and accident and health contracts	5,585,284,463		1,179,897,690	4,378,116,655	21,952,705		1,529,901	3,787,512				
20. Totals (Lines 10 to 19)	14,382,016,607		1,839,480,477	12,318,948,596	47,203,308		66,624,737	109,759,489				
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	463,142,461		105,848,951	355,504,640			1,788,888					(18)
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	865,162,312		298,835,112	576,822,784	167,728		3,018,154	13,060,000				(26,741,466)
24. Insurance taxes, licenses and fees, excluding federal income taxes	92,093,218		49,461,348	42,141,410	19,084		50,367	322,047				98,962
25. Increase in loading on deferred and uncollected premiums	(593)		(593)									
26. Net transfers to or (from) Separate Accounts net of reinsurance	297,090,882		130,949,885	176,645,688			(10,504,691)					
27. Aggregate write-ins for deductions	179,141,615		179,087,551	53,096	61			78				829
28. Totals (Lines 20 to 27)	16,278,646,502		2,603,662,731	13,470,116,214	47,390,181		60,977,455	123,141,614				(26,641,693)
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,169,391,702		274,031,745	687,680,741	(9,187,160)		2,961,888	5,972,788				207,931,700
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	1,169,391,702		274,031,745	687,680,741	(9,187,160)		2,961,888	5,972,788				207,931,700
32. Federal income taxes incurred (excluding tax on capital gains)	279,435,375		56,345,178	149,312,109	(2,698,379)		1,036,662	927,389				74,512,416
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)	889,956,327		217,686,567	538,368,632	(6,488,781)		1,925,226	5,045,399				133,419,284
DETAILS OF WRITE-INS												
08.301. Sundries	112,577,946		(27,916,699)	125,699,669			1,469,102	705,728				12,620,146
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)	112,577,946		(27,916,699)	125,699,669			1,469,102	705,728				12,620,146
2701. Adjustment in funds withheld	179,010,943		179,010,943									
2702. Fines, penalties and fees from regulatory authorities	130,672		76,608	53,096	61			78				829
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	179,141,615		179,087,551	53,096	61			78				829

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

ANNUAL STATEMENT FOR THE YEAR 2016 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	74,781,475,277		18,952,647,968	54,826,645,640	132,644,347		93,236,149	776,301,173
2. Tabular net premiums or considerations	11,903,789,766		1,265,778,892	10,514,765,063	33,847,513		4,428,683	84,969,615
3. Present value of disability claims incurred	(2,535,459)		(2,535,459)		XXX			
4. Tabular interest	2,487,254,143		740,667,392	1,710,599,345	6,979,571		(3,209,003)	32,216,838
5. Tabular less actual reserve released	(8,079,454)		2,109,128	(10,698,101)	733,502			(223,983)
6. Increase in reserve on account of change in valuation basis	71,891,243		71,891,243					
7. Other increases (net)	(28,552,194)		150,051,009	(168,683,704)			(1,731,238)	(8,188,261)
8. Totals (Lines 1 to 7)	89,205,243,322		21,180,610,173	66,872,628,243	174,204,933		92,724,591	885,075,382
9. Tabular cost	619,900,547		621,697,563		XXX		(1,797,016)	
10. Reserves released by death	207,552,299		207,544,928	XXX	XXX		7,371	XXX
11. Reserves released by other terminations (net)	4,094,004,275		178,762,041	3,915,160,144				82,090
12. Annuity, supplementary contract and disability payments involving life contingencies	2,389,096,082		7,397,823	2,257,185,770	19,607,881			104,904,608
13. Net transfers to or (from) Separate Accounts	1,456,639,137		(37,747,451)	1,495,520,034			(1,133,446)	
14. Total Deductions (Lines 9 to 13)	8,767,192,340		977,654,904	7,667,865,948	19,607,881		(2,923,091)	104,986,698
15. Reserve December 31, current year	80,438,050,982		20,202,955,269	59,204,762,295	154,597,052		95,647,682	780,088,684

ANNUAL STATEMENT FOR THE YEAR 2016 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) .....272,791,804	.....273,285,154
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) .....2,738,602,044	.....2,750,955,233
1.3	Bonds of affiliates	(a) .....56,315,920	.....75,126,412
2.1	Preferred stocks (unaffiliated)	(b) .....2,435	.....2,435
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated) .....	.....23,056,782	.....22,812,651
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c) .....556,593,318	.....558,633,239
4.	Real estate	(d) .....2,618,149	.....4,275,958
5	Contract loans .....	.....56,940,246	.....57,378,910
6	Cash, cash equivalents and short-term investments	(e) .....10,386,385	.....11,313,979
7	Derivative instruments	(f) .....43,985,759	.....24,173,183
8.	Other invested assets .....	.....85,581,867	.....51,807,246
9.	Aggregate write-ins for investment income .....	.....8,877,935	.....8,877,935
10.	Total gross investment income	3,855,752,644	3,838,642,335
11.	Investment expenses		(g) .....129,636,001
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....269,361
13.	Interest expense		(h) .....2,654,662
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) .....		.....132,560,024
17.	Net investment income (Line 10 minus Line 16)		3,706,082,311
DETAILS OF WRITE-INS			
0901.	Miscellaneous sources .....	.....6,373,396	.....6,373,396
0902.	Commitment Fee .....	.....2,504,539	.....2,504,539
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	8,877,935	8,877,935
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 \$106,842,445 accrual of discount less \$80,700,035 amortization of premium and less \$25,510,356 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 \$3,733,448 accrual of discount less \$1,586,090 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 \$8,765,385 accrual of discount less \$41,287 amortization of premium and less \$720 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$24,104,020 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	23,718,183	(478,353)	23,239,830		
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)	30,515,314	(123,808,356)	(93,293,042)	184,093	(188,306,515)
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)	85,267	17,993	103,260		(1,160)
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	4,130,480	(5,862,759)	(1,732,279)	55,584,791	(10,037,260)
2.21	Common stocks of affiliates					
3.	Mortgage loans	80,235		80,235		
4.	Real estate	9,789		9,789		
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments	2,481	3,050,846	3,053,327		5,206,398
7.	Derivative instruments	15,509,119	(19,462,021)	(3,952,902)	123,529,383	
8.	Other invested assets	1,763,982	(39,094,698)	(37,330,716)	45,187,970	350,926
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	75,814,850	(185,637,348)	(109,822,498)	224,486,237	(192,787,611)
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 2016 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	(357,066)		(316,148)			(40,918)					
2. Deferred and accrued											
3. Deferred, accrued and uncollected:											
3.1 Direct											
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	357,066		316,148			40,918					
3.4 Net (Line 1 + Line 2)	(357,066)		(316,148)			(40,918)					
4. Advance											
5. Line 3.4 - Line 4	(357,066)		(316,148)			(40,918)					
6. Collected during year:											
6.1 Direct	2,854,159,254		140,983,328	2,681,637,743		23,494,006	8,044,177				
6.2 Reinsurance assumed	3,766,394		3,766,394								
6.3 Reinsurance ceded	4,828,053		4,668,169			159,884					
6.4 Net	2,853,097,595		140,081,553	2,681,637,743		23,334,122	8,044,177				
7. Line 5 + Line 6.4	2,852,740,529		139,765,405	2,681,637,743		23,293,204	8,044,177				
8. Prior year (uncollected + deferred and accrued - advance)	(12,537,812)		(12,527,929)			(9,883)					
9. First year premiums and considerations:											
9.1 Direct	2,866,380,352		153,204,426	2,681,637,743		23,494,006	8,044,177				
9.2 Reinsurance assumed	3,766,394		3,766,394								
9.3 Reinsurance ceded	4,868,404		4,677,486			190,918					
9.4 Net (Line 7 - Line 8)	2,865,278,342		152,293,334	2,681,637,743		23,303,088	8,044,177				
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	8,616,700,060		603,127,677	7,929,489,362			84,083,021				
10.2 Reinsurance assumed											
10.3 Reinsurance ceded	910,118		910,118								
10.4 Net	8,615,789,942		602,217,559	7,929,489,362			84,083,021				
RENEWAL											
11. Uncollected	(102,743,328)		(101,660,492)			(1,082,836)					
12. Deferred and accrued	464,133		464,133								
13. Deferred, accrued and uncollected:											
13.1 Direct	488,398		488,398								
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	102,767,593		101,684,757			1,082,836					
13.4 Net (Line 11 + Line 12)	(102,279,195)		(101,196,359)			(1,082,836)					
14. Advance	619		619								
15. Line 13.4 - Line 14	(102,279,814)		(101,196,978)			(1,082,836)					
16. Collected during year:											
16.1 Direct	1,877,543,039		1,252,603,024	595,845,898		28,964,217	129,900				
16.2 Reinsurance assumed											
16.3 Reinsurance ceded	619,387,715		607,941,698			11,446,017					
16.4 Net	1,258,155,324		644,661,326	595,845,898		17,518,200	129,900				
17. Line 15 + Line 16.4	1,155,875,510		543,464,348	595,845,898		16,435,364	129,900				
18. Prior year (uncollected + deferred and accrued - advance)	(95,201,232)		(94,590,766)			(610,466)					
19. Renewal premiums and considerations:											
19.1 Direct	1,877,526,379		1,252,586,364	595,845,898		28,964,217	129,900				
19.2 Reinsurance assumed											
19.3 Reinsurance ceded	626,449,639		614,531,252			11,918,387					
19.4 Net (Line 17 - Line 18)	1,251,076,740		638,055,112	595,845,898		17,045,830	129,900				
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	13,360,606,791		2,008,918,467	11,206,973,003		52,458,223	92,257,098				
20.2 Reinsurance assumed	3,766,394		3,766,394								
20.3 Reinsurance ceded	632,228,161		620,118,856			12,109,305					
20.4 Net (Lines 9.4 + 10.4 + 19.4)	12,732,145,024		1,392,566,005	11,206,973,003		40,348,918	92,257,098				

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	51,609		51,609								
23.2 Reinsurance assumed											
23.3 Net ceded less assumed	51,609		51,609								
24. Single:											
24.1 Reinsurance ceded	(12,597)		(12,597)								
24.2 Reinsurance assumed											
24.3 Net ceded less assumed	(12,597)		(12,597)								
25. Renewal:											
25.1 Reinsurance ceded	59,789,594		59,520,591			269,003					
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	59,789,594		59,520,591			269,003					
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	59,828,606		59,559,603			269,003					
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	59,828,606		59,559,603			269,003					
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	160,880,490		46,309,299	113,804,711		766,480					
28. Single	226,898,849		11,492,664	215,406,202							(17)
29. Renewal	75,363,122		48,046,988	26,293,726		1,022,408					
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	463,142,461		105,848,951	355,504,639		1,788,888					(17)

ANNUAL STATEMENT FOR THE YEAR 2016 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	47,926,222			335,612	3,609,783	51,871,617
2. Salaries and wages	413,930,686			372,448	109,753,406	524,056,540
3.11 Contributions for benefit plans for employees	54,342,371			40,157	834,158	55,216,686
3.12 Contributions for benefit plans for agents	27,471,239					27,471,239
3.21 Payments to employees under non-funded benefit plans	14,848			48		14,896
3.22 Payments to agents under non-funded benefit plans	11,108,909			9,834,596		20,943,505
3.31 Other employee welfare	6,823,967			106,343	51,238	6,981,548
3.32 Other agent welfare	10,896					10,896
4.1 Legal fees and expenses	3,617,480			6,099	347,425	3,971,003
4.2 Medical examination fees	2,120,302			9		2,120,311
4.3 Inspection report fees	1,379,267			5		1,379,272
4.4 Fees of public accountants and consulting actuaries	6,586,547			17,912	167,372	6,771,831
4.5 Expense of investigation and settlement of policy claims	157,362					157,362
5.1 Traveling expenses	15,911,891			16,393	1,461,860	17,390,144
5.2 Advertising	41,727,778			125,983	507,960	42,361,721
5.3 Postage, express, telegraph and telephone	19,990,605			14,434	594,625	20,599,664
5.4 Printing and stationery	7,987,101			15,673	5,696	8,008,471
5.5 Cost or depreciation of furniture and equipment	4,376,878			45,248	3,310	4,425,435
5.6 Rental of equipment	6,854,087			16,929	1,323	6,872,339
5.7 Cost or depreciation of EDP equipment and software	86,957,826			69,157	1,355,195	88,382,179
6.1 Books and periodicals	202,068			240	3,505	205,813
6.2 Bureau and association fees	2,464,662			3,822	5,545	2,474,030
6.3 Insurance, except on real estate	2,942,251			14,209		2,956,460
6.4 Miscellaneous losses	15,731,080			1,168		15,732,248
6.5 Collection and bank service charges	2,921,614			46,141		2,967,755
6.6 Sundry general expenses	56,930,460			(37,876,676)	10,065,471	29,119,255
6.7 Group service and administration fees	438					438
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance	33,523,871					33,523,871
7.2 Agents' balances charged off (less \$ recovered)	5,873,871					5,873,871
7.3 Agency conferences other than local meetings	14,625,031			1,624	9,996	14,636,652
9.1 Real estate expenses	310,011			21,531	129,163	460,706
9.2 Investment expenses not included elsewhere	40,823				728,968	769,791
9.3 Aggregate write-ins for expenses	(2,957,588)			28,353		(2,929,235)
10. General expenses incurred	891,904,854			(26,742,542)	129,636,001	(a) 994,798,313
11. General expenses unpaid December 31, prior year	4,040,958			11,508	57,377	4,109,843
12. General expenses unpaid December 31, current year	13,503,380			(921,454)	321,140	12,903,066
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)	882,442,432			(25,809,580)	129,372,238	986,005,090
DETAILS OF WRITE-INS						
09.301. Asset Based Fees	21,015,376					21,015,376
09.302. Tech Ext Srvc Provd	12,101,651			28,353		12,130,004
09.303. Other Fixed Expenses	(36,074,615)					(36,074,615)
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)	(2,957,588)			28,353		(2,929,235)

(a) Includes management fees of \$ 209,925,861 to affiliates and \$ 123,788,673 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	83,664		280	1,808	85,752
2.	State insurance department licenses and fees	5,766,462		800		5,767,262
3.	State taxes on premiums	39,359,354				39,359,354
4.	Other state taxes, including \$					
	for employee benefits	6,591,549		46,836		6,638,385
5.	U.S. Social Security taxes	38,730,953		8,660	267,553	39,007,166
6.	All other taxes	1,462,273		42,387		1,504,660
7.	Taxes, licenses and fees incurred	91,994,255		98,963	269,361	92,362,579
8.	Taxes, licenses and fees unpaid December 31, prior year	22,172,527		864,431	289,867	23,326,825
9.	Taxes, licenses and fees unpaid December 31, current year.....	9,540,233		864,296	4,494	10,409,023
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	104,626,549		99,098	554,734	105,280,381

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)		

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 80 CSO; 4.50%; CRVM; ANB; CNF; 1992-2005	9,053,368,195		9,053,368,195		
0100002. 80 CSO; 5.00%; NLP; ANB; CNF; 1993-1993	23,251,834		23,251,834		
0100003. 80 CSO; 5.25%; NLP; ANB; CNF; 1992-1992	13,909,671		13,909,671		
0100004. 80 CSO; 5.50%; NLP; ANB; CNF; 1987-1993	347,765,877		347,765,877		
0100005. 80 CSO; 5.75%; NLP; ANB; CNF; 1986-1986	107,972,185		107,972,185		
0100006. 80 CSO; 4.00%; NLP; ANB; CNF; 1994-2002	55,605,880		55,605,880		
0100007. 80 CSO; 4.00%; NLP; ALB; CNF; 2006-2008	24,123,135		24,123,135		
0100008. 80 CSO; 4.00%; CRVM; ANB; CNF; 1994-2008	4,277,365,197		4,274,138,687		3,226,510
0100009. 80 CSO; 3.50%; CRVM; ANB; CNF; 2002-2004	279,449,447		279,449,447		
0100010. 80 CSO; 3.00%; CRVM; ANB; CNF; 1999-2014	2,580,153,362		2,523,896,778		56,256,584
0100011. 58 CSO; 4.00%; CRVM; ANB; CNF; 1984-1989	828,158,799		828,158,799		
0100012. 58 CET; 4.00%; CRVM; ANB; CNF; 1984-1989	641,443		641,443		
0100013. 2001 CSO; 4.50%; CRVM; ANB; CNF; 2004-2005	30,865,405		30,865,405		
0100014. 2001 CSO; 4.00%; NLP; ALB; CNF; 2008-2014	275,727,792		275,727,792		
0100015. 2001 CSO; 4.00%; CRVM; ANB; CNF; 2013-2016 NB	1,787,349,979		1,787,349,979		
0100016. 2001 CSO; 3.50%; CRVM; ANB; CNF; 2016-2016 NB	129,619,264		129,619,264		
0100017. 2001 CSO; 3.00%; CRVM; ANB; CNF; 2006-2016 NB	1,813,082,951		1,760,864,091		52,218,860
0100018. 2001 CSO; 3.00%; CRVM; ALB; CNF; 2009-2012	639,726		639,726		
0100019. 2001 CSO; 2.50%; CRVM; ANB; CNF; 2011-2016 NB	2,231,375,265		2,231,375,265		
0100020. 2001 CSO; 2.00%; NLP; ALB; CNF; 2013-2016 NB	40,118,953		40,118,953		
0100021. 2001 CSO; 2.00%; CRVM; ANB; CNF; 2012-2016 NB	163,216,691		163,216,691		
0100022. 2001 CSO; 2.00%; CRVM; ALB; CNF; 2012-2015	197,440		197,440		
0199997. Totals (Gross)	24,063,958,489		23,952,256,535		111,701,954
0199998. Reinsurance ceded	4,446,830,317		4,430,776,046		16,054,271
0199999. Life Insurance: Totals (Net)	19,617,128,172		19,521,480,489		95,647,683
0200001. 70% 94 VA MDBG Table; plan type A rate; 3.50%; AG43 VACARVM; def.; 2013	46,863,750	XXX	46,863,750	XXX	
0200002. 70% 94 VA MDBG Table; plan type A rate; 3.75%; AG43 VACARVM; def.; 2012, 2014	112,426,751	XXX	112,426,751	XXX	
0200003. 70% 94 VA MDBG Table; plan type A rate; 4.00%; AG43 VACARVM; def.; 2014	3,030,450	XXX	3,030,450	XXX	
0200004. 70% 94 VA MDBG Table; plan type A rate; 4.25%; AG43 VACARVM; def.; 2011	51,312,852	XXX	51,312,852	XXX	
0200005. 70% 94 VA MDBG Table; plan type A rate; 4.50%; AG43 VACARVM; def.; 2010	48,980,063	XXX	48,980,063	XXX	
0200006. 70% 94 VA MDBG Table; plan type A rate; 4.75%; AG43 VACARVM; def.; 2005-2007	424,215,439	XXX	424,215,439	XXX	
0200007. 70% 94 VA MDBG Table; plan type A rate; 5.00%; AG43 VACARVM; def.; 2004, 2008	267,610,298	XXX	267,610,298	XXX	
0200008. 70% 94 VA MDBG Table; plan type A rate; 5.25%; AG43 VACARVM; def.; 2009	57,364,022	XXX	57,364,022	XXX	
0200009. 70% 94 VA MDBG Table; plan type A rate; 5.50%; AG43 VACARVM; def.; 1999, 2003	604,215,509	XXX	604,215,509	XXX	
0200010. 70% 94 VA MDBG Table; plan type A rate; 5.75%; AG43 VACARVM; def.; 1998, 2000	367,725,612	XXX	367,725,612	XXX	
0200011. 70% 94 VA MDBG Table; plan type A rate; 6.00%; AG43 VACARVM; def.; 1994, 1996, 1997, 2001, 2002	937,274,698	XXX	937,274,698	XXX	
0200012. 70% 94 VA MDBG Table; plan type A rate; 6.25%; AG43 VACARVM; def.; 1993, 1995	121,774,678	XXX	121,774,678	XXX	
0200013. 70% 94 VA MDBG Table; plan type A rate; 6.75%; AG43 VACARVM; def.; 1992	5,095,749	XXX	5,095,749	XXX	
0200014. 70% 94 VA MDBG Table; plan type A rate; 7.00%; AG43 VACARVM; def.; 1987, 1990, 1991	39,789,019	XXX	39,789,019	XXX	
0200015. 70% 94 VA MDBG Table; plan type A rate; 7.25%; AG43 VACARVM; def.; 1988, 1989	23,176,279	XXX	23,176,279	XXX	
0200016. 70% 94 VA MDBG Table; plan type A rate; 7.50%; AG43 VACARVM; def.; 1986	41,790,752	XXX	41,790,752	XXX	
0200017. 70% 94 VA MDBG Table; plan type A rate; 8.25%; AG43 VACARVM; def.; 1983, 1984, 1985	24,262,923	XXX	24,262,923	XXX	
0200018. 70% 94 VA MDBG Table; plan type A rate; 3.75%; AG43 VACARVM; Imm.; 2014	121,916	XXX	121,916	XXX	
0200019. 71 IAM proj.; 10.00%; CARVM; def.; 1982	43,947,315	XXX	43,947,315	XXX	
0200020. 71 IAM proj.; 4.00%; CARVM; def.; 1981	7,298,326	XXX	7,298,326	XXX	
0200021. 71 IAM proj.; 8.25%; CARVM; def.; 1983	56,165,287	XXX	56,165,287	XXX	
0200022. 71 IAM proj.; 8.75%; CARVM; def.; 1983	48,187,238	XXX	48,187,238	XXX	
0200023. 71 IAM proj.; 9.25%; CARVM; def.; 1982	57,833,080	XXX	57,833,080	XXX	
0200024. 83 table a.; 5.25%; CARVM; def.; 1994, 1996, 1997	3,307,285	XXX	3,307,285	XXX	
0200025. 83 table a.; 5.50%; CARVM; def.; 1993, 1994, 1996, 1997	105,471,465	XXX	105,471,465	XXX	
0200026. 83 table a.; 5.75%; CARVM; def.; 1993, 1995	39,246,936	XXX	39,246,936	XXX	
0200027. 83 table a.; 6.00%; CARVM; def.; 1992, 1995	66,043,724	XXX	66,043,724	XXX	
0200028. 83 table a.; 6.25%; CARVM; def.; 1987, 1990-1992	80,544,383	XXX	80,544,383	XXX	
0200029. 83 table a.; 6.50%; CARVM; def.; 1987, 1989, 1990	104,987,027	XXX	104,987,027	XXX	
0200030. 83 table a.; 6.75%; CARVM; def.; 1986, 1988, 1991	105,462,419	XXX	105,462,419	XXX	
0200031. 83 table a.; 7.00%; CARVM; def.; 1988, 1989	98,727,158	XXX	98,727,158	XXX	
0200032. 83 table a.; 7.25%; CARVM; def.; 1986	35,167,563	XXX	35,167,563	XXX	
0200033. 83 table a.; 8.00%; CARVM; def.; 1984, 1985	120,580,936	XXX	120,580,936	XXX	
0200034. 83 table a.; 8.50%; CARVM; def.; 1984, 1985	140,352,907	XXX	140,352,907	XXX	
0200035. 83 table a.; 8.25%; Imm.; 1990	26,237,995	XXX	26,237,995	XXX	
0200036. 83 table a.; 8.75%; Imm.; 1988, 1989	124,717,921	XXX	124,717,921	XXX	
0200037. A 2000 Table; 3.50%; CARVM; def.; 2013	7,798,344	XXX	7,798,344	XXX	
0200038. A 2000 Table; 3.75%; CARVM; def.; 2012, 2014	3,318,936,836	XXX	3,318,936,836	XXX	
0200039. A 2000 Table; 4.00%; CARVM; def.; 2014	3,723,891,949	XXX	3,723,891,949	XXX	
0200040. A 2000 Table; 4.25%; CARVM; def.; 2011	1,563,801,247	XXX	1,563,667,971	XXX	133,276
0200041. A 2000 Table; 4.50%; CARVM; def.; 2005-2008, 2010	5,602,045,660	XXX	5,601,778,731	XXX	266,929

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200042. A 2000 Table; 4.75%;CARVM; def.; 2003, 2004, 2007, 2008	6,992,312,996	xxx	6,992,312,996	xxx	
0200043. A 2000 Table; 5.00%;CARVM; def.; 1998, 1999, 2003, 2009	4,302,743,315	xxx	4,302,743,315	xxx	
0200044. A 2000 Table; 5.25%;CARVM; def.; 1998, 1999, 2002	79,505,617	xxx	79,505,617	xxx	
0200045. A 2000 Table; 5.50%;CARVM; def.; 2000-2002	345,307,262	xxx	345,307,262	xxx	
0200046. A 2000 Table; 5.75%;CARVM; def.; 2000, 2001	304,978,210	xxx	304,978,210	xxx	
0200047. A 2000 Table; 3.75%; Imm.; 2012	85,688,299	xxx		xxx	85,688,299
0200048. A 2000 Table; 4.00%; Imm.; 2013	2,892,689,517	xxx	2,787,153,743	xxx	105,535,774
0200049. A 2000 Table; 4.25%; Imm.; 2012	2,249,663,486	xxx	2,249,663,486	xxx	
0200050. A 2000 Table; 4.50%; Imm.; 2014	2,651,416,722	xxx	2,459,292,844	xxx	192,123,878
0200051. A 2000 Table; 5.00%; Imm.; 2011	1,572,721,826	xxx	1,519,300,401	xxx	53,421,425
0200052. A 2000 Table; 5.25%; Imm.; 2005, 2006, 2010	1,347,101,497	xxx	1,343,839,234	xxx	3,262,263
0200053. A 2000 Table; 5.50%; Imm.; 2004, 2007, 2008	1,188,599,571	xxx	1,099,472,229	xxx	89,127,342
0200054. A 2000 Table; 6.00%; Imm.; 2003, 2009	965,217,063	xxx	889,379,766	xxx	75,837,297
0200055. 2012 IAR Table ; 3.5%; def.; 2015	26,929,685	xxx	26,929,685	xxx	
0200056. 2012 IAR Table ; 3.75%; def.; 2015, 2016 NB	11,283,684,645	xxx	11,283,684,645	xxx	
0200057. 2012 IAR Table ; 4.00%; def.; 2016NB	1,571,529	xxx	1,571,529	xxx	
0200058. 2012 IAR Table ; 4.00%; Imm.; 2015, 2016 NB	4,989,685,305	xxx	4,814,993,105	xxx	174,692,200
0200059. 2012 IAR Table ; 3.50%; Imm.; 2015	23,277,781	xxx	23,277,781	xxx	
0299997. Totals (Gross)	59,960,878,087	xxx	59,180,789,404	xxx	780,088,683
0299998. Reinsurance ceded		xxx		xxx	
0299999. Annuities: Totals (Net)	59,960,878,087	xxx	59,180,789,404	xxx	780,088,683
0300001. 83 Table a; 6.00% to 8.75%	5,680,586		5,680,586		
0300002. A 2000 Table; 4.00% to 7.00%	74,475,428		74,475,428		
0300003. 2012 IAR Table ; 3.5% to 4.00%; Imm.	74,441,038		74,441,038		
0399997. Totals (Gross)	154,597,052		154,597,052		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	154,597,052		154,597,052		
0400001. 59 ADB (58 CSO); 4.50%;ADB;1984-1989	32,347		32,347		
0400002. 59 ADB (80 CSO); 4.50%;ADB;1986-2005	21,150		21,150		
0400003. 59 ADB (2001 CSO); 4.50%;ADB;2005-2005	594		594		
0400004. 59 ADB (80 CSO); 4.00%;ADB;2006-2008	729		729		
0400005. 59 ADB (2001 CSO); 4.00%;ADB;2006-2012	5,208		5,208		
0400006. 59 ADB (2001 CSO); 3.50%;ADB;2013-2016 NB	3,755		3,755		
0499997. Totals (Gross)	63,783		63,783		
0499998. Reinsurance ceded	21,882		21,882		
0499999. Accidental Death Benefits: Totals (Net)	41,901		41,901		
0500001. 52 INTERCO DISA (58 CSO); 4.50%;MDW;1984-1989	199,727		199,727		
0500002. 52 INTERCO DISA (80 CSO); 4.50%;MDW;1986-2005	661,732		661,732		
0500003. 52 INTERCO DISA (2001 CSO); 4.50%;MDW;2004-2005	7,288		7,288		
0500004. 52 INTERCO DISA (2001 CSO); 4.00%;MDW;2006-2012	152,065		152,065		
0500005. 52 INTERCO DISA (80 CSO); 4.00%;MDW;2006-2008	25,609		25,609		
0500006. 52 INTERCO DISA (2001 CSO); 3.50%;MDW;2013-2016 NB	251,237		251,237		
0599997. Totals (Gross)	1,297,658		1,297,658		
0599998. Reinsurance ceded	602,047		602,047		
0599999. Disability-Active Lives: Totals (Net)	695,611		695,611		
0600001. 52 INTERCO DISA; 4.5%;1982-2005	64,852,906		64,852,906		
0600002. 52 INTERCO DISA; 4%;2006-2015	3,434,801		3,434,801		
0600003. 52 INTERCO DISA; 3.5%;2013-2016 NB	1,213,270		1,213,270		
0699997. Totals (Gross)	69,500,977		69,500,977		
0699998. Reinsurance ceded	56,555,411		56,555,411		
0699999. Disability-Disabled Lives: Totals (Net)	12,945,566		12,945,566		
0700001. For excess of val net prems over corresponding gross prems on resp pols, com acc to the state	411,712,482		411,712,482		
0700002. For guaranteed death benefit under variable life contracts	21,722,812		21,722,812		
0700003. For guaranteed minimum accumulation benefit under variable annuity contracts	23,897,003		23,897,003		
0700004. Asset Preserver LTC Claim Reserves	9,502,125		9,502,125		
0700005. Unearned COI Reserves	3,885,511		3,885,511		
0700006. GIR Reserve.....	158,603		158,603		
0700007. PRE Term Conversion Reserve.....	2,646,852		2,646,852		
0700008. POST Term Conversion Reserve.....	263,972,873		263,972,873		
0700009. ROP Rider (ULCG) Reserve	15,412		15,412		
0799997. Totals (Gross)	737,513,673		737,513,673		
0799998. Reinsurance ceded	45,749,080		45,749,080		
0799999. Miscellaneous Reserves: Totals (Net)	691,764,593		691,764,593		
9999999. Totals (Net) - Page 3, Line 1	80,438,050,982		79,562,314,616		875,736,366

ANNUAL STATEMENT FOR THE YEAR 2016 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? Yes [X] No []
6.1 If so, state the amount of reserve on such contracts on the basis actually held:\$ 88,683,950
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:\$ 110,478,829
Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
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:

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
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:

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? Yes [] No [X]
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:
.....

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

1	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
Description of Valuation Class			
No Lapse Guarantee Universal Life with 2-tiered COI shadow accounts	AG 38 Section 8C	AG38 Section 8E	71,891,243
0199999. Subtotal (Page 7, Line 6)	XXX	XXX	71,891,243
.....
.....
.....
9999999 - Total (Column 4, only)			71,891,243

ANNUAL STATEMENT FOR THE YEAR 2016 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? Yes [X] No []
6.1 If so, state the amount of reserve on such contracts on the basis actually held:\$ 88,683,950
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:\$ 110,478,829
Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
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:

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
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:

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? Yes [] No [X]
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:
.....

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

1	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
Description of Valuation Class			
No Lapse Guarantee Universal Life with 2-tiered COI shadow accounts	AG 38 Section 8C	AG38 Section 8E	71,891,243
0199999. Subtotal (Page 7, Line 6)	XXX	XXX	71,891,243
.....
.....
.....
9999999 - Total (Column 4, only)			71,891,243

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.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves									
2. Additional contract reserves (a)									
3. Additional actuarial reserves-Asset/Liability analysis									
4. Reserve for future contingent benefits									
5. Reserve for rate credits									
6. Aggregate write-ins for reserves									
7. Totals (Gross)									
8. Reinsurance ceded									
9. Totals (Net)									
CLAIM RESERVE									
10. Present value of amounts not yet due on claims									
11. Additional actuarial reserves-Asset/Liability analysis									
12. Reserve for future contingent benefits									
13. Aggregate write-ins for reserves									
14. Totals (Gross)									
15. Reinsurance ceded									
16. Totals (Net)									
17. TOTAL (Net)									
18. TABULAR FUND INTEREST									
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page									
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)									
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page									
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)									

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

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	981,493,966		692,223,273	289,270,693		
2. Deposits received during the year	370,962,959		261,361,484	109,200,589		400,886
3. Investment earnings credited to the account	36,928,850		31,348,446	5,580,404		
4. Other net change in reserves	(26,830,314)		(26,830,314)			
5. Fees and other charges assessed	278					278
6. Surrender charges						
7. Net surrender or withdrawal payments	256,790,159		167,682,259	89,209,164		(101,264)
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)	1,105,765,024		790,420,630	314,842,522		501,872
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)	1,105,765,024		790,420,630	314,842,522		501,872

ANNUAL STATEMENT FOR THE YEAR 2016 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	1,784,232			1,104,069	541,794			138,369			
1.2 Reinsurance assumed	1,027,700		1,027,700								
1.3 Reinsurance ceded	642,729		642,729								
1.4 Net	2,169,203		384,971	1,104,069	541,794			138,369			
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	2,050,148		2,050,148								
2.12 Reinsurance assumed											
2.13 Reinsurance ceded	1,285,000		1,285,000								
2.14 Net	765,148		(b) 765,148	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	254,090,228		121,344,029	128,179,422	410,491			4,156,286			
2.22 Reinsurance assumed	898,667		898,667								
2.23 Reinsurance ceded	119,586,571		119,586,571								
2.24 Net	135,402,324		(b) 2,656,125	(b) 128,179,422	410,491	(b)	(b)	4,156,286	(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	52,025,438		49,755,957	1,784,958			484,523				
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	39,275,978		38,800,176				475,802				
3.4 Net	12,749,460		(b) 10,955,781	(b) 1,784,958		(b)	(b) 8,721		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	309,950,046		173,150,134	131,068,449	952,285		484,523	4,294,655			
4.2 Reinsurance assumed	1,926,367		1,926,367								
4.3 Reinsurance ceded	160,790,278		160,314,476				475,802				
4.4 Net	151,086,135	(a)	(a) 14,762,025	131,068,449	952,285		(a) 8,721	4,294,655			

(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 \$ _____4,247,471

Individual Annuities \$ _____3,099 , 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 2016 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	3,668,321,284		1,067,844,376	2,466,236,977	19,267,649		10,067,674	104,904,608			
1.2 Reinsurance assumed	5,426,905		5,426,905								
1.3 Reinsurance ceded	699,314,331		660,777,387				38,536,944				
1.4 Net	(d) 2,974,433,858		412,493,894	2,466,236,977	19,267,649		(28,469,270)	104,904,608			
2. Liability December 31, current year from Part 1:											
2.1 Direct	309,950,046		173,150,134	131,068,449	952,285		484,523	4,294,655			
2.2 Reinsurance assumed	1,926,367		1,926,367								
2.3 Reinsurance ceded	160,790,278		160,314,476				475,802				
2.4 Net	151,086,135		14,762,025	131,068,449	952,285		8,721	4,294,655			
3. Amounts recoverable from reinsurers December 31, current year	102,737,987		102,447,166				290,821				
4. Liability December 31, prior year:											
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		36,271,888	147,848,971	612,053		16,650	3,687,975			
5. Amounts recoverable from reinsurers December 31, prior year	134,078,756		99,509,941				34,568,815				
6. Incurred Benefits											
6.1 Direct	3,676,837,062		1,092,184,955	2,449,456,455	19,607,881		10,076,483	105,511,288			
6.2 Reinsurance assumed	7,209,520		7,209,520								
6.3 Reinsurance ceded	715,623,357		711,347,669				4,275,688				
6.4 Net	2,968,423,225		388,046,806	2,449,456,455	19,607,881		5,800,795	105,511,288			

(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 \$1,737,952 in Line 1.1, \$1,295,316 in Line 1.4.
\$1,737,952 in Line 6.1, and \$890,566 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 \$28,665 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2016 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)	1,476,386		(1,476,386)
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	10,380,463	5,292,289	(5,088,174)
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)	12,063,688	4,222	(12,059,466)
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)	23,920,537	5,296,511	(18,624,026)
13. Title plants (for Title insurers only)			
14. Investment income due and accrued	589	392	(197)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	2,632	2,739	107
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	463,476,047	408,787,984	(54,688,063)
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	12,178,485	21,068,572	8,890,087
25. Aggregate write-ins for other than invested assets	62,280,292	35,637,873	(26,642,419)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	561,858,582	470,794,071	(91,064,511)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	561,858,582	470,794,071	(91,064,511)
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	62,208,190	32,011,298	(30,196,892)
2502. Amount due for undelivered securities	72,102	3,626,575	3,554,473
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	62,280,292	35,637,873	(26,642,419)

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 has no permitted practices.

A reconciliation of the Company’s net income and capital and surplus at December 31, 2016 and 2015 between practices prescribed or permitted by the State of Delaware and NAIC SAP is shown below:

	SSAP #	F/S Page	F/S Line #	2016	2015
<u>Net Income</u>					
(1) Net income Delaware state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 777,688,141	\$ 396,785,504
(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)	XXX	XXX	XXX	<u>\$ 777,688,141</u>	<u>\$ 396,785,504</u>
<u>Capital and Surplus</u>					
(5) Statutory capital and surplus Delaware state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 8,724,514,865	\$ 8,145,823,846
(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)	XXX	XXX	XXX	<u>\$ 8,724,514,865</u>	<u>\$ 8,145,823,846</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 deposit type contracts without mortality or morbidity risk are not reported as income or benefits but are recorded directly as an adjustment to the liability for deposit funds.

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 \$306,100,000. The change in reserves decreased net gain from operations before federal income taxes for the year ended December 31, 2016 by approximately \$38,200,000.

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 stock.
- (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, which are included in bonds, 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. 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 and 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) Limited partnerships and limited liability companies which have admissible audits 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 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.

- (8) Derivative instruments that qualify and are designated for hedge accounting 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

The Company does not have any doubt about its ability to continue as a going concern.

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 funds (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 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.

Prior Period Correction

In 2016, the Company corrected an error related to waiver of premium benefits incurred but not reported ("IBNR") and in course of settlement ("ICOS") disability reserves. The Company calculated the prior year reserves based on claims experience data that incorrectly identified certain

NOTES TO FINANCIAL STATEMENTS

claims as IBNR. To correct this error, the Company reduced its disability reserves and recorded a prior period correction that increased statutory surplus by \$390,001 on an after-tax basis.

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 2016 were 8.03% and 2.31%, respectively. There were no residential mortgage loans funded during 2016.
- (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%). 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 42.1%).
- (3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total were \$444,864 and \$669,760 for the year ended December 31, 2016 and 2015, respectively.
- (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	\$ —	\$ —	\$ 49,059,208	\$ —	\$ 12,010,509,184	\$896,749,314	\$12,956,317,706
(b) 30 - 59 days past due	\$ —	\$ —	—	\$ —	—	\$ —	—
(c) 60 - 89 days past due	\$ —	\$ —	—	\$ —	—	\$ —	—
(d) 90 - 179 days past due	\$ —	\$ —	—	\$ —	—	\$ —	—
(e) 180+ days past due	\$ —	\$ —	\$ 4,551,581	\$ —	\$ 23,159,893	\$ —	\$ 27,711,474
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	\$ —	\$ —	\$ 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	\$ —	\$ —	—	\$ —	—	\$ —	—

NOTES TO FINANCIAL STATEMENTS

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

		Residential			Commercial									
	<u>Farm</u>	<u>Insured</u>	<u>All Other</u>		<u>Insured</u>	<u>All Other</u>	<u>Mezzanine</u>	<u>Total</u>						
a. Current Year														
1. With allowance for credit losses	\$	—	\$	—	\$	813,028	\$	—	\$	813,028				
2. No allowance for credit losses	\$	—	\$	—		4,193,581	\$	—	\$	23,159,893	\$	—	\$	27,353,474
b. Prior 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

(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							
		<u>Farm</u>	<u>Insured</u>	<u>All Other</u>	<u>Insured</u>	<u>All Other</u>	<u>Mezzanine</u>	<u>Total</u>				
a. Current Year												
1. Average recorded investment	\$	—	\$	—	\$	5,062,058	\$	—	\$ 24,990,897	\$	—	\$ 30,052,955
2. Interest income recognized	\$	—	\$	—	\$	24,880	\$	—	\$	—	\$	24,880
3. Recorded investments on nonaccrual status	\$	—	\$	—	\$	4,551,581	\$	—	\$23,159,893	\$	—	\$ 27,711,474
4. Amount of interest income recognized using a cash-basis method of accounting	\$	—	\$	—	\$	—	\$	—	\$	—	\$	—
b. Prior 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	\$	—	\$	—	\$	—	\$	—	\$	—	\$	—

(7) Allowance for credit losses:

	<u>December 31, 2016</u>		<u>December 31, 2015</u>	
a. Balance at beginning of period	\$	189,001	\$	752,198
b. Additions charged to operations		—		—
c. Direct write-downs charged against the allowance		—		(121,197)
d. Recoveries of amounts previously charged off		—		(442,000)
e. Balance at end of period	\$	189,001	\$	189,001

(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 the general account for which it is the creditor:

	General Account			
	December 31, 2016		December 31, 2015	
(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	\$	—	\$	—

The Company had the following restructured debt in the separate accounts for which it is the creditor.

		Separate Accounts	
		<u>December 31, 2016</u>	<u>December 31, 2015</u>
(1)	The total recorded investment in restructured debt, as of year-end	\$ —	\$ —
(2)	The realized capital losses related to this debt	\$ —	\$ —
(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.		

NOTES TO FINANCIAL STATEMENTS

C. Reverse Mortgages

The Company does not have any reverse mortgages.

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 had the following 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, 2016.

		OTTI Recognized in Loss			
		Amortized Cost Basis Before OTTI	2a Interest	2b Non-interest	Fair Value 1-(2a+2b)
OTTI recognized 1st Quarter					
a.	Intent to sell	\$ —	\$ —	\$ —	\$ —
b.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—	—
c.	Total 1st Quarter	—	—	—	—
OTTI recognized 2nd Quarter					
d.	Intent to sell	—	—	—	—
e.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—	—
f.	Total 2nd Quarter	—	—	—	—
OTTI recognized 3rd Quarter					
g.	Intent to sell	—	—	—	—
h.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—	—
i.	Total 3rd Quarter	—	—	—	—
OTTI recognized 4th Quarter					
j.	Intent to sell	4,865,102	—	3,405,571	1,459,531
k.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—	—
l.	Total 4th Quarter	4,865,102	—	3,405,571	1,459,531
m.	Annual Aggregate Total		\$ —	\$ 3,405,571	

- (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						
000112AA0	\$ 723,920	\$ 723,919	\$ 1	\$ 723,919	\$ 504,501	12/31/2016
059469AF3	1,552,077	1,527,156	24,921	1,527,156	1,436,809	12/31/2016
05948KH77	1,149,637	1,141,015	8,622	1,141,015	1,126,595	12/31/2016
05951KAZ6	146,044	141,582	4,462	141,582	128,926	12/31/2016
05951KBA0	2,095,166	2,003,034	92,132	2,003,034	1,894,470	12/31/2016
05953YAA9	6,687,977	6,603,742	84,236	6,603,742	6,062,898	12/31/2016
12566VAN2	3,896,821	3,708,980	187,841	3,708,980	3,700,595	12/31/2016
12627HAK6	1,424,744	1,397,955	26,790	1,397,955	1,239,775	12/31/2016
12628KAF9	1,494,192	1,429,890	64,302	1,429,890	1,377,136	12/31/2016
12628LAJ9	374,308	368,378	5,930	368,378	311,712	12/31/2016
12638PAE9	1,738,600	1,720,099	18,501	1,720,099	1,593,374	12/31/2016
12667G6W8	2,731,893	2,661,930	69,963	2,661,930	2,709,021	12/31/2016
12667G7X5	1,720,514	1,660,495	60,019	1,660,495	1,689,588	12/31/2016
12667GXN8	575,152	545,297	29,854	545,297	537,422	12/31/2016
14310RAA4	21,381,579	21,165,411	216,168	21,165,411	21,165,411	12/31/2016
14311KAA8	29,245,223	21,966,950	7,278,273	21,966,950	22,089,336	12/31/2016
16163LAR3	92,621	89,489	3,132	89,489	88,078	12/31/2016
16165MAC2	1,053,161	987,149	66,012	987,149	1,028,658	12/31/2016
16165MAE8	2,001,893	1,887,848	114,045	1,887,848	1,954,898	12/31/2016
16165MAG3	1,351,233	1,276,255	74,977	1,276,255	1,319,711	12/31/2016
17306SAA1	1,922,207	1,859,655	62,552	1,859,655	1,884,460	12/31/2016
18976GAV8	1,462,794	1,447,952	14,842	1,447,952	1,423,201	12/31/2016
251510MF7	5,049,590	5,040,151	9,439	5,040,151	4,934,027	12/31/2016
251511AC5	4,381,084	4,305,314	75,771	4,305,314	4,271,888	12/31/2016
251511AF8	2,558,668	2,514,274	44,394	2,514,274	2,484,448	12/31/2016
26924BAA1	3,005,368	2,338,477	666,891	2,338,477	2,312,309	12/31/2016
29760LAA0	3,005,368	2,338,477	666,891	2,338,477	2,312,309	12/31/2016

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
32051GUU7	766,865	730,377	36,489	730,377	761,791	12/31/2016
32052MAH4	505,120	455,387	49,733	455,387	491,747	12/31/2016
36185MBN1	353,391	346,457	6,934	346,457	336,424	12/31/2016
3622E8AC9	4,254,962	3,995,034	259,928	3,995,034	4,042,518	12/31/2016
3622ELAG1	437,177	433,473	3,704	433,473	407,236	12/31/2016
3622MPAT5	65,988	65,857	131	65,857	65,158	12/31/2016
362334MD3	44,845	33,659	11,185	33,659	44,129	12/31/2016
3623416X2	1,677,438	1,507,698	169,740	1,507,698	1,642,454	12/31/2016
36244SAC2	6,014,847	5,850,293	164,554	5,850,293	5,936,944	12/31/2016
36244SAF5	3,743,442	3,641,020	102,422	3,641,020	3,692,962	12/31/2016
45667QAD3	4,470,259	4,233,619	236,639	4,233,619	4,067,178	12/31/2016
45667QAE1	8,181,574	7,577,116	604,459	7,577,116	7,444,273	12/31/2016
466247ZQ9	830,221	802,946	27,276	802,946	826,046	12/31/2016
52521MAB8	2,954,548	2,921,113	33,436	2,921,113	2,611,507	12/31/2016
61749EAH0	1,183,725	1,161,606	22,119	1,161,606	1,067,953	12/31/2016
61750YAB5	89,263	86,499	2,764	86,499	85,908	12/31/2016
61752RAH5	619,953	594,351	25,602	594,351	576,952	12/31/2016
61752RAJ1	1,366,372	1,310,390	55,982	1,310,390	1,287,876	12/31/2016
69336RBA7	154,571	68,181	86,390	68,181	154,204	12/31/2016
78476YAA4	1,172,683	1,172,682	1	1,172,682	1,055,539	12/31/2016
86359B5U1	79,650	77,632	2,017	77,632	80,869	12/31/2016
86359DQR1	985,706	850,279	135,427	850,279	947,088	12/31/2016
86361PAF3	798,044	788,082	9,962	788,082	749,491	12/31/2016
93934FCE0	1,601,179	1,597,078	4,101	1,597,078	1,573,817	12/31/2016
94983PAG3	1,754,199	1,627,566	126,633	1,627,566	1,654,780	12/31/2016
94983UAB3	3,961,246	3,818,640	142,606	3,818,640	3,831,650	12/31/2016
94984FAT6	2,432,793	2,290,532	142,261	2,290,532	2,386,598	12/31/2016
94984MAG9	18,507,039	16,757,595	1,749,444	16,757,595	17,323,694	12/31/2016
94984UAL0	792,868	786,940	5,927	786,940	742,990	12/31/2016
059469AF3	1,619,938	1,601,196	18,741	1,601,196	1,510,482	9/30/2016
05948KH77	1,310,943	1,251,011	59,932	1,251,011	1,232,283	9/30/2016
05948KX79	2,343,633	2,269,472	74,161	2,269,472	2,243,402	9/30/2016
073875AN6	1,067,382	1,040,357	27,025	1,040,357	1,003,428	9/30/2016
12627HAK6	1,503,439	1,476,937	26,502	1,476,937	1,347,201	9/30/2016
12628KAF9	1,597,537	1,533,068	64,470	1,533,068	1,465,501	9/30/2016
12628LAJ9	388,580	383,517	5,063	383,517	313,029	9/30/2016
12667G6W8	3,002,393	2,899,778	102,615	2,899,778	2,851,396	9/30/2016
12667GXN8	422,095	401,431	20,665	401,431	399,842	9/30/2016
126694DT2	2,224,120	2,073,831	150,289	2,073,831	2,143,707	9/30/2016
151314FK2	1,778,649	1,765,481	13,168	1,765,481	1,633,755	9/30/2016
16163LAR3	98,860	96,094	2,766	96,094	92,101	9/30/2016
16165MAC2	1,129,605	1,077,324	52,281	1,077,324	1,052,211	9/30/2016
16165MAE8	2,146,766	2,047,775	98,991	2,047,775	1,999,660	9/30/2016
16165MAG3	1,449,172	1,382,194	66,977	1,382,194	1,349,928	9/30/2016
17306SAA1	2,196,251	2,121,071	75,180	2,121,071	2,056,175	9/30/2016
17308FAD1	4,185,894	4,069,209	116,685	4,069,209	4,069,845	9/30/2016
17311LAH4	377,476	346,004	31,472	346,004	377,189	9/30/2016
18976GAV8	1,582,915	1,512,167	70,748	1,512,167	1,483,296	9/30/2016
225470S95	1,067,107	970,773	96,334	970,773	830,655	9/30/2016
251511AC5	4,731,418	4,536,639	194,779	4,536,639	4,435,006	9/30/2016
251511AF8	2,775,930	2,649,531	126,399	2,649,531	2,577,990	9/30/2016
32051GUU7	835,849	816,917	18,931	816,917	814,172	9/30/2016
32051GZR9	997,661	976,858	20,803	976,858	983,035	9/30/2016
32056JAG9	408,340	367,816	40,524	367,816	404,211	9/30/2016
36185MBN1	381,248	373,346	7,903	373,346	353,862	9/30/2016
3622ELAG1	449,505	446,448	3,057	446,448	431,563	9/30/2016
3622MPAT5	74,592	71,365	3,227	71,365	71,480	9/30/2016
362334MD3	3,427	3,056	371	3,056	3,301	9/30/2016
3623416X2	1,904,986	1,862,286	42,701	1,862,286	1,855,500	9/30/2016
362375AF4	1,025,593	1,013,296	12,298	1,013,296	981,461	9/30/2016
45667QAD3	4,741,639	4,594,055	147,584	4,594,055	4,179,950	9/30/2016
45667QAE1	8,659,854	8,408,630	251,223	8,408,630	7,650,681	9/30/2016
466247ZQ9	859,765	857,588	2,177	857,588	857,763	9/30/2016
46630MAG7	618,913	615,652	3,261	615,652	619,299	9/30/2016
52521MAB8	3,163,458	3,000,359	163,099	3,000,359	2,650,020	9/30/2016
57643MDY7	19,831	19,744	87	19,744	14,388	9/30/2016
61749EAH0	1,211,641	1,207,058	4,583	1,207,058	1,103,942	9/30/2016
61750YAB5	92,494	91,707	787	91,707	90,923	9/30/2016

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
61751DAE4	623,866	619,711	4,155	619,711	618,212	9/30/2016
64352VGK1	2,296,646	2,285,765	10,881	2,285,765	2,264,937	9/30/2016
649603AQ0	2,142,352	2,074,050	68,302	2,074,050	1,929,154	9/30/2016
69337GAL7	2,250,066	2,171,761	78,305	2,171,761	1,795,487	9/30/2016
73316PEZ9	1,622,856	1,618,851	4,005	1,618,851	1,604,097	9/30/2016
76111XPT4	14,023	4,892	9,132	4,892	9,566	9/30/2016
86359B5U1	85,380	83,116	2,264	83,116	81,813	9/30/2016
86361PAF3	806,131	802,443	3,688	802,443	754,979	9/30/2016
93934FCE0	1,817,758	1,740,043	77,714	1,740,043	1,711,880	9/30/2016
94983PAG3	1,919,512	1,862,318	57,194	1,862,318	1,759,476	9/30/2016
94983UAB3	4,217,821	4,172,853	44,968	4,172,853	4,133,434	9/30/2016
94984FAT6	2,697,647	2,668,754	28,893	2,668,754	2,669,409	9/30/2016
94984MAG9	5,313,400	5,074,210	239,191	5,074,210	4,955,153	9/30/2016
000112AA0	1,292,571	1,292,569	2	1,292,569	828,862	6/30/2016
05947US25	3,249,463	2,696,963	552,500	2,696,963	2,697,500	6/30/2016
073868AM3	1,937,588	1,897,240	40,348	1,897,240	2,049,924	6/30/2016
12566VAN2	4,148,850	4,140,731	8,119	4,140,731	3,926,563	6/30/2016
12627HAK6	1,568,591	1,565,785	2,806	1,565,785	1,321,631	6/30/2016
12628KAF9	1,641,415	1,641,413	2	1,641,413	1,500,309	6/30/2016
12628LAJ9	406,045	399,880	6,164	399,880	323,196	6/30/2016
12629EAD7	1,524,297	1,513,149	11,148	1,513,149	1,354,265	6/30/2016
126502AC7	24,492	23,260	1,232	23,260	23,482	6/30/2016
16163HAG6	93,420	88,858	4,561	88,858	92,660	6/30/2016
251510MF7	5,413,129	5,388,608	24,521	5,388,608	5,297,330	6/30/2016
251511AC5	4,916,170	4,855,905	60,265	4,855,905	4,560,385	6/30/2016
251511AF8	2,883,485	2,848,820	34,665	2,848,820	2,649,512	6/30/2016
251513AV9	2,783,222	2,759,345	23,877	2,759,345	2,609,602	6/30/2016
251513BC0	1,082,152	1,065,037	17,115	1,065,037	1,013,819	6/30/2016
3622E8AC9	4,561,212	4,545,504	15,708	4,545,504	4,104,916	6/30/2016
3622ELAG1	462,647	460,806	1,842	460,806	430,535	6/30/2016
362375AF4	1,067,531	1,052,736	14,795	1,052,736	993,516	6/30/2016
466247ZQ9	922,380	920,678	1,702	920,678	915,456	6/30/2016
46630MAG7	638,024	628,278	9,747	628,278	603,199	6/30/2016
57643MEV2	309	105	205	105	—	6/30/2016
59023RAJ8	758,608	722,432	36,176	722,432	758,534	6/30/2016
61749EAH0	1,277,736	1,248,503	29,233	1,248,503	1,110,354	6/30/2016
61750YAB5	1,419,049	1,389,080	29,970	1,389,080	1,438,241	6/30/2016
61751DAE4	645,382	636,702	8,680	636,702	611,851	6/30/2016
61751JAH4	2,515,003	2,435,505	79,497	2,435,505	2,446,851	6/30/2016
61751JAJ0	2,497,605	2,420,120	77,484	2,420,120	2,446,310	6/30/2016
61752RAH5	685,501	654,549	30,952	654,549	642,051	6/30/2016
61752RAJ1	1,514,699	1,442,849	71,850	1,442,849	1,433,200	6/30/2016
65536VAC1	3,318,995	3,318,994	1	3,318,994	3,441,145	6/30/2016
73316PEZ9	2,197,373	2,194,894	2,479	2,194,894	2,165,868	6/30/2016
75970HAD2	282,060	280,460	1,600	280,460	264,887	6/30/2016
86361PAF3	858,177	816,250	41,927	816,250	769,119	6/30/2016
933637AJ9	1,051,656	1,038,820	12,836	1,038,820	1,051,189	6/30/2016
93934FCS9	896,899	869,414	27,485	869,414	879,942	6/30/2016
93934FLW0	1,728,445	1,695,031	33,413	1,695,031	1,708,090	6/30/2016
94984UAL0	813,627	811,576	2,051	811,576	775,703	6/30/2016
BNL0KAV80	45,004,626	41,402,015	3,602,611	41,402,015	45,049,601	6/30/2016
000112AA0	1,264,891	1,264,889	1	1,264,889	799,832	3/31/2016
02147XAS6	1,040,320	963,739	76,581	963,739	1,032,957	3/31/2016
059469AF3	1,828,146	1,769,705	58,442	1,769,705	1,621,056	3/31/2016
05948KP52	345,989	344,648	1,341	344,648	333,604	3/31/2016
05951FAK0	589,418	559,733	29,685	559,733	510,793	3/31/2016
05951KAZ6	163,137	160,065	3,072	160,065	147,647	3/31/2016
05951KBA0	2,344,276	2,298,153	46,124	2,298,153	2,176,682	3/31/2016
073868AM3	2,033,589	2,005,468	28,121	2,005,468	1,963,524	3/31/2016
073875AN6	1,227,216	1,172,739	54,476	1,172,739	1,129,539	3/31/2016
12544ABN4	1,395,962	1,270,876	125,086	1,270,876	1,333,691	3/31/2016
12628LAJ9	418,429	417,668	760	417,668	337,805	3/31/2016
12668AMN2	4,073,167	3,947,556	125,611	3,947,556	4,052,476	3/31/2016
12668AY25	2,106,325	2,090,493	15,832	2,090,493	2,095,851	3/31/2016
12668AYU3	3,832,449	3,519,527	312,923	3,519,527	3,777,088	3/31/2016
12668BKG7	1,641,770	1,602,241	39,529	1,602,241	1,626,890	3/31/2016
126694DT2	2,607,033	2,574,930	32,104	2,574,930	2,504,299	3/31/2016
12669GS69	16,918	16,622	297	16,622	2	3/31/2016

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
16163HAG6	97,827	95,976	1,851	95,976	96,219	3/31/2016
17309BAB3	223,033	211,124	11,910	211,124	216,988	3/31/2016
18976GAV8	1,711,763	1,707,369	4,394	1,707,369	1,605,792	3/31/2016
251513AV9	2,937,211	2,905,755	31,456	2,905,755	2,641,740	3/31/2016
251513BC0	1,141,451	1,129,819	11,632	1,129,819	1,029,038	3/31/2016
3622ELAG1	480,785	470,695	10,089	470,695	435,620	3/31/2016
362375AF4	1,104,405	1,093,099	11,306	1,093,099	992,792	3/31/2016
45660LSY6	2,137,330	2,120,886	16,444	2,120,886	2,112,541	3/31/2016
46630MAD4	3,493,859	3,493,857	2	3,493,857	3,446,416	3/31/2016
57643MEV2	1,302	309	993	309	44	3/31/2016
589929XZ6	746,060	741,164	4,896	741,164	767,176	3/31/2016
61749EAH0	1,332,848	1,311,274	21,574	1,311,274	1,212,646	3/31/2016
61750YAB5	1,534,915	1,454,791	80,124	1,454,791	1,462,541	3/31/2016
61751DAE4	675,002	657,602	17,400	657,602	629,559	3/31/2016
69336QAL6	450,469	415,369	35,100	415,369	446,856	3/31/2016
73316PEZ9	2,717,293	2,697,765	19,529	2,697,765	2,654,276	3/31/2016
76111XPU1	10,108	7,329	2,779	7,329	1,015	3/31/2016
76114CAD8	1,524,346	1,463,637	60,709	1,463,637	1,493,743	3/31/2016
76114QAC9	120,630	116,292	4,338	116,292	116,902	3/31/2016
863579UU0	1,598,658	1,562,710	35,949	1,562,710	1,535,820	3/31/2016
86361PAF3	928,595	904,873	23,722	904,873	831,650	3/31/2016
933634AF4	3,589,116	3,530,401	58,716	3,530,401	3,370,750	3/31/2016
93934FCS9	940,926	938,216	2,709	938,216	924,069	3/31/2016
94980GAK7	1,112,000	1,099,084	12,916	1,099,084	1,081,446	3/31/2016
BNL0KAV80	49,111,143	45,508,345	3,602,798	45,508,345	45,107,435	3/31/2016
Subtotal - General Account	XXX	XXX	26,988,268	XXX	XXX	
Guaranteed Separate Accounts						
059469AF3	258,251	254,093	4,158	254,093	239,468	12/31/2016
05951KBA0	425,434	399,072	26,362	399,072	391,959	12/31/2016
12566VAN2	148,993	142,377	6,615	142,377	142,057	12/31/2016
12627HAK6	248,316	242,050	6,267	242,050	218,784	12/31/2016
12628KAF9	194,895	186,507	8,387	186,507	179,626	12/31/2016
16163LAR3	815,064	787,501	27,562	787,501	775,085	12/31/2016
16165MAC2	263,287	245,960	17,327	245,960	257,165	12/31/2016
17306SAA1	339,216	329,339	9,877	329,339	332,552	12/31/2016
251511AC5	121,697	119,592	2,105	119,592	118,664	12/31/2016
251511AF8	144,150	141,649	2,501	141,649	139,969	12/31/2016
3622E8AC9	90,411	84,863	5,548	84,863	86,011	12/31/2016
3622MPAT5	65,988	65,857	131	65,857	65,158	12/31/2016
36244SAC2	329,382	320,371	9,011	320,371	325,116	12/31/2016
36244SAF5	311,953	303,418	8,535	303,418	307,747	12/31/2016
61749EAH0	253,655	248,916	4,740	248,916	228,847	12/31/2016
86359B5U1	79,650	77,632	2,017	77,632	80,869	12/31/2016
94983UAB3	480,833	466,426	14,407	466,426	464,442	12/31/2016
94984FAT6	45,051	42,363	2,689	42,363	44,196	12/31/2016
94984MAG9	676,234	603,935	72,299	603,935	624,277	12/31/2016
059469AF3	269,414	266,430	2,984	266,430	251,747	9/30/2016
12627HAK6	264,594	257,467	7,127	257,467	237,741	9/30/2016
12628KAF9	208,375	199,965	8,409	199,965	191,152	9/30/2016
16163LAR3	869,967	845,630	24,336	845,630	810,486	9/30/2016
16165MAC2	282,399	269,331	13,068	269,331	263,053	9/30/2016
17306SAA1	387,574	374,307	13,267	374,307	362,854	9/30/2016
251511AC5	131,428	126,018	5,411	126,018	123,195	9/30/2016
251511AF8	156,371	149,269	7,102	149,269	145,239	9/30/2016
3622MPAT5	74,592	71,365	3,227	71,365	71,480	9/30/2016
61749EAH0	259,637	258,655	982	258,655	236,559	9/30/2016
61751DAE4	89,124	88,530	594	88,530	88,316	9/30/2016
73316PEZ9	50,794	50,663	131	50,663	50,194	9/30/2016
86359B5U1	85,380	83,116	2,264	83,116	81,813	9/30/2016
94983UAB3	510,959	506,493	4,465	506,493	501,022	9/30/2016
94984FAT6	49,888	49,421	466	49,421	49,434	9/30/2016
12566VAN2	81,590	81,430	160	81,430	77,219	6/30/2016
12627HAK6	275,928	275,588	340	275,588	233,229	6/30/2016
16163HAG6	93,420	88,858	4,561	88,858	92,660	6/30/2016
251511AC5	136,560	134,886	1,674	134,886	126,677	6/30/2016
251511AF8	162,430	160,477	1,953	160,477	149,268	6/30/2016

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
3622E8AC9	96,902	96,587	315	96,587	87,339	6/30/2016
61749EAH0	273,801	267,536	6,264	267,536	237,933	6/30/2016
61750YAB5	164,377	160,918	3,459	160,918	167,237	6/30/2016
61751DAE4	92,197	90,957	1,240	90,957	87,407	6/30/2016
73316PEZ9	68,776	68,698	77	68,698	67,772	6/30/2016
75970HAD2	20,107	19,998	109	19,998	18,921	6/30/2016
059469AF3	304,182	294,337	9,844	294,337	270,176	3/31/2016
61749EAH0	285,610	280,987	4,623	280,987	259,853	3/31/2016
61751DAE4	96,429	93,943	2,486	93,943	89,937	3/31/2016
05951KBA0	477,239	467,115	10,124	467,115	450,348	3/31/2016
16163HAG6	97,827	95,976	1,851	95,976	96,219	3/31/2016
61750YAB5	178,384	168,529	9,855	168,529	170,063	3/31/2016
73316PEZ9	85,065	84,437	628	84,437	83,055	3/31/2016
94980GAK7	174,653	172,625	2,029	172,625	169,854	3/31/2016
Subtotal - Guaranteed Separate Accounts	XXX	XXX	385,963	XXX	XXX	
Grand Total	XXX	XXX	\$ 27,374,231	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, 2016:

	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	\$ 8,858,314,681	\$ 307,850,763	\$ 2,043,920,661	\$ 76,238,345	\$ 10,902,235,342	\$ 384,089,108
Guaranteed Separate Accounts	521,489,137	14,290,917	62,386,878	3,764,411	583,876,015	18,055,328
Total	\$ 9,379,803,818	\$ 322,141,680	\$ 2,106,307,539	\$ 80,002,756	\$ 11,486,111,357	\$ 402,144,436

- (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, 2016, 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, 2016, the carrying value and fair value of securities held under agreements to purchase and resell was \$298,137,001, 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 three days and a weighted average yield of 0.4%.

NOTES TO FINANCIAL STATEMENTS

(3) Collateral Received

a. Aggregate amount of collateral received:

	General Account Dollar Repurchase Agreements	Separate Accounts Dollar Repurchase Agreements	General Account Securities Lending
	Fair Value		
Open	\$ —	\$ —	\$ 675,000,000
30 days or less	—	—	
31 to 60 days	—	—	—
61 to 90 days	—	—	—
Greater than 90 days	—	—	—
Total Collateral Received	\$ —	\$ —	\$ 675,000,000

- b. The Company has not sold or repledged collateral received from securities lending agreements. All collateral is received in cash.
- c. Cash collateral received on dollar repurchase agreements is invested in short-term investments with maturities of less than one year. Securities lending cash collateral is invested in fixed and floating rate short-term and long-term investments consisting of maturities of five years or less.

(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 Dollar Repurchase Agreements		Separate Accounts Dollar Repurchase Agreements		General Account Securities Lending	
	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value
Open	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
30 days or less	—	—	—	—	392,222,652	392,223,292
31 to 60 days	—	—	—	—	69,530,476	69,531,916
61 to 90 days	—	—	—	—	15,929,179	15,931,529
91 to 120 days	—	—	—	—	5,000,000	5,000,000
121 to 180 days	—	—	—	—	6,500,000	6,504,665
181 to 365 days	—	—	—	—	8,000,000	8,008,970
1 to 2 years	—	—	—	—	48,520,588	48,611,880
2 to 3 years	—	—	—	—	89,855,939	89,925,924
Greater than 3 years	—	—	—	—	55,337,833	55,568,747
Total Collateral Reinvested	\$ —	\$ —	\$ —	\$ —	\$ 690,896,667	\$ 691,306,923

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.

(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, 2016.

F. Real Estate

- (1)a – (1)c At December 31, 2016, the Company had \$1,871,820 of real estate held for sale. During 2016, the Company had no impairments on any properties.
- (2)a – (2)b During 2016, the Company recognized \$9,789 of realized gains on the disposition of one residential property that was 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 12 years of remaining unexpired tax credits on its investments in LIHTC. The holding period required for the LIHTC investments ranges from five years to 15 years.
- (2) The amount of LIHTC and other tax benefits recognized during the years ended December 31, 2016 and 2015 was \$41,882,387 and \$49,387,606, respectively.
- (3) The balance of the investment recognized in other invested assets on Page 2 - Assets at December 31, 2016 and 2015 was \$115,556,929 and \$129,969,730, 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.

NOTES TO FINANCIAL STATEMENTS

H. Restricted Assets

(1) Restricted assets (including pledged):

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted									Percentage	
	Current Year										
	1	2	3	4	5						
		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 Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted and Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
	Total General Account (G/A)										
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	0.000%	0.000%
b. Collateral held under security lending agreements	675,000,000	—	—	—	675,000,000	600,000,000	75,000,000	—	675,000,000	0.476%	0.478%
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	0.000%	0.000%
d. Subject to reverse repurchase agreements	298,137,001	—	—	—	298,137,001	297,607,000	530,001	—	298,137,001	0.210%	0.211%
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	15,011,064	—	—	—	15,011,064	5,000,000	10,011,064	—	15,011,064	0.011%	0.011%
i. FHLB capital stock	23,517,700	—	—	—	23,517,700	23,958,200	(440,500)	—	23,517,700	0.017%	0.017%
j. On deposit with states	3,728,549	—	—	—	3,728,549	3,736,605	(8,056)	—	3,728,549	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	\$1,015,394,314	\$ —	\$ —	\$ —	\$ 1,015,394,314	\$ 930,301,805	\$ 85,092,509	\$ —	\$1,015,394,314	0.715%	0.718%

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Column 5 divided by Asset page, Column 1, Line 28
- (d) Column 9 divided by Asset page, Column 3, Line 28

- (2) There were no assets pledged as collateral not captured in other categories at December 31, 2016 and 2015.
- (3) There were no other restricted assets at December 31, 2016 and 2015.
- (4) At December 31, 2016 and 2015, the Company's assets received as collateral, reflected as assets within the Company's financial statements, along with a liability to return such collateral were as follows:

2016				
Collateral Assets	Book/Adjusted Carrying Value	Fair Value	% of Assets to Total Assets (Admitted and Nonadmitted)	% of Assets to Total Admitted Assets
a. Cash	\$ 1,075,018,192	\$ 1,075,018,192	1.02%	1.03%
b. Schedule D, Part 1	—	—	—	—
c. Schedule D, Part 2, Section 1	—	—	—	—
d. Schedule D, Part 2, Section 2	—	—	—	—
e. Schedule B	—	—	—	—
f. Schedule A	—	—	—	—
g. Schedule BA, Part 1	—	—	—	—
h. Schedule DL, Part 1	—	—	—	—
i. Other	—	—	—	—
j. Total collateral assets (a+b+c+d+e+f+g+h+i)	\$ 1,075,018,192	\$ 1,075,018,192	1.02%	1.03%

* Column 1 divided by Assets Page, Line 26 * Column 1

** Column 1 divided by Asset Page, Line 26 (Column 3)

The Company received cash collateral on security lending transactions of \$675,000,000 for 2016 which is reflected on the cash line (line a). That cash is then reinvested in short-term investments and bonds with various maturities as shown in Table 5E (5).

	Amount	% of Liability to total Liabilities
Recognized Obligation to Return Collateral Asset	\$ 1,075,018,192	1.12%

* Column 1 divided by Liability Page, Line 26 (Column 1)

NOTES TO FINANCIAL STATEMENTS

2015				
Collateral Assets	Book/Adjusted Carrying Value	Fair Value	% of Assets to Total Assets (Admitted and Nonadmitted)	% of Assets to Total Admitted Assets
a. Cash	\$ 863,543,937	\$ 863,543,937	0.88%	0.89%
b. Schedule D, Part 1	—	—	—	—
c. Schedule D, Part 2, Section 1	—	—	—	—
d. Schedule D, Part 2, Section 2	—	—	—	—
e. Schedule B	—	—	—	—
f. Schedule A	—	—	—	—
g. Schedule BA, Part 1	—	—	—	—
h. Schedule DL, Part 1	—	—	—	—
i. Other	—	—	—	—
j. Total collateral assets (a+b+c+d+e+f+g+h+i)	\$ 863,543,937	\$ 863,543,937	0.88%	0.89%

* Column 1 divided by Assets Page, Line 26 * Column 1

** Column 1 divided by Asset Page, Line 26 (Column 3)

The Company received cash collateral on security lending transactions of \$600,000,000 for 2015 which is reflected on the cash line (line a). That cash is then reinvested in short-term investments and bonds with various maturities.

	Amount	% of Liability to total Liabilities
Recognized Obligation to Return Collateral Asset	\$ 863,543,937	0.97%

* Column 1 divided by Liability Page, Line 26 (Column 1)

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 at December 31, 2016:

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (YES/NO)
G0746#AD0	\$ 6,500,000	\$ 6,613,022	\$ 6,500,000	No
Total	\$ 6,500,000	\$ 6,613,022	\$ 6,500,000	XXX

The Company had the following structured notes in its separate accounts at December 31, 2016.

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (YES/NO)
06738EAP0	\$ 1,230,518	\$ 1,219,860	\$ 1,229,256	No
59156RAP3	448,065	540,000	448,994	No
83368JKF6	1,491,420	1,448,805	1,491,675	No
878091BE6	499,080	490,625	499,146	No
902973AY2	750,000	765,000	750,000	No
Total	\$ 4,419,083	\$ 4,464,290	\$ 4,419,071	XXX

L. 5* Securities

Not applicable.

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 2016, the Company recognized \$39,094,698 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. There was no real estate investment income excluded from surplus at December 31, 2016.

8. Derivative Instruments

A-C. The Company uses derivative instruments to manage interest rate, equity, and currency 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.

NOTES TO FINANCIAL STATEMENTS

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, 2016, the Company had interest rate swaps with a fair value of \$2,885,821 and a carrying value of \$(622,970). 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, 2016, the Company had interest rate caps with a fair value and carrying value of \$3,562,049. At December 31, 2016, the Company had interest rate swaptions with a fair value and carrying value of \$5,504,223.

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, 2016, the Company had interest rate futures with a fair value and carrying value of \$22,234.

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, 2016, the Company had corridor options with a fair value and carrying value of \$5,659,508.

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, 2016, the Company had foreign currency swaps with a fair value of \$331,390,683 and a carrying value of \$331,387,768.

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, 2016, the Company had foreign currency forwards with a fair value of and a carrying value of \$5,248,266.

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, 2016, the Company had equity put options with a fair value and carrying value of \$53,279,690.

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, 2016.
- 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, 2016 and 2015 were as follows:

(1)	2016		
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 775,302,256	\$ 316,416,715	\$ 1,091,718,971
(b) Statutory valuation allowance adjustment	—	—	—
(c) Adjusted gross DTAs (1a - 1b)	775,302,256	316,416,715	1,091,718,971
(d) DTAs nonadmitted	404,118,772	59,357,275	463,476,047
(e) Subtotal of net admitted DTAs (1c-1d)	371,183,484	257,059,440	628,242,924
(f) Gross DTLs	133,496,941	234,526,020	368,022,961
(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 237,686,543	\$ 22,533,420	\$ 260,219,963
	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
	Change During 2016		
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 72,481,213	\$ 98,551,950	\$ 171,033,163
(b) Statutory valuation allowance adjustment	—	—	—
(c) Adjusted gross DTAs (1a - 1b)	72,481,213	98,551,950	171,033,163
(d) DTAs nonadmitted	30,271,563	24,416,500	54,688,063
(e) Subtotal of net admitted DTAs (1c-1d)	42,209,650	74,135,450	116,345,100
(f) Gross DTLs	41,526,985	74,989,971	116,516,956
(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 682,665	\$ (854,521)	\$ (171,856)
(2) The admission calculation components were as follows:			
	2016		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 237,686,543	\$ 13,730,961	\$ 251,417,504
(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)	—	8,802,459	8,802,459
1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	—	8,802,459	8,802,459
2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	1,269,644,235
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	133,496,941	234,526,020	368,022,961
(d) DTAs admitted as the result of application of SSAP No. 101			
Total (2(a)+2(b)+2(c))	\$ 371,183,484	\$ 257,059,440	\$ 628,242,924
	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

NOTES TO FINANCIAL STATEMENTS

	2016	2015	Change
(3) DTLs:			
(a) Ordinary:			
(1) Investments	\$ 54,774,837	\$ 24,972,390	\$ 29,802,447
(2) Fixed assets	—	—	—
(3) Deferred & uncollected premium	175,623	99,434	76,189
(4) Policyholder reserves	75,109,529	61,980,345	13,129,184
(5) Other	3,436,952	4,917,787	(1,480,835)
(99) Subtotal	133,496,941	91,969,956	41,526,985
(b) Capital:			
(1) Investments	234,514,465	159,536,049	74,978,416
(2) Real estate	11,555		11,555
(3) Other	—	—	—
(99) Subtotal	234,526,020	159,536,049	74,989,971
(c) Total DTLs (3a99 + 3b99)	368,022,961	251,506,005	116,516,956
(4) Net admitted DTAs/(DTLs) (2i - 3c)	\$ 260,219,963	\$ 260,391,819	\$ (171,856)
Deferred income tax benefit on change in net unrealized capital gains			\$ 568,853
Decrease in net deferred tax related to other items			53,947,354
Decrease in DTAs nonadmitted			(54,688,063)
Total change in net admitted DTAs			\$ (171,856)
(5) The Company had investment tax credits of \$38,096,102 and \$49,048,829 for the years ended December 31, 2016 and 2015, respectively.			
(6) The Company did not have operating loss carry-forwards for December 31, 2016.			
(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, 2016 and 2015, and change in DTAs/DTLs at December 31, 2016 and 2015, 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:			
	2016	2015	Change
Net gain from operations after dividends to policyholders and before federal income taxes @ 35%	\$ 409,287,096	\$ 259,429,877	\$ 149,857,219
Net realized capital gains @ 35%	(38,437,874)	14,513,511	(52,951,385)
Net gains/(loss) from operations reported in prior period correction @ 35%	—	—	—
Tax exempt income	(46,779,279)	(44,558,108)	(2,221,171)
Tax credits (net of withholding)	(40,183,030)	(54,012,874)	13,829,844
Amortization of IMR	(17,939,251)	(28,317,491)	10,378,240
Prior year audit liability and settlement	(36,243,159)	6,237,065	(42,480,224)
Nonadmitted assets	(12,731,757)	(1,881,951)	(10,849,806)
Accruals in surplus	(22,635,754)	(1,345,009)	(21,290,745)
Other	10,629,991	(18,308,621)	28,938,612
Income tax incurred and change in net DTAs during period	\$ 204,966,983	\$ 131,756,399	\$ 73,210,584
Federal income tax reported in the Summary of Operations	\$ 279,435,375	\$ 265,718,281	\$ 13,717,094
Capital gains tax expense incurred	(20,731,038)	33,130,584	(53,861,622)
(Increase)/decrease in net DTAs	(53,947,354)	(167,092,466)	113,145,112
Decrease/(increase) in current and deferred taxes reported in prior period correction	210,000	—	210,000
Total statutory income taxes	\$ 204,966,983	\$ 131,756,399	\$ 73,210,584
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 2016	\$ 325,888,442		
Year 2015	\$ 207,504,060		
Year 2014	\$ 262,129,896		
(3) At December 31, 2016, 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 2016, the Company did not receive any capital contribution from, nor pay any dividend to its parent company, New York Life.

During 2016, the Company received a dividend distribution from Madison Capital Funding LLC ("MCF") of \$56,290,750.

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 MCF, which was a wholly-owned subsidiary of NYL Investments (as amended from time to time, the "MCF Loan Agreement"). 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. 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. During 2015, the Company recorded interest payments from MCF under the MCF Loan Agreement of \$99,922,771.

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 \$1,779,921,393 and \$1,706,749,656 at December 31, 2016 and 2015, respectively. At the same time, the Company acquired a membership interest in, and made an equity capital contribution to, MCF. At December 31, 2016 the Company's equity investment in MCF was \$573,076,674 which represents 45% of MCF's total outstanding equity at December 31, 2016; the remainder of MCF's equity is owned by New York Life. During 2016, the Company recorded interest income from MCF under the MCF Note agreement of \$75,126,411. 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, 2016 and 2015, 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 the years ended December 31, 2016 and 2015, income earned amounted to \$2,718,788 and \$2,749,444, 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, 2016 and 2015, policyholder reserve balances for these policies amounted to \$3,729,277,785 and \$3,492,730,105, 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, 2016 and 2015, policyholder reserve balances for these policies amounted to \$364,467,029 and \$353,711,495, 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, 2016 and 2015, the policyholder reserves related to these contracts amounted to \$149,252,063 and \$147,587,900, 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, 2016 and 2015, the Company received \$22,759,681 and \$40,830,701, respectively, from New York Life for these services.

NOTES TO FINANCIAL STATEMENTS

- D.** At December 31, 2016 and 2015, the Company reported a net amount of \$196,604,333 and \$242,338,491, 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, 2016 and 2015, the Company had no outstanding loan balance. During 2016 and 2015, had no 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 2016 and 2015, 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 2016 and 2015, 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, 2016 and 2015, the fees incurred associated with these services and facilities, amounted to \$819,886,627 and \$823,418,260, 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 investment management and other administrative services. 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, 2016 and 2015, the fees incurred associated with these services and facilities, amounted to \$15,276,336 and \$32,687,714, respectively.

The Company has entered into an investment advisory and administrative services 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, 2016 and 2015, the total cost for these services amounted to \$118,736,134 and \$109,721,313, 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, 2016 and 2015, the Company recorded fee income from NYLIM of \$34,246,777 and \$35,094,858, 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, appointing NYLIFE Distributors as the underwriter and/or wholesale distributor of the Company's variable products. For the years ended December 31, 2016 and 2015, the Company received service fees of \$38,787,723 and \$38,689,353, 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 Company's variable products. For the years ended December 31, 2016 and 2015, the Company incurred commission expense to NYLIFE Securities' registered representatives of \$119,393,155 and \$138,979,723, 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 servicing in-force business. For the years ended December 31, 2016 and 2015, the fees incurred for these services amounted to \$47,897,129 and \$50,730,843, 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.
- M.** The Company does not have affiliated common stock investments.
- 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.
- 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.

NOTES TO FINANCIAL STATEMENTS

(2) FHLB of Pittsburgh Capital Stock

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

1. Current year

	Total	General Account	Separate Accounts
Membership stock - Class A	\$ —		\$ —
Membership stock - Class B	23,517,700	23,517,700	—
Activity stock	—	—	—
Excess stock	—	—	—
Aggregate Total	<u>\$ 23,517,700</u>	<u>\$ 23,517,700</u>	<u>\$ —</u>
Actual or estimated borrowing capacity as determined by insurer	\$ 4,549,744,086	\$ 4,549,744,086	\$ —

2. Prior 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	<u>\$ 23,958,200</u>	<u>\$ 23,958,200</u>	<u>\$ —</u>
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 and not 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	\$ 23,517,700	\$ 23,517,700	\$ —	\$ —	\$ —	\$ —

(3) Collateral pledged to FHLB of Pittsburgh

a. At December 31, 2016 and 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	\$ 17,195,051	\$ 17,195,051	\$ 10,000,000
2. Current year general account	\$ 17,195,051	\$ 17,195,051	\$ 10,000,000
3. Current year separate accounts	\$ —	\$ —	\$ —
4. Prior year total general and separate accounts	\$ 18,660,439	\$ 18,660,439	\$ 10,000,000

¹ Includes amounts in excess of minimum requirements.

(4) Borrowing from FHLB of Pittsburgh

a. At December 31, 2016 and 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	<u>\$ 10,000,000</u>	<u>\$ 10,000,000</u>	<u>\$ —</u>

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

NOTES TO FINANCIAL STATEMENTS

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, 2016 and 2015:

	2016	2015
Postretirement life and health	\$ 6,257,246	\$ 23,713,765
Defined benefit pension	27,676,368	50,456,395
Defined contribution	9,446,361	9,745,426
Postemployment benefits	331,405	2,124,223
Total	<u>\$ 43,711,380</u>	<u>\$ 86,039,809</u>

H. Postemployment Benefits and Compensated Absences

Refer to section G.

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, 2016, the amount of earned surplus of the Company available for the payment of dividends was \$4,771,757,550. The maximum amount of dividends that may be paid in 2016 without prior notice to or approval of the Commissioner is \$869,951,486. 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, 2016, 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.

NOTES TO FINANCIAL STATEMENTS

(10) The portion of unassigned funds (surplus) represented or reduced by cumulative net unrealized gains, gross of deferred taxes, is \$270,077,872 at December 31, 2016.

(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, 2016, the Company and its guaranteed separate accounts had outstanding contractual obligations to acquire additional private placement securities amounting to \$447,124,492.

Unfunded commitments on limited partnerships, limited liability companies, and other invested assets amounted to \$257,386,810 at December 31, 2016. Included in the total unfunded commitments is \$31,776,719 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, 2016, the Company and its guaranteed separate accounts had contractual commitments to extend credit for commercial mortgage loans totaling \$508,349,710 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, 2016.

Prior to July 1, 2002, the Company did business in Taiwan through a branch operation (the "Taiwan Branch"). On July 1, 2002, the Taiwan Branch ceased operations and all of its liabilities and assets, including policy liabilities, were transferred to New York Life Insurance Taiwan Corporation ("Taiwan Corporation"), an indirect subsidiary of New York Life. On December 31, 2013, Taiwan Corporation was sold to Yuanta Financial Holding Co. Ltd. ("Yuanta"). Under the terms of the sale agreement, Yuanta has agreed to satisfy in full, or to cause Taiwan Corporation to satisfy in full, all of Taiwan Corporation's obligations under the Taiwan Branch policies that were transferred to Taiwan Corporation on July 1, 2002. However, the Company, under Taiwan law, also remains contingently liable for these policies in the 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.

(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 \$512,831 which have been accrued in the financial statements.

(2)	a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$	16,199,611
	b.	Decreases current year: Premium tax offset applied		(6,056,589)
	c.	Increases current year: Decrease in guaranty funds receivable		(143,180)
	d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year -end	\$	9,999,842

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. Some 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.

NOTES TO FINANCIAL STATEMENTS

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 \$827,816 in 2016. 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	
	2016	2015	2016	2015
Foreign currency swaps	\$ 68,492,918	\$ 143,686,313	\$ —	\$ —
Interest rate swaps	11,500,000	36,500,000	—	—
Total	\$ 79,992,918	\$ 180,186,313	\$ —	\$ —

- 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 executed 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 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, 2016 was \$650,892,650, with a fair value of \$658,545,171. The Company recorded cash collateral received under these agreements of \$675,000,000 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, 2016, 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, 2016, the Company did not enter into any dollar repurchase agreements.

NOTES TO FINANCIAL STATEMENTS

(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 did not have any wash sales where securities with an NAIC rating designation of 3 or below, or unrated, were sold during the year ended December 31, 2016 and reacquired within 30 days of the sale date.

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 2016.

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.

NOTES TO FINANCIAL STATEMENTS

The following table represents the balances of assets and liabilities measured at fair value as of December 31, 2016:

	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	\$ —	\$ 5,358,916	\$ —	\$ 5,358,916
Non-agency commercial mortgage-backed securities	—	1,875,000	—	1,875,000
Non-agency residential mortgage-backed securities	—	205,952	242,874	448,826
Non-agency asset-backed securities	—	4,624,619	1,652,666	6,277,285
Total bonds	—	12,064,487	1,895,540	13,960,027
2. Common stocks	1,045,703,028	5,491,828	27,975,380	1,079,170,236
3. Derivative assets				
Foreign currency swaps	—	325,019,987	—	325,019,987
Equity options	—	53,279,690	—	53,279,690
Interest rate swaps	—	28,476,336	—	28,476,336
Swaptions	—	—	5,504,222	5,504,222
Interest rate caps	—	—	3,562,124	3,562,124
Foreign currency forwards	—	5,420,076	—	5,420,076
Corridor options	—	—	5,659,507	5,659,507
Futures	35,086	—	—	35,086
Total derivative assets	35,086	412,196,089	14,725,853	426,957,028
4. Separate accounts assets	30,444,249,920	149,841,150	223,176,281	30,817,267,351
Total assets at fair value	\$ 31,489,988,034	\$ 579,593,554	\$ 267,773,054	\$ 32,337,354,642
b. Liabilities at fair value				
1. Derivative liabilities				
Interest rate swaps	\$ —	\$ 29,099,307	\$ —	\$ 29,099,307
Foreign currency swaps	—	6,990,178	—	6,990,178
Inflation swaps	—	—	—	—
Foreign currency forwards	—	171,810	—	171,810
Futures	12,852	—	—	12,852
Total derivative liabilities	12,852	36,261,295	—	36,274,147
2. Separate accounts liabilities - derivatives ¹	—	4,997,132	—	4,997,132
Total liabilities at fair value	\$ 12,852	\$ 41,258,427	\$ —	\$ 41,271,279

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, 2016:

	Balance at 01/01/2016	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 12/31/2016
Bonds:										
Non-agency RMBS	\$ 731,088	\$ —	\$ (528,267)	\$ —	\$ 40,992	\$ —	\$ —	\$ —	\$ (939)	\$ 242,874
Non-agency asset-backed securities	1,702,303	—	—	(5)	218,763	—	—	—	(268,395)	1,652,666
Total bonds	2,433,391	—	(528,267)	(5)	259,755	—	—	—	(269,334)	1,895,540
Common stocks	26,209,031	—	—	(10,086)	64,587	2,354,926	—	(643,078)	—	27,975,380
Derivatives:	—	—	—	—	—	—	—	—	—	—
Interest rate caps	—	3,146,398	—	(4,163,176)	4,065,902	513,000	—	—	—	3,562,124
Corridor options	—	5,139,417	—	(1,634,603)	1,239,693	915,000	—	—	—	5,659,507
Swaptions	—	6,470,273	—	(8,597,511)	7,631,460	—	—	—	—	5,504,222
Total derivatives	—	14,756,088	—	(14,395,290)	12,937,055	1,428,000	—	—	—	14,725,853
Separate accounts assets ¹	272,694,370	9,554,052	(70,223)	14,034,682	(10,234,729)	5,792,753	—	(68,594,624)	—	223,176,281
Total	\$301,336,792	\$24,310,140	\$ (598,490)	\$ (370,699)	\$ 3,026,668	\$ 9,575,679	\$ —	\$ (69,237,702)	\$ (269,334)	\$ 267,773,054

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.

NOTES TO FINANCIAL STATEMENTS

Transfers between Levels 1 and 2

During the year ended December 31, 2016, there were no transfers between Levels 1 and 2.

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 \$24,310,140 for the year ended December 31, 2016, which primarily relates to \$14,756,088 of interest rate options that moved from Level 2 to Level 3 due to the limited market observability on certain inputs used in the valuation model.

Transfers out of level 3 totaled \$598,490, which includes \$528,267 of non-agency RMBS securities that were measured at fair market value at the beginning of the period and 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, 2016, the Company challenged the price it received from third party pricing services on general account securities with a book value of \$24,739,612 and a market value of \$24,458,379, and separate accounts securities with a book value of \$1,159,684 and a market value of \$1,142,022.

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.

NOTES TO FINANCIAL STATEMENTS

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.

Common stocks

These securities represent investments in mutual funds where NAV may not be readily available or where there may be minor restrictions to redemption.

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.

Derivatives

Derivatives that are valued based upon models with any significant unobservable market inputs or inputs from less actively traded markets, or where the fair value is solely derived using broker quotations, are classified as Level 3.

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.

NOTES TO FINANCIAL STATEMENTS

C. The following table presents the carrying amounts and estimated fair values of the Company’s financial instruments at December 31, 2016. 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	\$ 79,240,593,892	\$ 77,312,501,604	\$ —	\$ 76,128,227,945	\$ 3,112,365,947	\$ —
Preferred stocks	14,114,534	11,008,022	—	—	14,114,534	—
Common stocks	1,079,170,235	1,079,170,235	1,045,703,028	5,491,828	27,975,379	—
Mortgage loans	13,209,251,457	12,984,029,180	—	—	13,209,251,457	—
Cash, cash equivalents and short-term investments	1,922,916,555	1,922,916,555	11,732,222	1,911,184,333	—	—
Derivatives	443,826,695	440,314,914	35,086	429,065,756	14,725,853	—
Derivatives - collateral	1,885,871	1,885,871	—	1,885,871	—	—
Other invested assets ¹	245,385,202	202,798,394	—	63,398,215	181,986,987	—
Collateralized third-party commercial loans	7,052,215	7,139,285	—	—	7,052,215	—
Investment income due and accrued	653,105,654	653,105,654	—	653,105,654	—	—
Separate accounts assets	36,977,712,380	36,827,491,089	30,480,627,993	5,456,174,845	1,040,909,542	—
Separate accounts assets - derivatives	28,908,308	23,736,521	—	14,943,661	13,964,647	—
Separate accounts assets - collateral	6,527,762	6,527,762	—	6,527,762	—	—
Total assets	<u>\$ 133,830,450,760</u>	<u>\$ 131,472,625,086</u>	<u>\$ 31,538,098,329</u>	<u>\$ 84,670,005,870</u>	<u>\$ 17,622,346,561</u>	<u>\$ —</u>
Liabilities:						
Deposit fund contracts:						
Annuities certain	\$ 817,367,323	\$ 790,420,630	\$ —	\$ —	\$ 817,367,323	\$ —
Derivatives	36,274,147	36,274,146	12,852	36,261,295	—	—
Derivatives - collateral	397,711,192	397,711,192	—	397,711,192	—	—
Borrowed money	—	—	—	—	—	—
Amounts payable for securities lending	675,015,323	675,015,323	—	675,015,323	—	—
Separate accounts liabilities - derivatives	7,082,753	4,997,132	—	4,997,132	2,085,621	—
Separate accounts liabilities - Collateral	2,370,000	2,370,000	—	2,370,000	—	—
Total liabilities	<u>\$ 1,935,820,738</u>	<u>\$ 1,906,788,423</u>	<u>\$ 12,852</u>	<u>\$ 1,116,354,942</u>	<u>\$ 819,452,944</u>	<u>\$ —</u>

¹ Excludes investments accounted for under the equity method.

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 carrying value of \$1,779,921,393 and a fair value of \$1,816,076,047 at December 31, 2016. 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.

NOTES TO FINANCIAL STATEMENTS

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 LIHTC investments 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). The fair value of the investments with debt characteristics is based on discounted cash flow calculations that may or may not use observable inputs, and therefore these investments are classified as Level 2 or Level 3 depending on the observability of inputs.

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.

Borrowed money

Borrowed money consists of a financing arrangement. The carrying value of the financing arrangement approximates fair value. The Company had no borrowed money as of December 31, 2016.

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 \$3,728,549 at December 31, 2016 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

NOTES TO FINANCIAL STATEMENTS

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 \$319,196,993 representing 0.41% of total fixed maturity investments. Of this amount, 8.98% 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, 2016 are:

Subprime - Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 38,613,117	\$ 41,373,096	\$ 41,819,361	\$ 2,527,072
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	1,253,811	559,076	606,563	1,247,166
Structured securities	—	—	—	—
Equity investment in SCAs	—	—	—	—
Other assets	—	—	—	—
Total	<u>\$ 39,866,928</u>	<u>\$ 41,932,172</u>	<u>\$ 42,425,924</u>	<u>\$ 3,774,238</u>

Midprime - Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 272,302,915	\$ 277,211,320	\$ 295,192,649	\$ 94,005,249
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	119,986	53,502	58,046	119,350
Structured securities	—	—	—	—
Equity investment in SCAs	—	—	—	—
Other assets	—	—	—	—
Total	<u>\$ 272,422,901</u>	<u>\$ 277,264,822</u>	<u>\$ 295,250,695</u>	<u>\$ 94,124,599</u>

Grand total (subprime and midprime)	<u>\$ 312,289,829</u>	<u>\$ 319,196,994</u>	<u>\$ 337,676,619</u>	<u>\$ 97,898,837</u>
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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, 2016 are:

Subprime - Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 84,742	\$ 84,477	\$ 84,453	\$ 12,336
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	—	—	—	—
Structured securities	—	—	—	—
Equity investment in SCAs	—	—	—	—
Other assets	—	—	—	—
Total	<u>\$ 84,742</u>	<u>\$ 84,477</u>	<u>\$ 84,453</u>	<u>\$ 12,336</u>

Midprime - Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 7,325,689	\$ 7,426,986	\$ 7,477,053	\$ 2,913,075
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	—	—	—	—
Structured securities	—	—	—	—
Equity investment in SCAs	—	—	—	—
Other assets	—	—	—	—
Total	<u>\$ 7,325,689</u>	<u>\$ 7,426,986</u>	<u>\$ 7,477,053</u>	<u>\$ 2,913,075</u>

Grand total (subprime and midprime)	<u>\$ 7,410,431</u>	<u>\$ 7,511,463</u>	<u>\$ 7,561,506</u>	<u>\$ 2,925,411</u>
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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.

NOTES TO FINANCIAL STATEMENTS

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 2016:

Effective Date		
From	Through	Interest Rate
01/01/2016	01/10/2016	0.10%
01/11/2016	05/08/2016	0.11%
05/09/2016	05/15/2016	0.10%
5/16/2016	12/31/2016	0.11%

The applicable fees charged for retained asset accounts in 2016 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, 2016 and 2015, respectively:

	In-Force			
	2016		2015	
	Number	Amount	Number	Amount
Up to and including 12 months	—	\$ —	—	\$ —
13 to 24 months	—	—	—	—
25 to 36 months	—	—	—	—
37 to 48 months	—	—	151	4,822,332
49 to 60 months	99	2,634,470	225	8,226,846
Over 60 months	1,279	33,663,154	1,406	34,788,550
Total	1,378	\$ 36,297,624	1,782	\$ 47,837,728

(3) The following table presents the Company's retained asset accounts at December 31, 2016:

	Individual	
	Number	Amount
Retained asset accounts at the beginning of the year	1,782	\$ 47,837,728
Retained asset accounts issued/added during the year	—	—
Investment earnings credited to retained asset accounts during the year	N/A	45,273
Fees and other charges assessed to retained asset accounts during the year	N/A	(40)
Retained asset accounts transferred to state unclaimed property funds during the year	(18)	(60,172)
Retained asset accounts closed/withdrawn during the year	(386)	(11,525,165)
Retained asset accounts at the end of the year	1,378	\$ 36,297,624

H. Insurance-Linked Securities ("ILS") Contracts

Not applicable.

22. Events Subsequent

As of February 24, 2017, 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?

NOTES TO FINANCIAL STATEMENTS

- (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 \$172,000,000.
- (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.

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, 2016 and 2015, the carrying value of the interest in annuity contracts and the corresponding obligations under structured settlement agreements amounted to \$7,447,820,800 and \$7,108,220,666, 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, 2016, the Company had \$12,283,766,577 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 \$407,488,732 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.

NOTES TO FINANCIAL STATEMENTS

(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	\$ 88,423,778
Change in deficiency reserves due to change in X-factors	(15,132,656)
Impact of reinsurance	11,561,841
Impact of change in valuation basis	71,891,243
Change in GMDB reserve	(1,793,198)
Change in disability estimates	(4,900,000)
Total for Ordinary Life	150,051,008

Group Life:

Change in general account CRVM allowance	
and change in secondary guarantee reserve	(39,733)
Impact of reinsurance	(1,691,505)
Total for Group Life	(1,731,238)

Individual Annuity:

Change in general account CARVM allowance	(108,702,577)
Change in excess reserves (GMDB/GMAB)	(11,177,674)
Change in excess payment on GMDB	(694,101)
Change in disability reserve	(26,597)
Single premium immediate annuities market value adjustment withdrawals	(23,457,656)
Impact of GFIA/Trec Moody's rate change	(25,595,483)
Other - miscellaneous	970,385
Total for Individual Annuity	(168,683,703)

Group Annuity:

SPIA2 Corrections	(8,188,261)
Total for Group Annuity	(8,188,261)
Total	\$ (28,552,194)

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

Difference between net single premiums and deposits	(26,830,314)
Total other increases (net)	\$ (55,382,508)

NOTES TO FINANCIAL STATEMENTS

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

December 31, 2016					
	General Account	Separate Accounts with Guarantees	Non-guaranteed Separate Accounts	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	\$ 17,545,174,264	\$ —	\$ —	\$ 17,545,174,264	21%
At book value less current					
(2) surrender charge of 5% or more	6,096,979,669	—	—	6,096,979,669	7%
(3) At fair value	—	—	23,458,628,964	23,458,628,964	28%
Total with market value adjustment or at fair value (total of 1 through 3)	23,642,153,933	—	23,458,628,964	47,100,782,897	56%
At book value without adjustment (minimal or no charge or adjustment)	24,817,983,807	—	—	24,817,983,807	29%
B. Not subject to discretionary withdrawal	12,761,102,425	—	—	12,761,102,425	15%
C. Total (gross: direct + assumed)	61,221,240,165	—	23,458,628,964	84,679,869,129	100%
D. Reinsurance ceded	—	—	—	—	—%
E. Total (net) * (C) – (D)	\$ 61,221,240,165	\$ —	\$ 23,458,628,964	\$ 84,679,869,129	100%

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

F. Life & Accident & Health Annual Statement:	December 31, 2016
(1) Exhibit 5, Annuities Section, Total (net)	\$ 59,960,878,089
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	154,597,052
(3) Exhibit 7, Deposit-Type Contracts Line 14, Column 1	1,105,765,024
(4) Subtotal	61,221,240,165
Separate Accounts Annual Statement:	
(5) Exhibit 3, Annuities Section, Total (net)	23,458,628,964
(6) Exhibit 3, Supplementary Contracts with Life Contingencies Section, Total (net)	—
(7) Policyholder dividend and coupon accumulations	—
(8) Policyholder premiums	—
(9) Guaranteed interest contracts	—
(10) Other contract deposit funds	—
(11) Subtotal	\$ 23,458,628,964
(12) Combined Total	\$ 84,679,869,129

33. Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations at December 31, 2016, were as follows:

Type	Gross	Net of Loading
Ordinary new business	\$ —	\$ —
Ordinary renewal	488,398	279,666
Group life	—	—
Total	\$ 488,398	\$ 279,666

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 2016, 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, 2016 and 2015, the Company’s separate accounts statement included legally insulated assets of \$36,819,675,096 and \$34,616,409,337, respectively. The assets legally and not legally insulated from the general account at December 31, 2016 are attributed to the following products/transactions:

Product /Transaction	Legally Insulated Assets	Separate Accounts Assets (Not Legally Insulated) ¹
Variable universal life insurance products guaranteed	\$ 248,778,311	\$ 7,166,397
Variable universal life insurance products non-guaranteed	6,482,043,255	1,883,239
Variable annuity products non-guaranteed	24,290,051,072	33,142,172
Universal life insurance products guaranteed	5,798,802,458	(4,111,532)
Total	\$ 36,819,675,096	\$ 38,080,276

¹Separate accounts assets classified as not legally insulated support \$25,491,297 of remittances and items not allocated and other transfers to the general account due or accrued (net), \$7,367,132 of derivatives, \$307,567 of payable for securities, \$3,500,357 of other liabilities and \$1,413,923 of surplus.

(3) At December 31, 2016, the general account of the Company had a maximum guarantee for separate accounts liabilities of \$417,759,602 which primarily consisted of the net amount at risk of the guaranteed minimum death benefit of \$220,163,885, guaranteed minimum accumulation benefit of \$103,289,727, enhanced beneficiary benefit of \$5,856,658, guaranteed future income benefit of \$949,125 and no lapse guarantees of \$87,500,207. To compensate the general account for the risk taken, the separate accounts have paid risk charges as follows for the past five years:

a.	2016	\$ 48,961,709
b.	2015	\$ 46,118,276
c.	2014	\$ 39,296,411
d.	2013	\$ 31,532,067
e.	2012	\$ 25,294,504

For the periods ending December 31, 2016, 2015, 2014, 2013 and 2012, the general account of the Company had paid \$9,074,413, \$6,887,470, \$4,097,269, \$4,794,150 and \$7,532,285 respectively, toward separate accounts guarantees.

(4) At December 31, 2016, 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 12/31/2016	\$ —	\$ 63,531,768	\$ —	\$ 1,413,424,268	\$ 1,476,956,036
Reserves at 12/31/2016					
(2) For accounts with assets at:					
a. Fair value	\$ —	\$ —	\$ —	\$ 29,869,391,661	\$ 29,869,391,661
b. Amortized cost	—	5,570,400,147	466,513,967	—	6,036,914,114
c. Total reserves *	\$ —	\$ 5,570,400,147	\$ 466,513,967	\$ 29,869,391,661	\$ 35,906,305,775
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$ —	\$ 5,570,400,147	\$ 466,513,967	\$ —	\$ 6,036,914,114
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	—	—	—	—
3. At market value	—	—	—	29,869,391,661	29,869,391,661
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	—	5,570,400,147	466,513,967	29,869,391,661	35,906,305,775
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total reserves	\$ —	\$ 5,570,400,147	\$ 466,513,967	\$ 29,869,391,661	\$ 35,906,305,775

*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)	\$ 1,477,027,650
b. Transfers from separate accounts (Page 4, Line 10)	1,176,079,624
c. Net transfers to or (from) separate accounts (a) – (b)	<u>300,948,026</u>
(2) Reconciling adjustments:	
a. Reinsurance ceded	<u>(3,857,144)</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>\$ 297,090,882</u></u>

35. Loss/Claim Adjustment Expenses

Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016 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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
NYLIFE Securities LLC	New York, NY				YES
NYLIFE Distributors LLC	Jersey City, 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	Jersey City, NJ				YES
Private Advisors, L.L.C.	Richmond, VA				YES
Cornerstone Capital Management LLC	Minneapolis, MN				YES
NYL Investors LLC	New York, NY				YES
IndexIQ Advisors LLC	Rye Brook, NY				YES
Madison Capital Funding LLC	Chicago, IL				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?

Stephen McNamara, FSA, MAAA, Vice President & Actuary, New York Life Insurance & Annuity Corporation, 51 Madison Ave, Room 711, 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 2016 the Code of Conduct was revised to reflect updates to the 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 2016 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: \$24,153,515

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) See 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. \$675,000,000
- 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 2016 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.	\$	691,306,923
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	690,896,667
24.103	Total payable for securities lending reported on the liability page.	\$	675,015,323

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	\$	298,137,001
		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	\$	15,011,064
		25.27 FHLB Capital Stock	\$	23,517,700
		25.28 On deposit with states	\$	3,728,549
		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
Shareholder Agreement and Subject to Rule 144 of SEC act of 1933	Digital Currency Group Inc.	999,813
Shareholder Agreement and Subject to Rule 144 of SEC act of 1933	Hi Q Inc.	2,270,754
Shareholder Agreement and Subject to Rule 144 of SEC act of 1933	Netskope, Inc.	2,500,000
Shareholder Agreement and Subject to Rule 144 of SEC act of 1933	Personal Capital Corporation	4,240,497
Shareholder Agreement and Subject to Rule 144 of SEC act of 1933	Vlocity Inc.	5,000,000

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

GENERAL INTERROGATORIES

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
NYL Investors LLC	A.....
MCF Capital Management LLC	A.....
MacKay Shields LLC	A.....
Cornerstone Capital Management Holdings LLC	A.....
Goldpoint Partners LLC	A.....
Institutional Capital LLC	A.....
Ausbil Investment Management Limited	A.....
Guggenheim Partners Investment Management, LLC	U.....
New York Life Investment Management LLC	A.....
Credit Value Partners, LP	U.....
Cushing Asset Management	U.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets?..... Yes [] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?..... Yes [] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
169553	NYL Investors LLC .....	.....	SEC	DS.....
158808	MCF Capital Management LLC	549300Y7LLC0FU7R8H16	SEC	NO.....
107717	MacKay Shields LLC		SEC	NO.....
.....	Cornerstone Capital Management Holdings LLC .....		.....	.....
148500 .....	.....	.....	SEC	NO.....
116776	Goldpoint Partners LLC	HF8BWE2C1TG670AQYS07	SEC	DS.....
107149	Institutional Capital LLC		SEC	NO.....
n/a	Ausbil Investment Management Limited		ASIC	DS.....
.....	Guggenheim Partners Investment Management, LLC	549300XWQLVNUK615E79	SEC	DS.....
137432	New York Life Investment Management LLC	1GJ1X7QLRC5K7CY9GE11	SEC	NO.....
109591	Credit Value Partners, LP	PH9L08JDKW4453VQ1706	SEC	DS.....
154625	Cushing Asset Management	549300J4XZ0ND2340P82	SEC	DS.....
131517 .....	.....	.....	.....	.....

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

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	79,418,066,037	81,344,867,027	1,926,800,990
30.2 Preferred stocks	11,008,022	14,114,534	3,106,512
30.3 Totals	79,429,074,059	81,358,981,561	1,929,907,502

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. 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: 7
- Filings that have been submitted but not yet rated by the SVO: 5

ANNUAL STATEMENT FOR THE YEAR 2016 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?\$2,474,030

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	2
Name	Amount Paid

34.1 Amount of payments for legal expenses, if any?\$199,121

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	2
Name	Amount Paid

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	2
Name	Amount Paid

ANNUAL STATEMENT FOR THE YEAR 2016 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

12,732,145,024

12,674,169,430

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

2.5

Reserve Denominator

79,897,372,524

74,366,588,715

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?

\$

902,615,717

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

\$

832,537,051

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

\$

ANNUAL STATEMENT FOR THE YEAR 2016 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 & 20Waiting period	20	4,339,797					
		19	5,956,136					
		18	2,541,093					
		15	18,051,601					
		14	22,907,979					
		13	8,321,659					
		12	69,029,441					
		11	90,412,751					
		10	155,848,643					
		9	172,540,546					
		8	214,127,708					
		7	105,585,432					
		6	63,503,552					
		5	98,393,996					
		4	65,966,610					
		3	51,850,003					
		2	81,453,958					
		1	134,368,483					
		0	153,248,133					
		Total	\$1,518,447,522	1,518,447,522	2,030,319	Exhibit 5	None	
Max 3 year anniversary value reset	GMAB – 100% of prem., 10yr. Waiting period	Total	\$–			Exhibit 5	None	
Prem Guarantee	GMAB – 100% of prem., 10–15 & 20 Waiting period	20	38,914,871					
		19	39,423,600					
		18	22,325,256					
		15	169,152,862					
		14	154,797,856					
		13	93,799,174					
		12	439,376,107					
		11	722,784,500					
		10	1,061,896,028					
		9	839,473,676					
		8	704,575,492					
		7	323,576,984					
		6	289,086,375					
		5	379,163,127					
		4	186,769,458					
		3	91,511,480					
		2	98,696,576					
		1	127,032,755					
		0	45,227,288					
		Total	\$5,827,583,464	5,827,583,464	3,607,457	Exhibit 5	None	
Prem Guarantee	GMIB	0	1,961,173					
		1–5	75,556,486					
		6–10	53,837,739					
		11–15	19,314,973					
		16–20	10,499,715					
		21–25	3,908,549					
		25+	1,786,696					
		Total	\$166,865,332	166,865,332		Exhibit 5	None	
Max annual anniversary value reset	None	N/A	N/A	5,280,834,270	7,530,141	Exhibit 5	None	
Max 3 year anniversary value reset	None	N/A	N/A	3,070,742,736	8,739,561	Exhibit 5	None	
Prem. Guarantee	None	N/A	N/A	12,246,667,681	1,989,525	Exhibit 5	None	

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016 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\$1,334,530,470

13.2 Total Incurred Claims\$782,694,848

13.3 Number of Covered Lives442,631

*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 2016	2 2015	3 2014	4 2013	5 2012
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	169,901,854	169,738,696	164,473,076	162,596,754	158,550,835
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	4,578,820	4,702,942	4,708,862	4,694,505	4,533,032
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	5,984,471	5,800,736	5,799,107	7,066,419	7,120,011
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	180,465,145	180,242,374	174,981,045	174,357,679	170,203,878
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	8,118,385	12,109,586	9,207,938	11,029,096	8,067,094
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	160,127	229,119	86,060	483,172	39,452
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	503,777	454,410	291,028	115,849	288,523
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	8,782,289	12,793,115	9,585,026	11,628,117	8,395,069
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)	1,392,566,005	1,781,827,171	1,534,154,504	1,462,631,147	1,336,447,528
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	11,206,973,003	10,686,169,322	10,255,241,364	8,719,271,978	6,718,549,988
16 Credit life (group and individual) (Line 20.4, Col. 5) ..					
17.1 Group life insurance (Line 20.4, Col. 6)	40,348,918	96,737,651	106,069,077	80,370,315	139,153,652
17.2 Group annuities (Line 20.4, Col. 7)	92,257,098	109,435,286	132,747,010	149,365,744	136,067,674
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	12,732,145,024	12,674,169,430	12,028,211,955	10,411,639,184	8,330,218,842
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	104,495,188,176	97,460,557,908	92,215,053,980	88,137,620,456	83,264,546,251
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	95,772,087,234	89,316,929,587	84,547,596,715	81,392,004,328	76,868,123,966
23. Aggregate life reserves (Page 3, Line 1)	80,438,050,982	74,781,475,277	70,356,186,621	66,952,975,334	62,801,537,650
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	1,105,765,024	981,493,966	877,384,024	865,603,754	804,718,257
26. Asset valuation reserve (Page 3, Line 24.01)	1,052,070,290	931,148,160	892,569,793	868,662,129	764,965,978
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)	8,699,514,865	8,120,823,846	7,643,503,218	6,723,092,187	6,373,637,168
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	6,381,740,887	4,909,274,882	3,943,936,184	4,424,512,856	3,376,276,922
Risk-Based Capital Analysis					
30. Total adjusted capital	9,586,177,954	8,890,592,080	8,178,601,145	7,616,754,316	7,163,603,146
31. Authorized control level risk - based capital	797,349,148	751,810,713	714,481,796	685,156,694	684,385,993
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)	80.6	80.5	81.0	81.7	82.3
33. Stocks (Lines 2.1 and 2.2)	1.1	0.6	0.8	0.6	0.3
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	13.5	13.6	12.3	11.6	10.8
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.1	0.1	0.1	0.1	0.1
36. Cash, cash equivalents and short-term investments (Line 5)	2.0	2.6	0.8	0.5	0.7
37. Contract loans (Line 6)	0.9	1.0	1.0	1.1	1.2
38. Derivatives (Page 2, Line 7)	0.5	0.4	0.2	0.2	0.2
39. Other invested assets (Line 8)	1.2	1.4	3.7	3.9	4.5
40. Receivables for securities (Line 9)	0.1	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	0.0	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 2016 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2016	2 2015	3 2014	4 2013	5 2012
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	1,779,921,393	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	746,503,011	748,010,655	2,549,579,672	2,544,510,347	2,778,375,000
50. Total of above Lines 44 to 49	2,526,424,404	2,527,942,595	2,570,712,438	2,544,510,347	2,778,375,000
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)	561,858,582	470,794,071	319,387,928	395,980,298	349,312,370
53. Total admitted assets (Page 2, Line 28, Col. 3)	141,352,943,548	132,239,256,444	126,837,329,332	119,946,553,420	109,510,240,524
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	3,706,082,311	3,516,277,325	3,447,162,897	3,352,423,610	3,353,600,247
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(112,268,186)	(78,724,436)	14,702,237	11,024,796	20,241,156
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	225,055,090	151,347,910	262,683,684	(100,078,130)	(20,388,012)
57. Total of above Lines 54, 55 and 56	3,818,869,215	3,588,900,799	3,724,548,818	3,263,370,276	3,353,453,391
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)	8,753,736,624	8,898,279,611	8,626,472,664	6,543,919,695	6,128,448,792
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)	1,179,897,690	1,356,646,870	940,703,743	725,551,592	840,120,381
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	10.0	10.5	10.7	12.1	13.2
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	3.8	3.9	3.9	4.2	4.9
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)	217,686,567	128,264,404	247,112,227	313,307,538	131,495,799
74. Ordinary - individual annuities (Col. 4)	538,368,632	249,317,649	392,343,819	394,188,025	421,435,339
75. Ordinary-supplementary contracts (Col. 5)	(6,488,781)	5,901,466	(4,764,711)	(6,545,249)	(3,198,805)
76. Credit life (Col. 6)					
77. Group life (Col. 7)	1,925,226	21,996,912	(866,871)	1,239,088	(15,111,862)
78. Group annuities (Col. 8)	5,045,399	(136,157)	4,308,422	5,649,837	1,164,352
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)	133,419,284	70,165,666	89,893,830	79,149,225	82,860,546
83. Total (Col. 1)	889,956,327	475,509,940	728,026,716	786,988,464	618,645,369

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 2016 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			545,835	174,441,638			4	2,242	5,800,736	180,242,374
2. Issued during year			24,324	8,278,512				324	503,777	8,782,289
3. Reinsurance assumed				14,932						14,932
4. Revived during year			231	75,900						75,900
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5			24,555	8,369,344				324	503,777	8,873,121
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)			570,390	182,810,981			4	2,566	6,304,513	189,115,495
Deductions during year:										
10. Death			4,771	1,070,162			XXX	6	10,121	1,080,283
11. Maturity			27	2,517			XXX			2,517
12. Disability							XXX			
13. Expiry										
14. Surrender			13,066	3,798,501				19	250,253	4,048,754
15. Lapse			11,594	2,850,992				8	13,317	2,864,309
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)			231	608,135					46,351	654,486
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			29,689	8,330,307				33	320,042	8,650,349
21. In force end of year (Line 9 minus Line 20)			540,701	174,480,674			4	2,533	5,984,471	180,465,145
22. Reinsurance ceded end of year	XXX		XXX	105,293,635	XXX		XXX	XXX	4,169,168	109,462,803
23. Line 21 minus Line 22	XXX		XXX	69,187,039	XXX	(b)	XXX	XXX	1,815,303	71,002,342
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 2016 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, 106	731, 042
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 .....			.61	530
29. Other term insurance - decreasing	XXX		XXX	1, 228
30. Other term insurance	XXX	160, 127	XXX	4, 562, 625
31. Totals (Lines 27 to 30)		160, 127	.61	4, 564, 383
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	303	14, 438
34. Totals, whole life and endowment	24, 324	8, 118, 385	540, 337	169, 901, 854
35. Totals (Lines 31 to 34)	24, 324	8, 278, 512	540, 701	174, 480, 675

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	8, 278, 512		174, 480, 675	
38. Credit Life (Group and Individual)				
39. Group	503, 777		5, 984, 471	
40. Totals (Lines 36 to 39)	8, 782, 289		180, 465, 145	

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	415, 674
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, 533	5, 984, 471

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	1, 329, 304
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BASIS OF CALCULATION ON ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contracts included in Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, 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			96, 361	17, 723, 339				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(b)	96, 361	(b) 17, 723, 339		(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

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	3,467	5,500		
2. Issued during year	794	979		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	4,261	6,479		
Deductions during year:				
6. Decreased (net)	130	1,046		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	130	1,046		
9. In force end of year	4,131	5,433		
10. Amount on deposit		(a) 314,842,522		(a)
11. Income now payable		5,433		
12. Amount of income payable	(a) 19,626,244	(a) 42,769,024	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	153,137	745,937	12	15,166
2. Issued during year	17,905	65,917		1,087
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	171,042	811,854	12	16,253
Deductions during year:				
6. Decreased (net)	4,203	59,513	1	752
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	4,203	59,513	1	752
9. In force end of year	166,839	752,341	11	15,501
Income now payable:				
10. Amount of income payable	(a) 1,231,673,064	XXX	XXX	(a) 86,003,590
Deferred fully paid:				
11. Account balance	XXX	(a) 40,431,132,398	XXX	(a) 400,205
Deferred not fully paid:				
12. Account balance	XXX	(a) 27,099,042,337	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
9. Totals (Lines 6 to 8)		XXX		XXX		XXX
10. In force end of year		(a)		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	9,582	
2. Issued during year	1,634	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	11,216	
Deductions During Year:		
6. Decreased (net)	1,058	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	1,058	
9. In force end of year	10,158	
10. Amount of account balance	(a) 163,576,524	(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 2016 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	174,726,193
2.	Current year's realized pre-tax capital gains/(losses) of \$35,656,502 transferred into the reserve net of taxes of \$12,479,776	23,176,728
3.	Adjustment for current year's liability gains/(losses) released from the reserve	
4.	Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	197,902,921
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	51,255,006
6.	Reserve as of December 31, current year (Line 4 minus Line 5)	146,647,916

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. 2016	48,086,762	3,168,244		51,255,006
2. 2017	34,093,037	804,214		34,897,251
3. 2018	24,352,431	1,776,116		26,128,547
4. 2019	16,994,310	1,609,023		18,603,333
5. 2020	11,852,420	1,441,515		13,293,935
6. 2021	7,037,216	1,270,946		8,308,162
7. 2022	4,821,096	1,106,612		5,927,708
8. 2023	4,040,424	978,522		5,018,946
9. 2024	3,796,142	837,896		4,634,038
10. 2025	3,068,792	680,890		3,749,682
11. 2026	5,627,336	534,139		6,161,475
12. 2027	1,867,280	468,022		2,335,302
13. 2028	1,630,551	454,450		2,085,001
14. 2029	2,345,301	461,887		2,807,188
15. 2030	1,508,827	456,413		1,965,240
16. 2031	1,139,581	453,971		1,593,552
17. 2032	669,207	463,709		1,132,916
18. 2033	357,089	468,803		825,892
19. 2034	280,163	484,809		764,972
20. 2035	327,265	499,771		827,036
21. 2036	378,462	504,337		882,799
22. 2037	387,831	519,382		907,213
23. 2038	308,938	536,068		845,006
24. 2039	188,241	540,283		728,524
25. 2040	57,417	566,860		624,277
26. 2041	(115,752)	571,592		455,840
27. 2042	(175,607)	535,212		359,605
28. 2043	(114,940)	425,985		311,045
29. 2044	(60,843)	305,835		244,992
30. 2045	(22,783)	185,686		162,903
31. 2046 and Later		65,536		65,536
32. Total (Lines 1 to 31)	174,726,193	23,176,728		197,902,921

ANNUAL STATEMENT FOR THE YEAR 2016 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	600,580,843	143,985,931	744,566,774	72,967,944	113,613,442	186,581,386	931,148,160
2. Realized capital gains/(losses) net of taxes - General Account	(57,521,719)	52,153	(57,469,566)	(1,125,982)	(24,258,603)	(25,384,585)	(82,854,151)
3. Realized capital gains/(losses) net of taxes - Separate Accounts	(2,745,255)		(2,745,255)	(97)		(97)	(2,745,352)
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	5,556,033		5,556,033	29,605,895	41,263,654	70,869,549	76,425,582
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts	43,882		43,882	24,342		24,342	68,224
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	138,517,442	33,463,505	171,980,947		1,542,336	1,542,336	173,523,284
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	684,431,226	177,501,589	861,932,815	101,472,102	132,160,829	233,632,931	1,095,565,746
9. Maximum reserve	632,193,097	144,746,758	776,939,856	169,220,863	160,846,341	330,067,204	1,107,007,060
10. Reserve objective	437,831,343	112,296,335	550,127,678	169,150,310	158,810,481	327,960,791	878,088,469
11. 20% of (Line 10 - Line 8)	(49,319,977)	(13,041,051)	(62,361,027)	13,535,642	5,329,930	18,865,572	(43,495,455)
12. Balance before transfers (Lines 8 + 11)	635,111,249	164,460,538	799,571,788	115,007,744	137,490,759	252,498,503	1,052,070,291
13. Transfers	(2,918,152)	(19,713,778)	(22,631,930)	22,631,930		22,631,930	
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	632,193,097	144,746,760	776,939,858	137,639,674	137,490,759	275,130,433	1,052,070,291

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	7,321,337,203	XXX	XXX	7,321,337,203	0.0000		0.0000		0.0000	
2.	1	Highest Quality	41,878,681,606	XXX	XXX	41,878,681,606	0.0004	16,751,473	0.0023	96,320,968	0.0030	125,636,045
3.	2	High Quality	23,479,368,108	XXX	XXX	23,479,368,108	0.0019	44,610,799	0.0058	136,180,335	0.0090	211,314,313
4.	3	Medium Quality	2,632,604,883	XXX	XXX	2,632,604,883	0.0093	24,483,225	0.0230	60,549,912	0.0340	89,508,566
5.	4	Low Quality	1,742,651,119	XXX	XXX	1,742,651,119	0.0213	37,118,469	0.0530	92,360,509	0.0750	130,698,834
6.	5	Lower Quality	231,232,470	XXX	XXX	231,232,470	0.0432	9,989,243	0.1100	25,435,572	0.1700	39,309,520
7.	6	In or Near Default	26,626,216	XXX	XXX	26,626,216	0.0000		0.2000	5,325,243	0.2000	5,325,243
8.		Total Unrated Multi-class Securities Acquired by Conversion ..		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	77,312,501,605	XXX	XXX	77,312,501,605	XXX	132,953,209	XXX	416,172,539	XXX	601,792,521
PREFERRED STOCK												
10.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
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	11,008,022	XXX	XXX	11,008,022	0.0000		0.2000	2,201,604	0.2000	2,201,604
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	11,008,022	XXX	XXX	11,008,022	XXX		XXX	2,201,604	XXX	2,201,604
SHORT - TERM BONDS												
18.		Exempt Obligations	94,016,974	XXX	XXX	94,016,974	0.0000		0.0000		0.0000	
19.	1	Highest Quality	16,494,772	XXX	XXX	16,494,772	0.0004	6,598	0.0023	37,938	0.0030	49,484
20.	2	High Quality	68,477,291	XXX	XXX	68,477,291	0.0019	130,107	0.0058	397,168	0.0090	616,296
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	942,489	XXX	XXX	942,489	0.0000		0.2000	188,498	0.2000	188,498
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	179,931,526	XXX	XXX	179,931,526	XXX	136,705	XXX	623,604	XXX	854,278
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	35,086	XXX	XXX	35,086	0.0004	14	0.0023	.81	0.0030	105
27.	1	Highest Quality	12,731,325	XXX	XXX	12,731,325	0.0004	5,093	0.0023	29,282	0.0030	38,194
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	12,766,411	XXX	XXX	12,766,411	XXX	5,107	XXX	29,363	XXX	38,299
34.		Total (Lines 9 + 17 + 25 + 33)	77,516,207,564	XXX	XXX	77,516,207,564	XXX	133,095,020	XXX	419,027,110	XXX	604,886,702

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	49,037,290		XXX	49,037,290	0.0013	63,748	0.0030	147,112	0.0040	196,149
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	5,598,744,107		XXX	5,598,744,107	0.0010	5,598,744	0.0050	27,993,721	0.0065	36,391,837
44.		Commercial Mortgages - All Other - CM2 - High Quality	7,174,107,124		XXX	7,174,107,124	0.0035	25,109,375	0.0100	71,741,071	0.0130	93,263,393
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	134,407,267		XXX	134,407,267	0.0060	806,444	0.0175	2,352,127	0.0225	3,024,164
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0105		0.0300		0.0375	
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	1,649,222		XXX	1,649,222	0.0025	4,123	0.0058	9,565	0.0090	14,843
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	2,924,277		XXX	2,924,277	0.0000		0.0130	38,016	0.0130	38,016
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
57.		Commercial Mortgages - All Other	23,159,893		XXX	23,159,893	0.0000		0.1700	3,937,182	0.1700	3,937,182
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	12,984,029,180		XXX	12,984,029,180	XXX	31,582,434	XXX	106,218,794	XXX	136,865,582
59.		Schedule DA Mortgages			XXX		0.0030		0.0100		0.0130	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	12,984,029,180		XXX	12,984,029,180	XXX	31,582,434	XXX	106,218,794	XXX	136,865,582

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	1,053,208,270	XXX	XXX	1,053,208,270	0.0000		0.1601 (a)	168,618,644	0.1601 (a)	168,618,644
2.		Unaffiliated - Private	2,444,265	XXX	XXX	2,444,265	0.0000		0.1600	391,082	0.1600	391,082
3.		Federal Home Loan Bank	23,517,700	XXX	XXX	23,517,700	0.0000		0.0050	117,589	0.0080	188,142
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		0.1300 (a)		0.1300 (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		XXX	XXX		0.0000		0.1600		0.1600	
17.		Total Common Stock (Sum of Lines 1 through 16)	1,079,170,235			1,079,170,235	XXX		XXX	169,127,315	XXX	169,197,868
REAL ESTATE												
18.		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
19.		Investment Properties	55,677,877			55,677,877	0.0000		0.0750	4,175,841	0.0750	4,175,841
20.		Properties Acquired in Satisfaction of Debt	1,871,820			1,871,820	0.0000		0.1100	205,900	0.1100	205,900
21.		Total Real Estate (Sum of Lines 18 through 20)	57,549,697			57,549,697	XXX		XXX	4,381,741	XXX	4,381,741
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations	41,738,876	XXX	XXX	41,738,876	0.0000		0.0000		0.0000	
23.	1	Highest Quality	28,541,625	XXX	XXX	28,541,625	0.0004	11,417	0.0023	65,646	0.0030	85,625
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		XXX	XXX		0.0213		0.0530		0.0750	
27.	5	Lower Quality	25,514,503	XXX	XXX	25,514,503	0.0432	1,102,227	0.1100	2,806,595	0.1700	4,337,466
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)	95,795,004	XXX	XXX	95,795,004	XXX	1,113,643	XXX	2,872,241	XXX	4,423,090

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	274,178		XXX	274,178	0.0060	1,645	0.0175	4,798	0.0225	6,169
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)	274,178		XXX	274,178	XXX	1,645	XXX	4,798	XXX	6,169
57.		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities	6,368,831		XXX	6,368,831	0.0010	6,369	0.0050	31,844	0.0065	41,397
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)	6,368,831		XXX	6,368,831	XXX	6,369	XXX	31,844	XXX	41,397
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	6,643,009		XXX	6,643,009	XXX	8,014	XXX	36,642	XXX	47,566

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 COMMON STOCK										
65.		Unaffiliated Public		XXX	XXX		0.0000		0.1601 (a)		0.1601 (a)	
66.		Unaffiliated Private	201,883,239	XXX	XXX	201,883,239	0.0000		0.1600	32,301,318	0.1600	32,301,318
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	721,495,487	XXX	XXX	721,495,487	0.0000		0.1600	115,439,278	0.1600	115,439,278
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	923,378,726	XXX	XXX	923,378,726	XXX		XXX	147,740,596	XXX	147,740,596
		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	52,054,906			52,054,906	0.0003	15,616	0.0006	31,233	0.0010	52,055
76.		Non-guaranteed Federal Low Income Housing Tax Credit	63,502,024			63,502,024	0.0063	400,063	0.0120	762,024	0.0190	1,206,538
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)	115,556,930			115,556,930	XXX	415,679	XXX	793,257	XXX	1,258,593
		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	22,748,105	XXX		22,748,105	0.0000		0.1300	2,957,254	0.1300	2,957,254
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)	22,748,105	XXX		22,748,105	XXX		XXX	2,957,254	XXX	2,957,254
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	1,174,621,774			1,174,621,774	XXX	1,541,536	XXX	154,424,140	XXX	156,458,600

(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 2016 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								
0599999 - Total								

ANNUAL STATEMENT FOR THE YEAR 2016 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

SCHEDULE S - PART 1 - SECTION 1

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2016 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 2016 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 2016 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	QL	4,261,589,778	27,223,254	29,851,237	22,528,246				
66915	13-5582869	11/01/1982	New York Life Insurance Company	NY	YRT/G	QL	227,243,452	1,232,040	1,288,600					
66915	13-5582869	12/31/2004	New York Life Insurance Company	NY	COMBI/I	QL	23,356,454,424	4,018,470,624	4,173,223,796	110,483,665				4,153,901,511
0299999. General Account - Authorized U.S. Affiliates - Other							27,845,287,654	4,046,925,918	4,204,363,633	133,011,911				4,153,901,511
0399999. Total General Account - Authorized U.S. Affiliates							27,845,287,654	4,046,925,918	4,204,363,633	133,011,911				4,153,901,511
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							27,845,287,654	4,046,925,918	4,204,363,633	133,011,911				4,153,901,511
80659	38-0397420	05/25/2001	Canada Life Assurance Company	MI	YRT/I	QL	629,609,795	7,507,101	8,597,201	7,207,513				
80659	38-0397420	05/25/2001	Canada Life Assurance Company	MI	YRT/G	QL	3,983,580	23,845	15,961					
86258	13-2572994	11/01/1982	General Re Life Corporation	CT	YRT/I	QL	2,084,679,031	23,744,603	23,458,239	17,944,329				
86258	13-2572994	11/01/1982	General Re Life Corporation	CT	YRT/G	QL	57,571,627	291,473	289,105					
88340	59-2859797	02/14/2011	Hannover Life Reassurance Co. of America	FL	YRT/I	QL	5,911,050,445	20,025,550	15,383,434	13,153,007				
88340	59-2859797	03/01/2012	Hannover Life Reassurance Co. of America	FL	YRT/G	QL	263,359,480	719,065	381,064					
65676	35-0472300	11/01/1982	Lincoln National Life Insurance Company	IN	YRT/I	QL	2,080,773,930	1,678,574	1,685,148	15,548,736				
93580	84-0849721	01/01/1997	MLIFE Insurance Company	CO	YRT/I	QL				1,318,115				
93580	84-0849721	01/01/1997	MLIFE Insurance Company	CO	MCO/G	QL	284,852,802						40,214,507	
66346	58-0828824	11/01/1982	Munich American Reassurance Company	GA	YRT/I	QL	13,672,571,057	96,788,777	99,255,174	66,207,244				
66346	58-0828824	11/01/1982	Munich American Reassurance Company	GA	YRT/G	QL	975,604,044	4,202,029	3,829,493					
88099	75-1608507	01/01/2007	Optimum Re Insurance Company	TX	YRT/I	QL	999,336,319			3,516,456				
88099	75-1608507	01/01/2007	Optimum Re Insurance Company	TX	YRT/G	QL	6,384,994							
93572	43-1235868	11/01/1994	RGA Reinsurance Company	MO	YRT/G	QL	1,185,076,918	5,402,855	4,848,011					
93572	43-1235868	11/01/1982	RGA Reinsurance Company	MO	YRT/I	QL	27,614,284,357	190,559,619	190,313,327	144,834,055				
64688	75-6020048	09/30/2011	SCOR Global Life Americas Reins. Company	DE	YRT/I	QL	615,257,254	2,099,358	1,996,589	1,680,622				
64688	75-6020048	09/30/2011	SCOR Global Life Americas Reins. Company	DE	YRT/G	QL	53,955,321	155,352	170,826					
97071	13-3126819	12/06/1976	SCOR Global Life USA Reinsurance Company	DE	YRT/I	QL	14,529,265	422,595	466,200	410,255				
87572	23-2038295	01/01/1994	Scottish Re U.S. Inc.	DE	YRT/I	QL	132,836,167	6,925,617	8,694,345	5,130,292				
87572	23-2038295	01/01/1994	Scottish Re U.S. Inc.	DE	YRT/G	QL	17,005,627	103,730	106,756					
68713	84-0499703	02/11/1998	Security Life of Denver Insurance Company	CO	YRT/G	QL	4,421,812	169,862	161,834					
68713	84-0499703	02/11/1998	Security Life of Denver Insurance Company	CO	YRT/I	QL	993,240,920	9,660,332	9,790,223	8,150,185				
82627	06-0839705	11/01/1982	Swiss Re Life and Health America, Inc.	MO	YRT/I	QL	12,713,658,056	103,612,414	103,387,552	77,808,401				
82627	06-0839705	11/01/1982	Swiss Re Life and Health America, Inc.	MO	YRT/G	QL	883,634,534	3,740,447	3,258,559					
70688	36-6071399	11/01/1982	Transamerica Financial Life Insurance Co.	NY	YRT/I	QL	3,643,172,693	24,986,046	24,811,465	21,820,991				
70688	36-6071399	11/01/1982	Transamerica Financial Life Insurance Co.	NY	YRT/G	QL	4,777,561	13,573	12,555					
70688	36-6071399	11/01/1982	Transamerica Financial Life Insurance Co.	NY	OTH/I	QL	356,655,805							
0899999. General Account - Authorized U.S. Non-Affiliates							75,202,283,394	502,832,817	500,913,061	384,730,201			40,214,507	
1099999. Total General Account - Authorized Non-Affiliates							75,202,283,394	502,832,817	500,913,061	384,730,201			40,214,507	
1199999. Total General Account Authorized							103,047,571,048	4,549,758,735	4,705,276,694	517,742,112			40,214,507	4,153,901,511
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	QL				9,928,249				
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ	YRT/I	QL	2,145,307,902							
1999999. General Account - Unauthorized U.S. Non-Affiliates							2,145,307,902			9,928,249				
00000	AA-5420050	02/01/2016	Korean Reinsurance Company	KOR	YRT/I	QL	283,229,603			234,163				
00000	AA-1461000	02/01/2016	Swiss Life Ltd.	CHE	YRT/I	QL	280,348,238			231,335				
00000	AA-1580095	06/07/2008	TOA Reinsurance Co. Ltd.	JPN	YRT/I	QL	3,505,050,357			8,794,140				
00000	AA-1580095	10/01/2008	TOA Reinsurance Co. Ltd.	JPN	YRT/G	QL	201,295,848							
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							4,269,924,046			9,259,638				
2199999. Total General Account - Unauthorized Non-Affiliates							6,415,231,948			19,187,887				
2299999. Total General Account Unauthorized							6,415,231,948			19,187,887				
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														

ANNUAL STATEMENT FOR THE YEAR 2016 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		
3499999	Total General Account Authorized, Unauthorized and Certified						109,462,802,996	4,549,758,735	4,705,276,694	536,929,999			40,214,507	4,153,901,511
66915	13-5582869	12/31/2004	New York Life Insurance Company	NY	MCO/I	OL				95,298,162			1,285,045,005	
3699999	Separate Accounts - Authorized U.S. Affiliates - Other									95,298,162			1,285,045,005	
3799999	Total Separate Accounts - Authorized U.S. Affiliates									95,298,162			1,285,045,005	
4099999	Total Separate Accounts - Authorized Non-U.S. Affiliates													
4199999	Total Separate Accounts - Authorized Affiliates									95,298,162			1,285,045,005	
4499999	Total Separate Accounts - Authorized Non-Affiliates													
4599999	Total Separate Accounts Authorized									95,298,162			1,285,045,005	
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									95,298,162			1,285,045,005	
6999999	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)						105,192,878,950	4,549,758,735	4,705,276,694	622,968,523			1,325,259,512	4,153,901,511
7099999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)						4,269,924,046			9,259,638				
9999999	Totals						109,462,802,996	4,549,758,735	4,705,276,694	632,228,161			1,325,259,512	4,153,901,511

ANNUAL STATEMENT FOR THE YEAR 2016 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

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 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
NONE													
9999999 - Totals													

ANNUAL STATEMENT FOR THE YEAR 2016 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		4,745,956		4,745,956						2,054,848	2,054,848
0899999.			General Account - Life and Annuity U.S. Non-Affiliates		4,745,956		4,745,956		XXX				2,054,848	2,054,848
00000	AA-1580095	10/01/2008	TOA Reinsurance Co. LTD		3,634,239		3,634,239						411,771	411,771
00000	AA-5420050	02/01/2016	Korean Reinsurance Company		389,519		389,519						20,445	20,445
00000	AA-1461000	02/01/2016	Swiss Life Ltd		532,522		532,522						20,392	20,392
0999999.			General Account - Life and Annuity Non-U.S. Non-Affiliates		4,556,280		4,556,280		XXX				452,608	452,608
1099999.			Total General Account - Life and Annuity Non-Affiliates		9,302,236		9,302,236		XXX				2,507,456	2,507,456
1199999.			Total General Account Life and Annuity		9,302,236		9,302,236		XXX				2,507,456	2,507,456
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		9,302,236		9,302,236		XXX				2,507,456	2,507,456
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)		4,745,956		4,745,956		XXX				2,054,848	2,054,848
3699999.			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)		4,556,280		4,556,280		XXX				452,608	452,608
9999999			- Totals		9,302,236		9,302,236		XXX				2,507,456	2,507,456

(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

NONE

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 2016	2 2015	3 2014	4 2013	5 2012
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	632,228	541,941	501,049	492,995	500,295
2. Commissions and reinsurance expense allowances	59,829	68,223	70,913	75,621	82,131
3. Contract claims	715,623	603,549	551,176	597,204	555,304
4. Surrender benefits and withdrawals for life contracts	249,171	248,266	274,072	297,174	311,684
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded	21,295	18,511	(10,837)	(4,188)	(4,721)
7. Increase in aggregate reserve for life and accident and health contracts	(227,409)	(98,373)	(127,393)	(119,289)	(89,810)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	103,125	96,022	103,181	50,973	106,194
9. Aggregate reserves for life and accident and health contracts	4,549,759	4,705,277	4,803,649	4,931,042	5,050,331
10. Liability for deposit-type contracts					
11. Contract claims unpaid	160,790	113,140	169,131	177,406	113,005
12. Amounts recoverable on reinsurance	102,738	134,079	113,253	113,758	112,015
13. Experience rating refunds due or unpaid	463	27,143	826	46,321	(11,638)
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due	15,018	21,150	17,559	18,525	20,538
16. Unauthorized reinsurance offset	6,795	2,376	2,505	1,986	3,354
17. Offset for reinsurance with Certified Reinsurers					
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					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

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)	95,916,327,234		95,916,327,234
2. Reinsurance (Line 16)	168,446,270	(168,446,270)	
3. Premiums and considerations (Line 15)	277,035	103,124,659	103,401,694
4. Net credit for ceded reinsurance	XXX	502,048,966	502,048,966
5. All other admitted assets (balance)	8,410,137,637		8,410,137,637
6. Total assets excluding Separate Accounts (Line 26)	104,495,188,176	436,727,355	104,931,915,531
7. Separate Account assets (Line 27)	36,857,755,372		36,857,755,372
8. Total assets (Line 28)	141,352,943,548	436,727,355	141,789,670,903
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	80,438,050,982	4,549,758,737	84,987,809,719
10. Liability for deposit-type contracts (Line 3)	1,105,765,024		1,105,765,024
11. Claim reserves (Line 4)	151,086,135	160,790,278	311,876,413
12. Policyholder dividends/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)	619		619
14. Other contract liabilities (Line 9)	269,977,847	(110,143,031)	159,834,816
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	6,794,780	(6,794,780)	
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)	13,800,411,847	(4,156,883,849)	9,643,527,998
20. Total liabilities excluding Separate Accounts (Line 26)	95,772,087,234	436,727,355	96,208,814,589
21. Separate Account liabilities (Line 27)	36,856,341,449		36,856,341,449
22. Total liabilities (Line 28)	132,628,428,683	436,727,355	133,065,156,038
23. Capital & surplus (Line 38)	8,724,514,865	XXX	8,724,514,865
24. Total liabilities, capital & surplus (Line 39)	141,352,943,548	436,727,355	141,789,670,903
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	4,549,758,737		
26. Claim reserves	160,790,278		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities	(110,143,031)		
31. Reinsurance ceded assets	168,446,270		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	4,768,852,254		
34. Premiums and considerations	103,124,659		
35. Reinsurance in unauthorized companies	6,794,780		
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	4,156,883,849		
40. Total ceded reinsurance payable/offsets	4,266,803,288		
41. Total net credit for ceded reinsurance	502,048,966		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.			1		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	3				
Active Status			Life Insurance Premiums	Annuity Considerations				
1.	Alabama	AL	L	73,187,241	137,862,166		211,049,407	5,334,855
2.	Alaska	AK	L	8,296,441	49,168,464		57,464,905	420,596
3.	Arizona	AZ	L	29,501,587	250,684,917		280,186,504	3,309,431
4.	Arkansas	AR	L	11,405,098	42,568,707		53,973,805	1,106,232
5.	California	CA	L	215,562,312	1,295,321,898		1,510,884,210	19,731,598
6.	Colorado	CO	L	18,992,387	245,014,393		264,006,780	3,582,023
7.	Connecticut	CT	L	15,480,360	173,318,466		188,798,826	3,160,200
8.	Delaware	DE	L	6,516,491	42,176,286		48,692,777	11,323,442
9.	District of Columbia	DC	L	5,685,674	21,186,320		26,871,994	379,250
10.	Florida	FL	L	192,404,780	729,739,933		922,144,713	25,969,367
11.	Georgia	GA	L	39,659,144	203,950,174		243,609,318	2,808,988
12.	Hawaii	HI	L	6,717,842	109,751,627		116,469,469	530,354
13.	Idaho	ID	L	8,262,141	47,316,299		55,578,440	1,039,395
14.	Illinois	IL	L	53,995,387	344,827,435		398,822,822	8,474,528
15.	Indiana	IN	L	13,717,276	111,222,959		124,940,235	2,837,883
16.	Iowa	IA	L	16,265,619	102,708,816		118,974,435	1,632,199
17.	Kansas	KS	L	20,290,617	89,973,549		110,264,166	1,709,980
18.	Kentucky	KY	L	9,629,413	93,157,824		102,787,237	1,968,560
19.	Louisiana	LA	L	49,066,111	220,938,136		270,004,247	5,008,687
20.	Maine	ME	L	5,714,641	41,013,769		46,728,410	970,734
21.	Maryland	MD	L	32,748,512	252,721,842		285,470,354	4,569,106
22.	Massachusetts	MA	L	54,144,754	635,274,978		689,419,732	6,909,186
23.	Michigan	MI	L	74,774,241	294,966,587		369,740,828	3,125,113
24.	Minnesota	MN	L	79,141,649	162,539,703		241,681,352	3,463,030
25.	Mississippi	MS	L	23,900,191	59,287,145		83,187,336	1,524,039
26.	Missouri	MO	L	27,087,920	258,768,164		285,856,084	6,567,672
27.	Montana	MT	L	4,398,919	28,650,479		33,049,398	2,276,070
28.	Nebraska	NE	L	9,531,362	49,968,796		59,500,158	631,327
29.	Nevada	NV	L	8,112,545	72,505,585		80,618,130	711,470
30.	New Hampshire	NH	L	7,586,185	82,871,784		90,457,969	1,816,618
31.	New Jersey	NJ	L	50,214,817	445,539,955		495,754,772	10,467,662
32.	New Mexico	NM	L	10,309,209	79,030,582		89,339,791	3,004,359
33.	New York	NY	L	216,762,643	1,008,353,306		1,225,115,949	15,613,076
34.	North Carolina	NC	L	25,874,160	276,165,846		302,040,006	8,268,963
35.	North Dakota	ND	L	4,440,936	17,358,706		21,799,642	253,800
36.	Ohio	OH	L	92,040,299	370,103,317		462,143,616	9,064,727
37.	Oklahoma	OK	L	16,116,559	74,920,962		91,037,521	1,985,450
38.	Oregon	OR	L	19,041,689	121,083,899		140,125,588	5,665,665
39.	Pennsylvania	PA	L	52,065,886	474,425,090		526,490,976	14,941,455
40.	Rhode Island	RI	L	4,653,830	51,267,973		55,921,803	3,743,834
41.	South Carolina	SC	L	13,873,871	152,916,766		166,790,637	1,718,210
42.	South Dakota	SD	L	20,978,037	46,607,749		67,585,786	510,276
43.	Tennessee	TN	L	30,322,991	163,479,025		193,802,016	3,487,441
44.	Texas	TX	L	132,980,712	766,498,900		899,479,612	27,471,574
45.	Utah	UT	L	10,420,568	104,123,897		114,544,465	1,685,926
46.	Vermont	VT	L	4,441,185	45,495,736		49,936,921	1,232,841
47.	Virginia	VA	L	62,704,377	316,897,849		379,602,226	4,922,871
48.	Washington	WA	L	89,152,294	322,206,447		411,358,741	5,878,558
49.	West Virginia	WV	L	2,765,303	44,216,250		46,981,553	1,074,328
50.	Wisconsin	WI	L	18,380,578	131,486,110		149,866,688	4,315,003
51.	Wyoming	WY	L	3,303,955	35,317,594		38,621,549	3,110,338
52.	American Samoa	AS	N					
53.	Guam	GU	L	17,322	591,641		608,963	
54.	Puerto Rico	PR	N	441,314	56,064		497,378	
55.	U.S. Virgin Islands	VI	L	50,250	124,335		174,585	
56.	Northern Mariana Islands	MP	N					
57.	Canada	CAN	N	1,614,213	530		1,614,743	
58.	Aggregate Other Alien	OT	XXX	6,215,106	1,493,239		7,708,345	
59.	Subtotal	(a)	.53	2,010,958,944	11,299,218,969		13,310,177,913	261,308,290
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		81,263	11,133		92,396	
94.	Aggregate or other amounts not allocable by State	XXX		38,132,044			38,132,044	
95.	Totals (Direct Business)	XXX		2,049,172,251	11,299,230,102		13,348,402,353	261,308,290
96.	Plus reinsurance assumed	XXX		3,766,394			3,766,394	
97.	Totals (All Business)	XXX		2,052,938,645	11,299,230,102		13,352,168,747	261,308,290
98.	Less reinsurance ceded	XXX		625,125,886			625,125,886	
99.	Totals (All Business) less Reinsurance Ceded	XXX		1,427,812,759	11,299,230,102	(b)	12,727,042,861	261,308,290
58001.	DETAILS OF WRITE-INS							
58002.	ZZZ Other Alien	XXX		6,215,106	1,493,239		7,708,345	
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		6,215,106	1,493,239		7,708,345	
9401.	Parent Company Contribution for Employee Benefit Plans	XXX		38,132,044			38,132,044	
9402.		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		38,132,044			38,132,044	

(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.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

(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

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			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	73,187,241	137,862,166			5,334,855	216,384,262
2.	Alaska	AK	8,296,441	49,168,464			420,596	57,885,501
3.	Arizona	AZ	29,501,587	250,684,917			3,309,431	283,495,935
4.	Arkansas	AR	11,405,098	42,568,707			1,106,232	55,080,037
5.	California	CA	215,562,312	1,295,321,898			19,731,598	1,530,615,808
6.	Colorado	CO	18,992,387	245,014,393			3,582,023	267,588,803
7.	Connecticut	CT	15,480,360	173,318,466			3,160,200	191,959,026
8.	Delaware	DE	6,516,491	42,176,286			11,323,442	60,016,219
9.	District of Columbia	DC	5,685,674	21,186,320			379,250	27,251,244
10.	Florida	FL	192,404,780	729,739,933			25,969,367	948,114,080
11.	Georgia	GA	39,659,144	203,950,174			2,808,988	246,418,306
12.	Hawaii	HI	6,717,842	109,751,627			530,354	116,999,823
13.	Idaho	ID	8,262,141	47,316,299			1,039,395	56,617,835
14.	Illinois	IL	53,995,387	344,827,435			8,474,528	407,297,350
15.	Indiana	IN	13,717,276	111,222,959			2,837,883	127,778,118
16.	Iowa	IA	16,265,619	102,708,816			1,632,199	120,606,634
17.	Kansas	KS	20,290,617	89,973,549			1,709,980	111,974,146
18.	Kentucky	KY	9,629,413	93,157,824			1,968,560	104,755,797
19.	Louisiana	LA	49,066,111	220,938,136			5,008,687	275,012,934
20.	Maine	ME	5,714,641	41,013,769			970,734	47,699,144
21.	Maryland	MD	32,748,512	252,721,842			4,569,106	290,039,460
22.	Massachusetts	MA	54,144,754	635,274,978			6,909,186	696,328,918
23.	Michigan	MI	74,774,241	294,966,587			3,125,113	372,865,941
24.	Minnesota	MN	79,141,649	162,539,703			3,463,030	245,144,382
25.	Mississippi	MS	23,900,191	59,287,145			1,524,039	84,711,375
26.	Missouri	MO	27,087,920	258,768,164			6,567,672	292,423,756
27.	Montana	MT	4,398,919	28,650,479			2,276,070	35,325,468
28.	Nebraska	NE	9,531,362	49,968,796			631,327	60,131,485
29.	Nevada	NV	8,112,545	72,505,585			711,470	81,329,600
30.	New Hampshire	NH	7,586,185	82,871,784			1,816,618	92,274,587
31.	New Jersey	NJ	50,214,817	445,539,955			10,467,662	506,222,434
32.	New Mexico	NM	10,309,209	79,030,582			3,004,359	92,344,150
33.	New York	NY	216,762,643	1,008,353,306			15,613,076	1,240,729,025
34.	North Carolina	NC	25,874,160	276,165,846			8,268,963	310,308,969
35.	North Dakota	ND	4,440,936	17,358,706			253,800	22,053,442
36.	Ohio	OH	92,040,299	370,103,317			9,064,727	471,208,343
37.	Oklahoma	OK	16,116,559	74,920,962			1,985,450	93,022,971
38.	Oregon	OR	19,041,689	121,083,899			5,665,665	145,791,253
39.	Pennsylvania	PA	52,065,886	474,425,090			14,941,455	541,432,431
40.	Rhode Island	RI	4,653,830	51,267,973			3,743,834	59,665,637
41.	South Carolina	SC	13,873,871	152,916,766			1,718,210	168,508,847
42.	South Dakota	SD	20,978,037	46,607,749			510,276	68,096,062
43.	Tennessee	TN	30,322,991	163,479,025			3,487,441	197,289,457
44.	Texas	TX	132,980,712	766,498,900			27,471,574	926,951,186
45.	Utah	UT	10,420,568	104,123,897			1,685,926	116,230,391
46.	Vermont	VT	4,441,185	45,495,736			1,232,841	51,169,762
47.	Virginia	VA	62,704,377	316,897,849			4,922,871	384,525,097
48.	Washington	WA	89,152,294	322,206,447			5,878,558	417,237,299
49.	West Virginia	WV	2,765,303	44,216,250			1,074,328	48,055,881
50.	Wisconsin	WI	18,380,578	131,486,110			4,315,003	154,181,691
51.	Wyoming	WY	3,303,955	35,317,594			3,110,338	41,731,887
52.	American Samoa	AS						
53.	Guam	GU	17,322	591,641				608,963
54.	Puerto Rico	PR	441,314	56,064				497,378
55.	U.S. Virgin Islands	VI	50,250	124,335				174,585
56.	Northern Mariana Islands	MP						
57.	Canada	CAN	1,614,213	530				1,614,743
58.	Aggregate Other Alien	OT	6,215,106	1,493,239				7,708,345
59.	Total		2,010,958,944	11,299,218,969			261,308,290	13,571,486,203

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

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

New York Life Insurance Company (Parent) (continued)

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Flatiron CLO 2013-1 Ltd. (CYM)
Flatiron CLO 2014-1 Ltd. (CYM)
Flatiron CLO 17 Ltd. (CYM)
Flatiron CLO 2015-1 Ltd. (CYM)
Stratford CDO 2001-1 Ltd. (CYM)
Silverado CLO 2006-II Limited (CYM)
 Silverado 2006-II Equity Holdings LLC, Series A (CYM)
New York Life Funding (CYM)
New York Life Global Funding (DE)
Martingale Road LLC (DE)
UFI-NOR Federal Receivables (NY)
Government Energy Savings Trust 2003-A (NY)
NYL Equipment Issuance Trust (DE)
NYL Equipment Issuance Trust 2014-2 (DE)
Cortlandt Town Center LLC (DE)
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-RTL Brookhaven PA 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)
JREP Fund Holdings I, L.P. (CYM)
Jaguar Real Estate Partners L.P. (CYM)
REEP-OFC One Water Ridge NC LLC (DE)
REEP-OFC Two Water Ridge NC LLC (DE)
REEP-OFC Four Water Ridge NC LLC (DE)
REEP-OFC Five Water Ridge NC LLC (DE)

REEP-OFC Six Water Ridge NC LLC (DE)
REEP-OFC Seven Water Ridge NC LLC (DE)
REEP-OFC Eight Water Ridge NC LLC (DE)
REEP-OFC Nine Water Ridge NC LLC (DE)
REEP-OFC Ten Water Ridge NC LLC (DE)
REEP-OFC Eleven Water Ridge NC LLC (DE)
REEP-OFC Water Ridge NC Holdco LLC (DE)
REEP-MF Fountain Place MN LLC (DE)
 REEP-MF FOUNTAIN PLACE LLC
REEP-OFC ONE BOWDOIN SQUARE MA LLC (DE)
REEP-IND 10 WEST AZ LLC (DE)

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
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New York Life Insurance and Annuity Corporation

Ausbil IT - Ausbil Microcap Fund (AUS)
Ausbil IT – Candriam Sustainable Global Equity Fund (AUS)
MacKay Shields Unconstrained Bond Fund (DE)

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 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)
 MNCVAD-OFC ONE BAY CA LLC(DE)
 MNCVAD-HARVEST ONE BAY LLC(DE)
 MNCVAD-IND RICHMOND CA LLC (DE)

NYLIFE LLC

Eagle Strategies LLC (DE)
New York Life Capital Corporation (DE)
New York Life Trust Company (13-3808042) (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)

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

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New York Life Investment Management Holdings LLC	
Institutional Capital LLC (03-0598064)(DE) 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 Capital Trading GP LLC MacKay Municipal Capital Trading Master Fund, L.P. MacKay Municipal Capital Trading Fund, L.P. MacKay Municipal California Opportunities Fund, L.P. (DE) MacKay Municipal New York Opportunities GP LLC (DE) MacKay Municipal New York Opportunities Fund, L.P.(DE) Cornerstone Capital Management Holdings LLC (13-5582869)(DE) Cornerstone Capital Management LLC (41-1763532)(DE) Cornerstone US Equity Market Neutral Fund, LLC (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) Ausbil Investment Management Ltd Employee Share Trust(AUS) Candriam Luxembourg, partnership limited by shares (LUX) Candriam Luxembourg Italy Branch Candriam Luxembourg UK Establishment Candriam Luxembourg Germany Branch Candriam Luxembourg US Branch Candriam Luxembourg Spain Branch Candriam Luxembourg Netherland Branch Candriam Luxembourg MENA Branch (Dubai, UAE) BIL Prime Advanced Cash + 100 (LUX) Candriam France, simplified joint-stock company (FRA) Candriam Monétaire (FRA) Candriam Switzerland LLC, limited liability company (CHE) Candriam Belgium, public limited company (BEL) Candriam Bonds Convertible Opportunities (LUX) Candriam Alternative Return Equity Market Neutral (LUX) Cordius CIG (LUX) New York Life Investment Management LLC (DE) Madison Core Property Fund LLC (DE) MIREF 1500 Quail, LLC (DE) MIREF Mill Creek, LLC (DE) MIREF Gateway, LLC (DE) MIREF Delta Court, 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)

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)

MIREF Bedminster, LLC (DE)
MIREF Barton's Creek, LLC (DE)
 Barton's Lodge Apartments, LLC (DE)
MIREF Marketpointe, LLC (DE)
MIREF 101 East Crossroads, LLC (DE)
 101 East Crossroads, LLC (DE)
MIREF Waterview, LLC (DE)
MIREF Chain Bridge, LLC (DE)
 1991 Chain Bridge Road, LLC (DE)
MIREF Aptakasic, LLC (DE)
 Aptakasic Creek Corporate Park, LLC (DE)
MIREF Hawthorne, LLC (DE)
MIREF Auburn 277, LLC (DE)
MIREF Sumner North, LLC (DE)
MIREF Wellington, LLC (DE)
MIREF Warner Center, LLC (DE)
MADISON-IND Valley Business Park CA LLC (DE)
MADISON-MF Duluth GA LLC (DE)
MADISON-MF Casa Santa Fe AZ LLC (DE)
MADISON-MF Cabrillo AZ LLC (DE)
MADISON-OFC Centerstone I CA LLC (DE)
MADISON-OFC Centerstone III CA LLC (DE)
MADISON-MOB Centerstone IV CA LLC (DE)
MADISON-OFC Canyon Commons CA LLC (DE)
MADISON-OFC Centerpoint Plaza CA LLC (DE)
MADISON-IND Logistics NC LLC (DE)
 MCPF-LRC Logistics LLC (DE)
MADISON-MF Desert Mirage AZ LLC (DE)
MADISON-OFC One Main Place OR LLC (DE)
MADISON-IND Fenton MO LLC (DE)
MADISON-IND Hitzert Roadway MO LLC (DE)
MADISON-MF Hoyt OR LLC (DE)
MADISON-RTL Clifton Heights PA LLC (DE)
MADISON-IND Locust CA LLC (DE)
MADISON-OFC Weston Pointe FL LLC (DE)
 MADISON-MF Henderson NV LLC (DE)MCPF-SP Henderson LLC (DE)
 MADISON-SP Henderson LLC (DE)
 MADISON-IND VISTA LOGISTICS OR LLC(DE)
 MADISON-SPECHT VISTA LOGISTICS LLC (DE)
 MADISON-MF MCCADDEN CA LLC (DE)
NYLIM-GCR Fund I, LLC (DE)
NYLIM Fund II GP, LLC (DE)
 NYLIM Real Estate Mezzanine Fund II, LP (DE)
 NYLIM-TND, LLC (DE)
 NYLIM-DCM, LLC (DE)

NYLIM-MM, LLC (DE)
 DCM-N, LLC (DE)
 DCM Warehouse Series A, LLC (DE)
 DCM Warehouse Series One, LLC (DE)
 Sixteen West Savannah, LLC (IN)
NYLIM RE Mezzanine Fund II Investment Corporation (DE)
WFHG GP, LLC (DE)
 Workforce Housing Fund I-2007 LP (DE)
 Evolvece Asset Management, Ltd. (IND)
GoldPoint Partners LLC (13-4091043) (DE)
 GoldPoint Mezzanine Partners IV GenPar GP, LLC (DE)
 GoldPoint Mezzanine Partners Offshore IV, L.P. (CYM)
 GoldPoint Mezzanine Partners IV GenPar LP (DE)
 GoldPoint Mezzanine Partners IV, LP (DE)
 GPP Mezzanine Blocker Holdco A, LP (DE)
 GPP Mezzanine Blocker Holdco Preferred A, LP(DE)
 GPP Mezzanine Blocker A, LP (DE)
 GPP Mezzanine Blocker Holdco B, LP (DE)
 GPP Mezzanine Blocker B, LP (DE)
 GoldPoint Mezzanine Partners Co-Investment Fund A, LP (DE)
NYLCAP 2010 Co-Invest GenPar GP, LLC (DE)
 NYLCAP 2010 Co-Invest GenPar L.P. (DE)
 NYLCAP 2010 Co-Invest L.P. (DE)
 NYLCAP 2010 Co-Invest ECI Blocker Holdco A L.P. (DE)
 NYLCAP 2010 Co-Invest ECI Blocker A L.P. (DE)
 NYLCAP 2010 Co-Invest ECI Blocker Holdco B L.P. (DE)
 NYLCAP 2010 Co-Invest ECI Blocker B L.P. (DE)
 NYLCAP 2010 Co-Invest ECI Blocker Holdco E L.P. (DE)
 NYLCAP 2010 Co-Invest ECI Blocker E L.P. (DE)
 NYLCAP 2010 Co-Invest ECI Blocker Holdco F L.P. (DE)
 NYLCAP 2010 Co-Invest ECI Blocker F L.P. (DE)
 NYLCAP 2010 Co-Invest ECI Blocker Holdco G L.P. (DE)
 NYLCAP 2010 Co-Invest ECI Blocker G L.P. (DE)
New York Life Capital Partners, LLC (DE)
 New York Life Capital Partners, LP (13-4091045) (DE)
New York Life Capital Partners II, LLC (DE)
 New York Life Capital Partners II, L.P. (DE)
New York Life Capital Partners III GenPar GP, LLC (DE)
 New York Life Capital Partners III GenPar, LP (DE)
 New York Life Capital Partners III, LP (DE)
 New York Life Capital Partners III-A, LP (DE)
New York Life Capital Partners IV GenPar GP, LLC (DE)
 New York Life Capital Partners IV GenPar, LP (DE)
 New York Life Capital Partners IV, LP (DE)
 New York Life Capital Partners IV-A, LP (DE)

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 GenPar GP 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)
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
NYLCAP Holdings (Mauritius) LLC (MUS)
Jacob Ballas Capital India PVT, LTD (MUS)
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)
C.B. Fleet TopCo. LLC (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 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, LP (DE)
NYLCAP Select Manager GenPar GP, LLC (DE)
NYLCAP Select Manager Fund, LP (DE)
NYLCAP Select Manager Cayman Fund, LP (CYM)
NYLCAP Select Manager II GenPar GP, LLC (DE)
NYLCAP Select Manager II GenPar GP L.P. (CYM)
NYLCAP Select Manager Fund II, L.P. (CYM)
NYLCAP Canada GenPar Inc. (CAN)
NYLCAP Select Manager Canada Fund, LP (CAN)
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)

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)

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) PASCCIF Carry Parent, LLC (DE) PASCCIF Carry, LLC (DE) Private Advisors Small Company Buyout Fund II, L.P. (DE) PASCBF III GP, LLC (DE) Private Advisors Small Company Buyout Fund III, LP (DE) PASCBF IV Carry Parent, LLC (DE) PASCBF IV Carry, LLC (DE) PASCBF IV GP, LLC (DE) Private Advisors Small Company Buyout Fund IV, LP (DE) PASCBF V Carry Parent, LLC (DE) PASCBF V Carry, LLC (DE) PASCBF V GP, LLC (DE) Private Advisors Small Company Buyout Fund V, LP (DE) Private Advisors Small Company Buyout V, ERISA Fund, LP (DE) PASCPEF VI Carry Parent, LLC (DE) PASPEF VI Carry, LLC (DE) PASCPEF VI GP, LLC (DE) Private Advisors Small Company Private Equity Fund VI, LP (DE) Private Advisors Small Company Private Equity Fund VI (Cayman), LP (CYM) PASCPEF VII GP, LLC (DE) Private Advisors Small Company Private Equity Fund VII, LP (DE) PASCPEF VII Carry Parent, LLC (DE) PASCPEF VII Carry, LLC (DE) PA Real Assets Carry Parent, LLC (DE) PA Real Assets Carry, LLC (DE) PA Emerging Manager Carry Parent, LLC (DE) PA Emerging Manager Carry, LLC (DE) RIC I GP, LLC (DE) Richmond Coinvestment Partners I, LP (DE) RIC I Carry Parent, LLC (DE) RIC I Carry, LLC (DE) PARAF GP, LLC (DE) Private Advisors Real Assets Fund, LP (DE) PARAF Carry Parent, LLC (DE) PARAF Carry, LLC (DE) Cuyahoga Capital Partners I Management Group, LLC (DE) Cuyahoga Capital Partners II Management Group LLC (DE) Cuyahoga Capital Partners III Management Group LLC (DE) Cuyahoga Capital Partners IV Management Group LLC (DE) PASF V GP, LLC Private Advisors Secondary Fund V, LP PASF V Carry Parent, LLC PASF V Carry, LLC	Cuyahoga Capital Emerging Buyout Partners Management Group LLC (DE) UVF GP, LLC (DE) Undiscovered Value Fund, LP (DE) Undiscovered Value Fund, Ltd. (CYM) Undiscovered Value Master Fund SPC (CYM) Private Advisors Stable Value Fund, Ltd. (DE) Index IQ Holdings Inc. (DE) Financial Development LLC (DE) IndexIQ, Inc. (DE) IndexIQ LLC (DE) IndexIQ Advisors LLC (DE) New York Life Investment Management Asia Limited (CYM)
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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)
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)
 Lot 1.01 LLC (DE) FP
REEP-OFC Mallory TN LLC
REEP-IND NJ LLC (DE)
 NJIND JV LLC (DE)
 NJIND Hook Road 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-SP Marina Landing LLC (DE)
REEP-IND Valwood TX 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)
REEP-OFC 5005 LBJ Freeway TX LLC (DE)
 5005 LBJ Tower LLC (DE)
REEP-MF SPENCER NV LLC (DE)
 REEP-HZ SPENCER JV LLC (DE)
 REEP-HZ SPENCER LLC (DE)
REEP-OFC/RTL MARKET ROSS TX LLC (DE)

MARKET ROSS TX JV LLC (DE)
MARKET ROSS TX GARAGE OWNER LLC (DE)
MARKET ROSS TX OFFICE OWNER LLC (DE)
MARKET ROSS TX RETAIL OWNER LLC (DE)
REEP-OFC Mallory TN LLC (DE)
 3665 Mallory JV LLC (DE)
REEP-OFC WATER RIDGE NC LLC (DE)

ANNUAL STATEMENT FOR THE YEAR 2016 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 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Y/N)	16 *
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- ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)					
0826	New York Life Group	66915	13-5582869	1583827	0000071633		New York Life Insurance Company New York Life Insurance & Annuity Corporation	NY	UDP						
0826	New York Life Group	91596	13-3044743	3683691	0000727136			DE		New York Life Insurance Company New York Life Insurance & Annuity Corporation	Ownership	100.000	New York Life Insurance Company	N	
		00000					Ausbil IT - Ausbil Microcap Fund Ausbil IT Candriam Sustainable Global Equity Fund	AUS	DS		Ownership	9.810	New York Life Insurance Company	N	
		00000						AUS	DS	New York Life Insurance & Annuity Corporation	Ownership	37.560	New York Life Insurance Company	N	
		00000					MacKay Shields Unconstrained Bond Fund	DE	DS	New York Life Insurance and Annuity Corporation	Ownership	100.000	New York Life Insurance Company	N	
0826	New York Life Group	81353	52-1530175				NYLIFE Insurance Company of Arizona	AZ	IA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		00000	13-4199614				New York Life Enterprises LLC	DE	DS	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		00000					New York Life International Holdings Limited	MUS	NIA	New York Life Enterprises LLC	Ownership	84.380	New York Life Insurance Company	N	
		00000					New York Life International Holdings Limited	MUS	NIA		Ownership	15.620	New York Life Insurance Company	N	
		00000					NYL Cayman Holdings Ltd.	CYM	NIA	New York Life Enterprises LLC	Ownership	100.000	New York Life Insurance Company	N	
		00000					NYL Worldwide Capital Investments, LLC	DE	NIA	NYL Cayman Holdings Ltd.	Ownership	100.000	New York Life Insurance Company	N	
		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	N	
		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	N	
		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	N	
		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	N	
		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	N	
		00000					SEAF Sichuan SME Investment Fund LLC	DE	NIA	New York Life Enterprises LLC	Ownership	39.980	New York Life Insurance Company	N	
		00000					NYL Real Assets LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		00000					NYL Emerging Manager LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		00000	13-4081725	2928649	0001270096		NYLIFE LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		00000					Eagle Strategies LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
		00000					New York Life Capital Corporation	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
		00000					NYL Executive Benefits LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
		00000	13-2649692		0000071637		NYLIFE Securities LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
		00000					NYLINK Insurance Agency Incorporated	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
		00000					NYLUK I Company	GBR	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
		00000					NYLUK II Company	GBR	NIA	NYLUK I Company	Ownership	100.000	New York Life Insurance Company	N	
		00000					Gresham Mortgage	GBR	NIA	NYLUK II Company	Ownership	100.000	New York Life Insurance Company	N	
		00000					W Construction Company	GBR	NIA	NYLUK II Company	Ownership	100.000	New York Life Insurance Company	N	
		00000					WIM (AIM)	GBR	NIA	NYLUK II Company	Ownership	100.000	New York Life Insurance Company	N	
		00000					WUT	GBR	NIA	NYLUK II Company	Ownership	100.000	New York Life Insurance Company	N	
		00000					JREP Fund Holdings I, L.P.	CYM	NIA	New York Life Insurance Company	Ownership	12.500	New York Life Insurance Company	N	
		00000					Jaguar Real Estate Partners L.P.	CYM	NIA	New York Life Insurance Company	Ownership	30.300	New York Life Insurance Company	N	
		00000	46-4293486				NYL Investors LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		00000					NYLIM Holdings NCVAD, GP, LLC	DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	N	
		00000					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	N	
		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	N	
		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	N	
		00000					MNCVAD-CP Norris Canyon LLC	DE	NIA	MNCVAD-IND Norris Canyon CA LLC	Ownership	94.000	New York Life Insurance Company	N	

ANNUAL STATEMENT FOR THE YEAR 2016 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	16
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 Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		.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	N	
		.00000					MNCVAD-SEAGATE 2665 North First LLC	DE	NIA	MNCVAD-OFC 2665 North First CA LLC	Ownership	90.000	New York Life Insurance Company	N	
		.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	N	
		.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	N	
		.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	N	
		.00000					MNCVAD-GRAYMARK Ridder Park LLC	DE	NIA	MNCVAD-OFC Ridder Park CA LLC	Ownership	97.500	New York Life Insurance Company	N	
		.00000					MNCVAD-OFC ONE BAY CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund I, L.P.	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MNCVAD-HARVEST ONE BAY LLC	DE	NIA	MNCVAD-OFC ONE BAY CA LLC	Ownership	95.000	New York Life Insurance Company	N	
		.00000					MNCVAD-IND RICHMOND CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund I, L.P.	Ownership	100.000	New York Life Insurance Company	N	
		.00000					NYL Wind Investments LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		.00000					PTC Acquisitions, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		.00000					NYLife Real Estate Holdings, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		.00000					CC Acquisitions, LP	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000		3663273			Huntsville NVL LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					REEP-IND FREEDOM MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		.00000					REEP-IND AEGEAN MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		.00000					REEP-IND LYMAN MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		.00000					REEP-IND Kent LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		.00000					REEP-MF Cumberland TN LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					Cumberland Apartments, LLC	TN	NIA	REEP-MF Cumberland TN LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					REEP-RTL Bradford PA LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					REEP-IND Forest Park NJ LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					FP Building 1-2-3 LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					FP Building 4 LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					FP Building 17, LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					FP Building 18, LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					FP Building 19, LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					FP Building 20, LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					FP Mantua Grove LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					FP Lot 1.01 LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					REEP-IND Continental NC LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					LRC-Patriot, LLC	DE	NIA	REEP-IND Continental NC LLC	Ownership	93.000	New York Life Insurance Company	N	
		.00000					REEP-LRC Industrial LLC	DE	NIA	LRC-Patriot, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					REEP-OFC 525 N Tryon NC LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					525 Charlotte Office LLC	DE	NIA	REEP-OFC 525 N Tryon NC LLC	Ownership	95.000	New York Life Insurance Company	N	
		.00000					REEP-IND RTG NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		.00000					REEP-OFC Royal Centre GA LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					Royal Centre, LLC	DE	NIA	REEP-OFC Royal Centre GA LLC	Ownership	90.000	New York Life Insurance Company	N	
		.00000					REEP-RTL CTC NY LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					REEP-OFC 5005 LBJ Freeway TX LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	97.000	New York Life Insurance Company	N	
		.00000					5005 LBJ Tower LLC	DE	NIA	REEP-OFC 5005 LBJ Freeway TX LLC	Ownership	97.000	New York Life Insurance Company	N	
		.00000					REEP-MF SPENCER NV LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					REEP-HZ SPENCER JV LLC	DE	NIA	REEP-MF SPENCER NV LLC	Ownership	92.700	New York Life Insurance Company	N	
		.00000					REEP-HZ SPENCER LLC	DE	NIA	REEP-HZ SPENCER JV LLC	Ownership	92.700	New York Life Insurance Company	N	
		.00000					REEP-RTL Brookhaven PA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
		.00000					REEP-OFC Mallory TN LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					3665 Mallory JV LLC	DE	NIA	REEP-OFC Mallory TN LLC	Ownership	90.900	New York Life Insurance Company	N	
		.00000					REEP-IND CHINO CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	

ANNUAL STATEMENT FOR THE YEAR 2016 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	16
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 Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		.00000					REEP-OFC CORPORATE POINTE CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC VON KARMAN CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Cortlandt Town Center LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-IND Fridley MN LLC	MN	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-IND Green Oaks IL LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Bellevue WA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-IND NJ LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NJIND JV LLC	DE	NIA	REEP-IND NJ LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NJIND Hook Road LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NJIND Raritan Center LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NJIND Talmadge Road LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NJIND Bay Avenue LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NJIND Melrich Road LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NJIND Corbin Street LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NJIND Carter Drive LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-Enclave TX LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-MF Issaquah WA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-MF Mira Loma II TX LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-MF Verde NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-MF Mount Vernon GA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-MF Summitt Ridge CO LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OF Centerpointe VA LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-RTL SASI GA LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-MF Chandler AZ LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-MF Woodridge IL LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-MF Wallingford WA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-IND Valwood TX LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-MF Marina Landing WA LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-SP Marina Landing LLC	DE	NIA	REEP-MF Marina Landing WA LLC	Ownership	98.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC 575 Lex NY LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC 575 Lex NY GP LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Drakes Landing CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Westory DC LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					CT 160 CORPORATE COURT LLC	DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH Farmingdale, NY, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLMDC King of Prussia GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLMDC King of Prussia Realty, LP	DE	NIA	NYLMDC King of Prussia GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH Attleboro MA, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-Ennis GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-Ennis, L.P.	TX	NIA	NYMH-Ennis GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-Freeport GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-Freeport, L.P.	TX	NIA	NYMH-Freeport GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-Houston GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-Houston, L.P.	TX	NIA	NYMH-Houston GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-Plano GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-Plano, L.P.	TX	NIA	NYMH-Plano GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-San Antonio GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-San Antonio, L.P.	TX	NIA	NYMH-San Antonio GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-Stephenville GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-Stephenville, L.P.	TX	NIA	NYMH-Stephenville GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-Taylor GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYMH-Taylor, L.P.	TX	NIA	NYMH-Taylor GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-002 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-003 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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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	.N	
		.00000					SCP 2005-C21-007 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-008 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-009 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-017 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-018 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-021 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-025 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-031 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-036 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-041 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-043 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-044 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-048 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-061 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-063 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-067 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-069 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					SCP 2005-C21-070 LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Silver Spring, LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Silver Spring Associates, L.P.	.PA	NIA	Silver Spring, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					2015 DIL PORTFOLIO HOLDINGS LLC	.DE	NIA	New York Life Insurance Company	Ownership	62.308	New York Life Insurance Company	.N	
		.00000					2015 DIL PORTFOLIO HOLDINGS LLC	.DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	37.692	New York Life Insurance Company	.N	
		.00000					CT 611 W. JOHNSON AVE LLC	.DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					CT 550 RESEARCH PKWY LLC	.DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NJ 663 E. CRESCENT AVE LLC	.DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NJ 1881 ROUTE 46 LLC	.DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					PA 180 KOST RD LLC	.DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC One Water Ridge NC LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Two Water Ridge NC LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Four Water Ridge NC LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Five Water Ridge NC LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Six Water Ridge NC LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Seven Water Ridge NC LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Eight Water Ridge NC LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Nine Water Ridge NC LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Ten Water Ridge NC LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Eleven Water Ridge NC LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Water Ridge NC Holdco LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC Water Ridge NC LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-MF Fountain Place MN LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-MF FOUNTAIN PLACE LLC	.DE	NIA	REEP-MF Fountain Place MN LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-OFC ONE BOWDOIN SQUARE MA LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					REEP-IND 10 WEST AZ LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000	52-2206685		0001513831		New York Life Investment Management Holdings LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					New York Life Investment Management Asia Limited	.CYM	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Index IQ Holdings Inc.	.DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000			0001460140		Financial Development LLC	.DE	NIA	New York Life Investment Management Holdings LLC	Ownership	74.370	New York Life Insurance Company	.N	
		.00000			0001460140		Financial Development LLC	.DE	NIA	Index IQ Holdings Inc.	Ownership	25.630	New York Life Insurance Company	.N	

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		.00000			0001364028		IndexIQ, Inc.	DE	NIA	Financial Development LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					IndexIQ LLC	DE	NIA	Financial Development LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001415996		IndexIQ Advisors LLC	DE	NIA	IndexIQ LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000	03-0598064		0000050672		Institutional Capital LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000	13-3741759		0000914898		NYLIFE Distributors LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001103598		NYLIM Service Company LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000	13-4080466		0000061227		MackKay Shields LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Shields Core Plus Opportunities Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Shields Core Plus / Opportunities Fund LP	DE	NIA	MackKay Shields Core Plus Opportunities Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001502131		MackKay Shields Credit Strategy Fund LTD	CYM	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001502133		MackKay Shields Defensive Bond Arbitrage Fund Ltd.	BMJ	NIA	MackKay Shields LLC	Board of Directors	0.000	New York Life Insurance Company	N	
		.00000			0001502133		Mackay Shields Defensive Bond Arbitrage Fund Ltd.	BMJ	NIA	New York Life Insurance Company	Ownership	13.640	New York Life Insurance Company	N	
		.00000			0001502133		Mackay Shields Defensive Bond Arbitrage Fund Ltd.	BMJ	NIA	MackKay Shields LLC	Ownership	0.720	New York Life Insurance Company	N	
		.00000					MackKay Shields High Yield Active Core Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001502130		MackKay Shields High Yield Active Core Fund LP	DE	NIA	MackKay Shields High Yield Active Core Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Shields Core Fixed Income Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000	45-2733007		0001529525		MackKay Shields Core Fixed Income Fund LP	DE	NIA	MackKay Shields Core Fixed Income Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Municipal Managers Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001432467		MackKay Municipal Opportunities Master Fund, L.P.	DE	NIA	MackKay Municipal Managers Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001432468		MackKay Municipal Opportunities Fund, L.P.	DE	NIA	MackKay Municipal Managers Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Municipal Managers Credit Opportunities GP, LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001460030		MackKay Municipal Credit Opportunities Master Fund, L.P.	DE	NIA	MackKay Municipal Managers Credit Opportunities GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001460023		MackKay Municipal Credit Opportunities Fund, L.P.	DE	NIA	MackKay Municipal Managers Credit Opportunities GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Municipal Short Term Opportunities Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000	45-3041041		0001532022		MackKay Municipal Short Term Opportunities Fund LP	DE	NIA	MackKay Municipal Short Term Opportunities Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Municipal New York Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Municipal New York Opportunities Fund, L.P.	DE	NIA	MackKay Municipal New York Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Municipal Capital Trading GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Municipal Capital Trading Master Fund, L.P.	DE	NIA	MackKay Municipal Capital Trading GP LLC	Ownership	100.000	New York Life Insurance Company	N	

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							MackKay Municipal Capital Trading Fund, L.P.	DE	NIA	MackKay Municipal Capital Trading GP LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					Plainview Funds plc	IRL	NIA	MackKay Shields LLC	Ownership	50.000	New York Life Insurance Company	N	
		.00000					Plainview Funds plc	IRL	NIA	MackKay Shields LLC	Board of Directors	0.000	New York Life Insurance Company	N	
		.00000					Plainview Funds plc - MackKay Shields - Emerging Markets Credit Portfolio	IRL	NIA	New York Life Insurance & Annuity Corporation	Ownership	99.980	New York Life Insurance Company	N	
		.00000					Plainview Funds plc - MackKay Shields - Flexible Bond Portfolio	IRL	NIA	Plainview Funds Plc	Management	0.000	New York Life Insurance Company	N	3
		.00000					Plainview Funds plc - MackKay Shields - Unconstrained Bond Portfolio	IRL	NIA	New York Life Insurance Company	Ownership	16.910	New York Life Insurance Company	N	
		.00000					Plainview Funds plc - MackKay Shields - Unconstrained Bond Portfolio	IRL	NIA	MackKay Shields LLC	Ownership	1.510	New York Life Insurance Company	N	
		.00000					Plainview Funds plc - MackKay Shields - Floating Rate High Yield Portfolio	IRL	NIA	New York Life Insurance Company	Ownership	93.010	New York Life Insurance Company	N	
		.00000					Plainview Funds plc - MackKay Shields - Floating Rate High Yield Portfolio	IRL	NIA	MackKay Shields LLC	Ownership	6.980	New York Life Insurance Company	N	
		.00000					Plainview Funds plc - MackKay Shields Core Plus Opportunities Portfolio	IRL	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.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	N	3
		.00000					MackKay Shields (International) Ltd.	GBR	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Shields (Services) Ltd.	GBR	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Shields UK LLP	GBR	NIA	MackKay Shields (International) Ltd.	Ownership	99.000	New York Life Insurance Company	N	
		.00000					MackKay Shields UK LLP	GBR	NIA	MackKay Shields (Services) Ltd.	Ownership	1.000	New York Life Insurance Company	N	
		.00000					MackKay Shields Global Derivatives LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Municipal Managers Puerto Rico Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.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	N	
		.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	N	
		.00000					MackKay Municipal Managers California Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MackKay Municipal Managers California Opportunities Fund, L.P.	DE	NIA	Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					Madison Capital Funding LLC	DE	NIA	New York Life Insurance Company	Ownership	55.000	New York Life Insurance Company	N	
		.00000					Madison Capital Funding LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	45.000	New York Life Insurance Company	N	
		.00000					Madison Avenue Loan Fund GP LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000	80-0920962		0001577927		Madison Avenue Loan Fund LP	DE	NIA	Madison Avenue Loan Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					MCF Co-Investment GP LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001538585		MCF Co-Investment GP LP	DE	NIA	MCF Co-Investment GP LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					Madison Capital Funding Co-Investment Fund LP	DE	NIA	MCF Co-Investment GP LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001538584		MCF Fund I LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					Warwick McAlester Holdings, LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					Meeco Sullivan, LLC	DE	NIA	Warwick McAlester Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					Electric Avenue, LLC	DE	NIA	Warwick McAlester Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					Young America Holdings, LLC	DE	NIA	Madison Capital Funding LLC	Ownership	36.350	New York Life Insurance Company	N	
		.00000					YAC.ECOM Incorporated	MN	NIA	Young America Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					Young America, LLC	MN	NIA	Young America Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					Global Fulfillment Services, Inc.	AZ	NIA	Young America, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					SourceOne Worldwide, Inc.	MN	NIA	Young America, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					YA Canada Corporation	CAN	NIA	Young America, LLC	Ownership	100.000	New York Life Insurance Company	N	

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		.00000					Zenith Products Holdings, Inc	DE	NIA.....	Madison Capital Funding LLC	Ownership.....	16.360	New York Life Insurance CompanyN.....	
		.00000			0001347648		ZPC Holding Corp.	DE	NIA.....	Zenith Products Holdings, Inc	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					Zenith Products Corporation	DE	NIA.....	ZPC Holding Corp.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					Ironshore Investment BL I Ltd.	BMU	NIA.....	Madison Capital Funding LLC	Other.....	0.000	New York Life Insurance Company .....	..N.....	2
		.00000					MCF CLO III LLC	DE	NIA.....	Madison Capital Funding LLC	Ownership.....	2.330	New York Life Insurance Company .....	..N.....	
		.00000					MCF CLO III LLC	DE	NIA.....	Madison Capital Funding LLC	Other.....	0.000	New York Life Insurance Company .....	..N.....	2
		.00000					MCF CLO IV LLC	DE	NIA.....	Madison Capital Funding LLC	Other.....	0.000	New York Life Insurance Company .....	..N.....	2
		.00000					LMF WF Portfolio II, LLC	DE	NIA.....	Madison Capital Funding LLC	Other.....	0.000	New York Life Insurance Company .....	..N.....	2
		.00000					LMF WF Portfolio III, LLC	DE	NIA.....	Madison Capital Funding LLC	Other.....	0.000	New York Life Insurance Company .....	..N.....	2
		.00000					MCF CLO I LLC	DE	NIA.....	Madison Capital Funding LLC	Other.....	0.000	New York Life Insurance Company .....	..N.....	2
		.00000					MCF CLO I LLC	DE	NIA.....	Madison Capital Funding LLC	Ownership.....	2.530	New York Life Insurance Company .....	..N.....	
		.00000					MCF CLO II LLC	DE	NIA.....	Madison Capital Funding LLC	Other.....	0.000	New York Life Insurance Company .....	..N.....	2
		.00000	13-5582869		0001453415		Cornerstone Capital Management Holdings LLC ..	DE	NIA.....	New York Life Investment Management Holdings LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000	41-1763532		0001123570		Cornerstone Capital Management LLC	DE	NIA.....	Cornerstone Capital Management Holdings LLC ..	Ownership.....	51.000	New York Life Insurance Company .....	..N.....	
		.00000					Cornerstone US Equity Market Neutral Fund, LLC ..	DE	NIA.....	Cornerstone Capital Management LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					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 .....	..N.....	
		.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 .....	..N.....	
		.00000					NYL Workforce GP LLC	DE	NIA.....	New York Life Investment Management Holdings LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.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 .....	..N.....	
		.00000					New York Life Investment Management (U.K.) Ltd.	GBR	NIA.....	NYL Investors LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					Madison Core Property Fund LLC	DE	NIA.....	New York Life Insurance Company	Management	0.000	New York Life Insurance Company .....	..N.....	3
		.00000					MIREF 1500 Quail, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF Mill Creek, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF Gateway, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF Delta Court, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF Fremont Distribution Center, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					1101 Taylor Road LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF Century, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF York Road, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					York Road EW, LLC	DE	NIA.....	MIREF York Road, LLC	Ownership.....	64.800	New York Life Insurance Company .....	..N.....	
		.00000					York Road Retail West, LLC	DE	NIA.....	York Road EW, LLC	Ownership.....	64.800	New York Life Insurance Company .....	..N.....	
		.00000					2001 EW LLC	DE	NIA.....	York Road EW, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					2122 EW LLC	DE	NIA.....	York Road EW, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF Saddle River LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					Via Verde San Dimas, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF DC Corp.	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF L Street, LLC	DE	NIA.....	MIREF DC Corp.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					1901 L Street Corp.	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					1901 L Street LLC	DC	NIA.....	1901 L Street Corp.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF Newport Commons, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF Northsight, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF Riverside, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF Corporate Woods, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF Bedminster, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					MIREF Bartons Creek, LLC	DE	NIA.....	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					Bartons Lodge Apartments, LLC	DE	NIA.....	MIREF Bartons Creek, LLC	Ownership.....	90.000	New York Life Insurance Company .....	..N.....	

ANNUAL STATEMENT FOR THE YEAR 2016 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	16
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 Owner-ship Provide Per-centage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		.00000					MIREF Marketpointe, LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MIREF 101 East Crossroads, LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					101 East Crossroads, LLC	.DE	NIA	MIREF 101 East Crossroads, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MIREF Waterview, LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MIREF Chain Bridge, LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					1991 Chain Bridge Road, LLC	.DE	NIA	MIREF Chain Bridge, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MIREF Aptakasic, LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Aptakasic Creek Corporate Park, LLC	.DE	NIA	MIREF Aptakasic, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MIREF Hawthorne, LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MIREF Auburn 277, LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MIREF Sumner North, LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MIREF Wellington, LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MIREF Warner Center, LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-IND Valley Business Park CA LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-MF Duluth GA LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-MF Casa Santa Fe AZ LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-MF Cabrillo AZ LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-OFC Centerstone I CA LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-OFC Centerstone III CA LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-MOB Centerstone IV CA LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-OFC Canyon Commons CA LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-OFC Centerpoint Plaza CA LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-IND Logistics NC LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MCPP-LRC Logistics LLC	.DE	NIA	MADISON-IND Logistics NC LLC	Ownership	90.000	New York Life Insurance Company	.N	
		.00000					MADISON-MF Desert Mirage AZ LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-OFC One Main Place OR LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-IND Fenton MO LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-IND Hitzert Roadway MO LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-MF Hoyt OR LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-RTL Clifton Heights PA LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-IND Locust CA LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-OFC Weston Pointe FL LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-MF Henderson NV LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MCPP-SP Henderson LLC	.DE	NIA	MADISON-MF Henderson NV LLC	Ownership	90.000	New York Life Insurance Company	.N	
		.00000					MADISON-SP Henderson LLC	.DE	NIA	MCPP-SP Henderson LLC	Ownership	90.000	New York Life Insurance Company	.N	
		.00000					MADISON-IND VISTA LOGISTICS OR LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					MADISON-SPECHT VISTA LOGISTICS LLC	.DE	NIA	MADISON-IND VISTA LOGISTICS OR LLC	Ownership	95.000	New York Life Insurance Company	.N	
		.00000					MADISON-MF MCCADDEN CA LLC	.DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.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	.N	
		.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	.N	
		.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	.N	
		.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	.N	
		.00000					Candriam Luxembourg, partnership limited by shares	.LUX	NIA	New York Life Investment Management Global Holdings S.á.r.l.	Ownership	96.000	New York Life Insurance Company	.N	
		.00000					Candriam Luxembourg, partnership limited by shares	.LUX	NIA	Candriam Luxco S.á.r.l.	Ownership	4.000	New York Life Insurance Company	.N	
		.00000					Ausbil Investment Management Limited	.AUS	NIA	New York Life Investment Management Global Holdings S.á.r.l.	Ownership	78.350	New York Life Insurance Company	.N	
		.00000					Ausbil Australia Pty. Ltd.	.AUS	NIA	Ausbil Investment Management Limited	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Ausbil Asset Management Pty. Ltd.	.AUS	NIA	Ausbil Investment Management Limited	Ownership	100.000	New York Life Insurance Company	.N	

ANNUAL STATEMENT FOR THE YEAR 2016 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	16
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 Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		.00000					Ausbil Investment Management Limited Employee Share Trust	.AUS	.NIA	Ausbil Investment Management Limited	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					BIL Prime Advanced Cash + 100	.LUX	.NIA	Candriam Luxembourg, partnership limited by shares	Ownership	36.140	New York Life Insurance Company	.N	
		.00000					BIL Prime Advanced Cash + 100	.LUX	.NIA	Candriam Belgium, public limited company	Ownership	32.230	New York Life Insurance Company	.N	
		.00000					Candriam France, simplified joint-stock company	.FRA	.NIA	Candriam Luxembourg, partnership limited by shares	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Candriam Switzerland LLC, limited liability company	.CHE	.NIA	Candriam Luxembourg, partnership limited by shares	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Candriam Belgium public limited company	.BEL	.NIA	Candriam Luxembourg, partnership limited by shares	Ownership	99.990	New York Life Insurance Company	.N	
		.00000					Candriam Belgium public limited company	.BEL	.NIA	New York Life Investment Management Global Holdings S.à.r.l.	Ownership	0.010	New York Life Insurance Company	.N	
		.00000					Candriam Monétaire	.FRA	.NIA	Candriam Belgium public limited company	Ownership	16.400	New York Life Insurance Company	.N	
		.00000					Candriam Monétaire	.FRA	.NIA	Candriam France, simplified joint-stock company	Ownership	5.480	New York Life Insurance Company	.N	
		.00000					Cordius CIG	.LUX	.NIA	Candriam Luxembourg, partnership limited by shares	Ownership	68.040	New York Life Insurance Company	.N	
		.00000					Cordius CIG	.LUX	.NIA	Candriam Belgium public limited company	Ownership	15.980	New York Life Insurance Company	.N	
		.00000					Cordius CIG	.LUX	.NIA	Candriam France, simplified joint-stock company	Ownership	15.980	New York Life Insurance Company	.N	
		.00000					Candriam Bonds Convertible Opportunities	.LUX	.NIA	Candriam Luxembourg, partnership limited by shares	Ownership	29.540	New York Life Insurance Company	.N	
		.00000					Candriam Alternative Return Equity Market Neutral	.LUX	.NIA	Candriam Luxembourg, partnership limited by shares	Ownership	21.390	New York Life Insurance Company	.N	
		.00000					NYLIM-GCR Fund I, LLC	.DE	.NIA	New York Life Investment Management LLC	Ownership	50.000	New York Life Insurance Company	.N	
		.00000					NYLIM Fund II GP, LLC	.DE	.NIA	New York Life Investment Management LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000			0001355337		NYLIM Real Estate Mezzanine Fund II, LP	.DE	.NIA	NYLIM Fund II GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLIM-TND, LLC	.DE	.NIA	NYLIM Real Estate Mezzanine Fund II, LP	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLIM-DCM, LLC	.DE	.NIA	NYLIM Real Estate Mezzanine Fund II, LP	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLIM-MM, LLC	.DE	.NIA	NYLIM-DCM, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					DCM-N, LLC	.DE	.NIA	NYLIM-MM, LLC	Ownership	80.000	New York Life Insurance Company	.N	
		.00000					DCM-N, LLC	.DE	.NIA	NYLIM RE Mezzanine Fund II Investment Corporation	Ownership	20.000	New York Life Insurance Company	.N	
		.00000					DCM Warehouse Series A, LLC	.DE	.NIA	DCM-N, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					DCM Warehouse Series One, LLC	.DE	.NIA	DCM Warehouse Series A, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Sixteen West Savannah, LLC	.IN	.NIA	DCM Warehouse Series One, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.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	.N	
		.00000					WFG3, GP LLC	.DE	.NIA	New York Life Investment Management LLC	Ownership	50.000	New York Life Insurance Company	.N	
		.00000			0001406803		Workforce Housing Fund I – 2007, LP	.DE	.NIA	WFG3, GP LLC	Ownership	50.000	New York Life Insurance Company	.N	
		.00000					Evolveance Asset Management, Ltd.	.IND	.NIA	GoldPoint Partners LLC	Ownership	24.500	New York Life Insurance Company	.N	
		.00000	13-4091043		0001292892		GoldPoint Partners LLC	.DE	.NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLCAP 2010 Co-Invest GenPar GP, LLC	.DE	.NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.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	.N	
		.00000					NYLCAP 2010 Co-Invest L.P.	.DE	.NIA	NYLCAP 2010 Co-Invest GenPar L.P.	Ownership	100.000	New York Life Insurance Company	.N	
		.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	.N	
		.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	.N	
		.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	.N	

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

1	2	3	4	5	6	7	8	9	10	11	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percent- age	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Y/N)	16 *
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	Relation- ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)					
		.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	N	
		.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	N	
		.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	N	
		.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	N	
		.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	N	
		.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	N	
		.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	N	
		.00000	13-4091045		0001513540		New York Life Capital Partners, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001513533		New York Life Capital Partners, LP	DE	NIA	New York Life Capital Partners, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001293285		New York Life Capital Partners II, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
		.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	N	
		.00000					New York Life Capital Partners III GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
		.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	N	
		.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	N	
		.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	N	
		.00000					New York Life Capital Partners IV GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
		.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	N	
		.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	N	
		.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	N	
		.00000					GoldPoint Partners Co-Investment V GenPar GP LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
		.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	N	
		.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	N	
		.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	N	
		.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	N	
		.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	N	
		.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	N	
		.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	N	
		.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	N	
		.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	N	

ANNUAL STATEMENT FOR THE YEAR 2016 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	16
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 Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		.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	.N	
		.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	.N	
		.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	.N	
		.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	.N	
		.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	.N	
		.00000					GoldPoint Partners Co-Investment Fund-A, LP	.DE	.NIA	GoldPoint Partners Co-Investment V, LP	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLCAP India Funding LLC	.DE	.NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLIM-JB Asset Management Co. (Mauritius) LLC	.MUS	.NIA	NYLCAP India Funding LLC	Ownership	24.660	New York Life Insurance Company	.N	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	.N	
		.00000					New York Life Investment Management India Fund (FVCI) II, LLC (Mauritius)	.MUS	.NIA	New York Life Investment Management India Fund II, LLC (Mauritius)	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLCAP India Funding III LLC	.DE	.NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.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	.N	6
		.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	.N	
		.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	.N	
		.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	.N	
		.00000					NYLIM Jacob Ballas India Holdings IV	.MUS	.NIA	New York Life Investment Management LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLCAP Holdings (Mauritius) LLC	.MUS	.NIA	Holdings LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Jacob Ballas Capital India PVT, LTD	.MUS	.NIA	NYLCAP Holdings (Mauritius) LLC	Ownership	23.300	New York Life Insurance Company	.N	
		.00000			0001513541		NYLIM Mezzanine GenPar GP, LLC	.DE	.NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000			0001513539		NYLIM Mezzanine GenPar, LP	.DE	.NIA	NYLIM Mezzanine GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					New York Life Investment Management Mezzanine Partners, LP	.DE	.NIA	NYLIM Mezzanine GenPar, LP	Ownership	100.000	New York Life Insurance Company	.N	
		.00000			0001259536		NYLIM Mezzanine Partners Parallel Fund LP	.DE	.NIA	NYLIM Mezzanine GenPar, LP	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLIM Mezzanine Partners II GenPar GP, LLC	.DE	.NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLIM Mezzanine Offshore Partners II, LP	.CYM	.NIA	NYLIM Mezzanine Partners II GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLIM Mezzanine Partners II GenPar, LP	.DE	.NIA	NYLIM Mezzanine Partners II GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.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	.N	
		.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	.N	
		.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	.N	
		.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	.N	
		.00000					Voice Holdco Ltd.	.CAN	.NIA	NYLIM Mezzanine II Parallel Luxco S.a.r.l.	Ownership	27.000	New York Life Insurance Company	.N	
		.00000					NYLCAP Mezzanine Partners III GenPar GP, LLC	.DE	.NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	.N	

ANNUAL STATEMENT FOR THE YEAR 2016 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 Offshore Partners III, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					NYLCAP Mezzanine Partners III GenPar, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					NYLCAP Mezzanine Partners III-K, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000			0001482545		NYLCAP Mezzanine Partners III, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
		.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	N	
		.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	N	
		.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	N	
		.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	N	
		.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	N	
		.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	N	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco C, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker C, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco C, LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco D, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker D, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco D, LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco E, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker E, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco E, LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco F,LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker F, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco F,LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000					C.B. Fleet TopCo, LLC	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco C, LP	Ownership	17.000	New York Life Insurance Company	N	
		.00000					GoldPoint Mezzanine Partners IV GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
		.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	N	
		.00000					GoldPoint Mezzanine Partners IV GenPar LP	DE	NIA	GoldPoint Mezzanine Partners IV GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
		.00000					GoldPoint Mezzanine Partners IV, LP	DE	NIA	GoldPoint Mezzanine Partners IV GenPar LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000					GPP Mezzanine Blocker Holdco A, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000					GPP Mezzanine Blocker Holdco Preferred A, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000					GPP Mezzanine Blocker A, LP	DE	NIA	GPP Mezzanine Blocker Holdco A, LP	Ownership	7.500	New York Life Insurance Company	N	
		.00000					GPP Mezzanine Blocker A, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	92.500	New York Life Insurance Company	N	
		.00000					GPP Mezzanine Blocker Holdco B, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000					GPP Mezzanine Blocker B, LP	DE	NIA	GPP Mezzanine Blocker Holdco B, LP	Ownership	4.400	New York Life Insurance Company	N	
		.00000					GPP Mezzanine Blocker B, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	95.600	New York Life Insurance Company	N	
		.00000					GoldPoint Mezzanine Partners Co-Investment Fund A, LP	DE	NIA	GoldPoint Mezzanine Partners IV GenPar LP	Ownership	100.000	New York Life Insurance Company	N	
		.00000					NYLCAP Select Manager GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	

ANNUAL STATEMENT FOR THE YEAR 2016 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 Select Manager GenPar, LP	.DE	NIA	NYLCAP Select Manager GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000			0001441093		NYLCAP Select Manager Fund, LP	.DE	NIA	NYLCAP Select Manager GenPar, LP	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLCAP Select Manager Cayman Fund, LP	.CYM	NIA	NYLCAP Select Manager GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLCAP Canada GenPar, Inc.	.CAN	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLCAP Select Manager Canada Fund, LP	.CAN	NIA	NYLCAP Canada GenPar, Inc.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLCAP Select Manager II GenPar GP, LLC	.DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.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	.N	
		.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	.N	
		.00000					NYLCAP Canada II GenPar, Inc.	.CAN	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLCAP Select Manager Canada Fund II, L.P.	.CAN	NIA	NYLCAP Canada II GenPar, Inc.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					GoldPoint Partners Select Manager III GenPar GP, LLC	.DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.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	.N	
		.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	.N	
		.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	.N	
		.00000					GoldPoint Partners Canada III GenPar, Inc.	.CAN	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.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	.N	
		.00000					MCF Mezzanine Carry I LLC	.DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	.N	2
		.00000					MCF Mezzanine Fund I LLC	.DE	NIA	New York Life Insurance Company	Ownership	66.670	New York Life Insurance Company	.N	
		.00000								New York Life Insurance & Annuity Corporation	Ownership	33.330	New York Life Insurance Company	.N	
		.00000					MCF Mezzanine Fund I LLC	.DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Montpelier Carry Parent, LLC	.DE	NIA	Montpelier Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Montpelier Carry, LLC	.DE	NIA	Montpelier Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Montpelier GP, LLC	.DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000	90-0938480		0001570694		Montpelier Fund, L.P.	.DE	NIA	Montpelier GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					NYLIM Flatiron CLO 2004-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	.N	7
		.00000					NYLIM Flatiron CLO 2004-1 Equity Holdings LLC, Series A	.DE	OTH	NYLIM Flatiron CLO 2004-1 Ltd.	Influence	0.000	New York Life Insurance Company	.N	7
		.00000					NYLIM Flatiron CLO 2006-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	.N	7
		.00000					NYLIM Flatiron CLO 2006-1 Equity Holdings LLC, Series A	.DE	OTH	NYLIM Flatiron CLO 2006-1 Ltd.	Influence	0.000	New York Life Insurance Company	.N	7
		.00000					Flatiron CLO 2007-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	.N	7
		.00000					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	.N	7
		.00000					Flatiron CLO 2011-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	.N	7
		.00000					Flatiron CLO 2012-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	.N	7
		.00000					Flatiron CLO 2013-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	.N	7
		.00000					Flatiron CLO 2014-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	.N	7
		.00000					Flatiron CLO 2014-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	.N	7
		.00000					Flatiron CLO 17 Ltd.	.CYM	OTH	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	7
		.00000					Flatiron CLO 2015-1 Ltd	.CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	.N	7
		.00000					Stratford CDO 2001-1 Ltd.	.CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	.N	7
		.00000			4007034		Silverado CLO 2006-II Limited	.CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	.N	7
		.00000					Silverado CLO 2006-II Equity Holdings LLC, Series A	.CYM	OTH	Silverado CLO 2006-II Limited	Influence	0.000	New York Life Insurance Company	.N	7
		.00000					New York Life Funding	.CYM	OTH	New York Life Insurance Company	Other	0.000	New York Life Insurance Company	.N	8
		.00000					New York Life Global Funding	.DE	OTH	New York Life Insurance Company	Other	0.000	New York Life Insurance Company	.N	8
		.00000					Martingale Road LLC	.DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					UFI-NOR Federal Receivables Trust, Series 2009B	.NY	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	.N	9

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

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		.00000					Government Energy Savings Trust 2003-ANY.	.DTH.	New York Life Insurance Company	Influence.....	0.000	New York Life Insurance CompanyN.....	..9.....
		.00000					NYL Equipment Issuance Trust .....	.DE.	.DTH.	New York Life Insurance Company	Influence.....	0.000	New York Life Insurance Company .....	..N.....	..9.....
		.00000					NYL Equipment Issuance Trust 2014-2 .....	.DE.	.DTH.	New York Life Insurance Company	Influence.....	0.000	New York Life Insurance Company .....	..N.....	..9.....
		.00000	54-1886751		0001065114		Private Advisors LLC .....	.DE.	.NIA.	New York Life Investment Management Holdings LLC	Ownership.....	.65.850	New York Life Insurance Company .....	..N.....	
		.00000					PACIF Carry Parent, LLC .....	.DE.	.NIA.	Private Advisors LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PACIF Carry, LLC .....	.DE.	.NIA.	PACIF Carry Parent, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PACIF GP, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000			0001368975		Private Advisors Coinvestment Fund, LP .....	.DE.	.NIA.	PACIF GP, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PACIF II Carry Parent, LLC .....	.DE.	.NIA.	Private Advisors LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PACIF II Carry, LLC .....	.DE.	.NIA.	PACIF II Carry Parent, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PACIF II GP, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000			0001489910		Private Advisors Coinvestment Fund II, LP .....	.DE.	.NIA.	PACIF II GP, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PACIF III Carry Parent, LLC .....	.DE.	.NIA.	Private Advisors LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PACIF III Carry, LLC .....	.DE.	.NIA.	PACIF III Carry Parent, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PACIF III GP, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000	46-1360141		0001562375		Private Advisors Coinvestment Fund III, LP .....	.DE.	.NIA.	PACIF III GP, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PACIF IV GP, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000			0001646588		Private Advisors Coinvestment Fund IV, LP .....	.DE.	.NIA.	PACIF IV GP, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PACIF IV Carry Parent, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PACIF IV Carry, LLC .....	.DE.	.NIA.	PACIF IV Carry Parent, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCCIF GP, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					Private Advisors Small Company Coinvestment Fund, LP .....	.DE.	.NIA.	PASCCIF GP, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCCIF Carry Parent, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCCIF Carry, LLC .....	.DE.	.NIA.	PASCCIF Carry Parent, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.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 .....	..N.....	
		.00000					PASCBF III GP, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000			0001374891		Private Advisors Small Company Buyout Fund III, LP .....	.DE.	.NIA.	PASCBF III GP, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCBF IV Carry Parent, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCBF IV Carry, LLC .....	.DE.	.NIA.	PASCBF IV Carry Parent, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCBF IV GP, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000			0001442524		Private Advisors Small Company Buyout Fund IV, LP .....	.DE.	.NIA.	PASCBF IV GP, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCBF V Carry Parent, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCBF V Carry, LLC .....	.DE.	.NIA.	PASBF V Carry Parent, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCBF V GP, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000			0001537995		Private Advisors Small Company Buyout Fund V, LP .....	.DE.	.NIA.	PASCBF V GP, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000			0001576987		Private Advisors Small Company Buyout V – ERISA Fund, LP .....	.DE.	.NIA.	PASCBF V GP, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCPPEF VI Carry Parent, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCPPEF VI Carry, LLC .....	.DE.	.NIA.	PASCPPEF VI Carry Parent, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCPPEF VI GP, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000			0001595889		Private Advisors Small Company Private Equity Fund VI, LP .....	..DE.	..NIA.	PASCPPEF VI GP, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000			0001635254		Private Advisors Small Company Private Equity Fund VI, LP .....	.CYM.	.NIA.	PASCPPEF VI GP, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCPPEF VII GP, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					Private Advisors Small Company Private Equity Fund VII, LP .....	..DE.	..NIA.	PASCPPEF VII GP, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
		.00000					PASCPPEF VII Carry Parent, LLC .....	.DE.	.NIA.	Private Advisors L.L.C.	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	

ANNUAL STATEMENT FOR THE YEAR 2016 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	16
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 Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		.00000					PASOPEF VII Carry, LLC	.DE	NIA	PASOPEF VII Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					PA Real Assets Carry Parent, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					PA Real Assets Carry, LLC	.DE	NIA	PA Real Assets Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					PA Emerging Manager Carry Parent, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					PA Emerging Manager Carry, LLC	.DE	NIA	PA Emerging Manager Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					RIC I GP, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Richmond Coinvestment Partners I, LP	.DE	NIA	RIC I GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					RIC I Carry Parent, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					RIC I Carry, LLC	.DE	NIA	RIC I Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					PARAF GP, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Private Advisors Real Assets Fund, LP	.DE	NIA	PARAF GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					PARAF Carry Parent, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					PARAF Carry, LLC	.DE	NIA	PARAF Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000		3328161			Cuyahoga Capital Partners I Management Group, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000		3594658			Cuyahoga Capital Partners II Management Group LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000		3729106			Cuyahoga Capital Partners III Management Group LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					Cuyahoga Capital Partners IV Management Group LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					PASF V GP, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000			0001646590		Private Advisors Secondary Fund V, LP	.DE	NIA	PASF V GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					PASF V Carry Parent, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000					PASF V Carry, LLC	.DE	NIA	PASF V Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	.N	
		.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	.N	
		.00000					UVF GP, LLC	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000			0001605509		Undiscovered Value Fund, LP	.DE	NIA	Private Advisors L.L.C.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000			0001605502		Undiscovered Value Fund, Ltd.	.CYM	NIA	Private Advisors L.L.C.	Other	0.000	New York Life Insurance Company	.N	10
		.00000					Undiscovered Value Master Fund SPC	.CYM	NIA	Undiscovered Value Fund, Ltd.	Ownership	100.000	New York Life Insurance Company	.N	
		.00000	13-3808042		0001033244		New York Life Trust Company	.NY	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	.N	

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 – Madison Capital Funding 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 Investment Management Holdings 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.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

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 the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) 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 2016 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

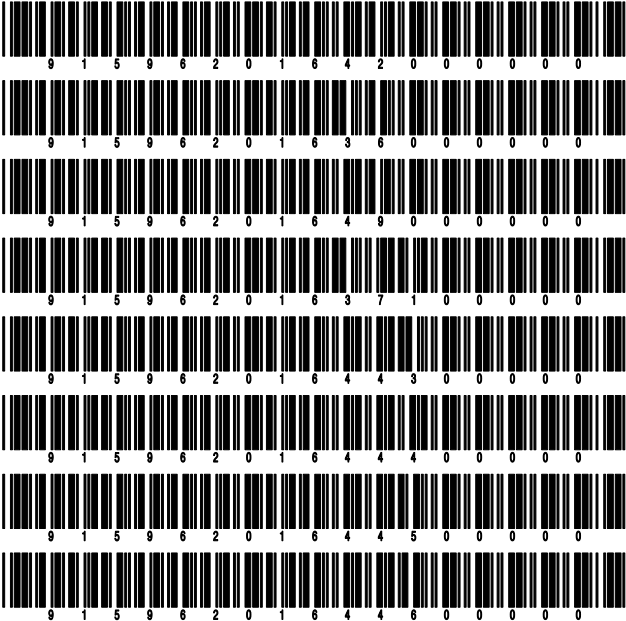
AUGUST FILING

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 6 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 6 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 6 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 6 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 6 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 6 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 6 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 6 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 6 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 6 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 6 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 6 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 6 2 2 6 0 0 0 0 0
43.	Credit Insurance Experience Exhibit [Document Identifier 230]	 9 1 5 9 6 2 0 1 6 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 6 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 6 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 6 2 1 7 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

		1	2
		Current Year	Prior Year
2504.	Deferred gains liability	4,037,009	
2505.	Other payable	2,952,506	
2506.	General contingency reserve	77,820	470,263
2597.	Summary of remaining write-ins for Line 25 from overflow page	7,067,335	470,263

ANNUAL STATEMENT FOR THE YEAR 2016 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	1,421,498,775	1.482	1,421,498,775		1,421,498,775	1.482
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies	641,126,929	0.668	641,126,929		641,126,929	0.668
1.22 Issued by U.S. government sponsored agencies	532,197,034	0.555	532,197,034		532,197,034	0.555
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	309,321,564	0.322	309,321,564		309,321,564	0.322
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	4,095,976,187	4.270	4,095,976,187		4,095,976,187	4.270
1.512 Issued or guaranteed by FNMA and FHLMC	2,173,115,088	2.266	2,173,115,088		2,173,115,088	2.266
1.513 All other		0.000				0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	7,411,142,043	7.727	7,411,142,043		7,411,142,043	7.727
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	6,022,599,679	6.279	6,022,599,679		6,022,599,679	6.279
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	39,160,856,338	40.828	39,160,856,338		39,160,856,338	40.828
2.2 Unaffiliated non-U.S. securities (including Canada)	13,764,746,573	14.351	13,764,746,573		13,764,746,573	14.351
2.3 Affiliated securities	1,779,921,393	1.856	1,779,921,393		1,779,921,393	1.856
3. Equity interests:						
3.1 Investments in mutual funds	364,358,739	0.380	364,358,739		364,358,739	0.380
3.2 Preferred stocks:						
3.21 Affiliated		0.000				0.000
3.22 Unaffiliated	11,008,022	0.011	11,008,022		11,008,022	0.011
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated		0.000				0.000
3.32 Unaffiliated	688,849,525	0.718	688,849,525		688,849,525	0.718
3.4 Other equity securities:						
3.41 Affiliated		0.000				0.000
3.42 Unaffiliated	25,961,965	0.027	25,961,965		25,961,965	0.027
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	201,512,855	0.210	201,512,855		201,512,855	0.210
4.2 Agricultural		0.000				0.000
4.3 Single family residential properties	53,610,789	0.056	53,610,789		53,610,789	0.056
4.4 Multifamily residential properties	3,405,390,612	3.550	3,405,390,612		3,405,390,612	3.550
4.5 Commercial loans	8,426,765,610	8.786	8,426,765,610		8,426,765,610	8.786
4.6 Mezzanine real estate loans	896,749,314	0.935	896,749,314		896,749,314	0.935
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)	55,677,877	0.058	55,677,877		55,677,877	0.058
5.3 Property held for sale (including \$ 1,871,820 property acquired in satisfaction of debt)	1,871,820	0.002	1,871,820		1,871,820	0.002
6. Contract loans	867,116,934	0.904	867,116,934		867,116,934	0.904
7. Derivatives	440,314,914	0.459	440,314,914		440,314,914	0.459
8. Receivables for securities	65,212,448	0.068	65,212,448		65,212,448	0.068
9. Securities Lending (Line 10, Asset Page reinvested collateral)		0.000		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	1,922,916,555	2.005	1,922,916,555		1,922,916,555	2.005
11. Other invested assets	1,176,507,645	1.227	1,176,507,645		1,176,507,645	1.227
12. Total invested assets	95,916,327,227	100.000	95,916,327,227		95,916,327,227	100.000

ANNUAL STATEMENT FOR THE YEAR 2016 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	56,958,661
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 6)	1,241,910
	2.2 Additional investment made after acquisition (Part 2, Column 9)	1,241,910
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	9,789
5.	Deduct amounts received on disposals, Part 3, Column 15	658,539
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)	57,549,697
10.	Deduct total nonadmitted amounts	
11.	Statement value at end of current period (Line 9 minus Line 10)	57,549,697

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	12,096,794,276
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7)	1,922,803,244
	2.2 Additional investment made after acquisition (Part 2, Column 8)	101,091,875
		2,023,895,119
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12	4,645,655
	3.2 Totals, Part 3, Column 11	4,645,655
4.	Accrual of discount	3,733,448
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 9	
	5.2 Totals, Part 3, Column 8	
6.	Total gain (loss) on disposals, Part 3, Column 18	80,235
7.	Deduct amounts received on disposals, Part 3, Column 15	1,143,533,463
8.	Deduct amortization of premium and mortgage interest points and commitment fees	1,586,090
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	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	12,984,029,180
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	12,984,029,180
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	12,984,029,180

ANNUAL STATEMENT FOR THE YEAR 2016 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		1,223,239,526
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 8)	13,806,911	
2.2	Additional investment made after acquisition (Part 2, Column 9)	96,732,844	110,539,755
3.	Capitalized deferred interest and other:		
3.1	Totals, Part 1, Column 16		
3.2	Totals, Part 3, Column 12		
4.	Accrual of discount		
5.	Unrealized valuation increase (decrease):		
5.1	Totals, Part 1, Column 13	43,572,369	
5.2	Totals, Part 3, Column 9	1,615,601	45,187,970
6.	Total gain (loss) on disposals, Part 3, Column 19		1,763,982
7.	Deduct amounts received on disposals, Part 3, Column 16		120,804,238
8.	Deduct amortization of premium and depreciation		34,497,762
9.	Total foreign exchange change in book/adjusted carrying value:		
9.1	Totals, Part 1, Column 17	152,749	
9.2	Totals, Part 3, Column 14	198,177	350,926
10.	Deduct current year's other than temporary impairment recognized:		
10.1	Totals, Part 1, Column 15	34,263,071	
10.2	Totals, Part 3, Column 11	4,831,627	39,094,698
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		1,186,685,462
12.	Deduct total nonadmitted amounts		12,063,688
13.	Statement value at end of current period (Line 11 minus Line 12)		1,174,621,774

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	72,332,733,622
2.	Cost of bonds and stocks acquired, Part 3, Column 7	20,416,976,033
3.	Accrual of discount	106,842,445
4.	Unrealized valuation increase (decrease):	
4.1.	Part 1, Column 12	178,306
4.2.	Part 2, Section 1, Column 15	
4.3.	Part 2, Section 2, Column 13	60,826,612
4.4.	Part 4, Column 11	(5,236,034)
		55,768,884
5.	Total gain (loss) on disposals, Part 4, Column 19	39,091,651
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	14,157,437,534
7.	Deduct amortization of premium	80,700,035
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1.	Part 1, Column 15	(211,710,078)
8.2.	Part 2, Section 1, Column 19	
8.3.	Part 2, Section 2, Column 16	(13,321,760)
8.4.	Part 4, Column 15	26,686,903
		(198,344,935)
9.	Deduct current year's other than temporary impairment recognized:	
9.1.	Part 1, Column 14	78,126,637
9.2.	Part 2, Section 1, Column 17	
9.3.	Part 2, Section 2, Column 14	2,955,420
9.4.	Part 4, Column 13	29,691,826
		110,773,883
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	78,404,156,248
11.	Deduct total nonadmitted amounts	1,476,386
12.	Statement value at end of current period (Line 10 minus Line 11)	78,402,679,862

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	7,321,337,209	7,496,696,922	7,296,449,139	7,557,576,679
(Including all obligations guaranteed by governments)	2. Canada	157,964,357	182,499,210	164,901,381	153,932,000
	3. Other Countries	151,357,208	157,181,776	151,931,774	153,011,807
	4. Totals	7,630,658,774	7,836,377,908	7,613,282,294	7,864,520,486
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	12,101,366,595	12,528,546,233	11,974,540,181	14,004,982,690
Industrial and Miscellaneous, SVO Identified Funds and Hybrid Securities (unaffiliated)	8. United States	41,864,945,758	42,805,667,077	41,993,902,568	41,954,242,093
	9. Canada	1,995,646,803	2,027,392,474	2,036,972,548	2,000,322,239
	10. Other Countries	11,941,438,667	12,226,719,241	12,255,160,375	11,960,257,570
	11. Totals	55,802,031,228	57,059,778,792	56,286,035,491	55,914,821,902
Parent, Subsidiaries and Affiliates	12. Totals	1,779,921,393	1,816,076,047	1,779,921,393	1,779,921,393
	13. Total Bonds	77,313,977,990	79,240,778,980	77,653,779,359	79,564,246,471
PREFERRED STOCKS Industrial and Miscellaneous (unaffiliated)	14. United States	11,008,022	14,114,534	11,008,022	
	15. Canada				
	16. Other Countries				
	17. Totals	11,008,022	14,114,534	11,008,022	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	11,008,022	14,114,534	11,008,022	
COMMON STOCKS Industrial and Miscellaneous (unaffiliated)	20. United States	571,677,490	571,677,490	529,733,924	
	21. Canada	10,282,776	10,282,776	9,560,732	
	22. Other Countries	497,209,969	497,209,969	479,326,914	
	23. Totals	1,079,170,235	1,079,170,235	1,018,621,570	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	1,079,170,235	1,079,170,235	1,018,621,570	
	26. Total Stocks	1,090,178,257	1,093,284,769	1,029,629,592	
	27. Total Bonds and Stocks	78,404,156,247	80,334,063,749	78,683,408,951	

ANNUAL STATEMENT FOR THE YEAR 2016 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	1,295,849,582	2,034,165,628	2,113,921,047	1,977,539,483	751,697,071	XXX	8,173,172,811	10.3	8,146,313,387	11.0	8,093,299,319	79,873,492
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	1,295,849,582	2,034,165,628	2,113,921,047	1,977,539,483	751,697,071	XXX	8,173,172,811	10.3	8,146,313,387	11.0	8,093,299,319	79,873,492
2. All Other Governments												
2.1 NAIC 1	47,046,446	139,873,594	73,217,023	23,609,694	7,927,764	XXX	291,674,521	0.4	324,954,360	0.4	265,653,368	26,021,153
2.2 NAIC 2	782,758	3,449,046		13,415,241		XXX	17,647,045	0.0	13,409,563	0.0	13,415,241	4,231,804
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals	47,829,204	143,322,640	73,217,023	37,024,935	7,927,764	XXX	309,321,566	0.4	338,363,923	0.5	279,068,609	30,252,957
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX						
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	600,617,619	2,047,110,959	2,460,794,046	4,444,614,849	2,281,271,630	XXX	11,834,409,103	14.9	9,155,301,092	12.3	11,748,363,840	86,045,263
5.2 NAIC 2				82,761,045	191,331,521	XXX	274,092,566	0.3	218,795,680	0.3	274,092,567	(1)
5.3 NAIC 3						XXX			5,993,333	0.0		
5.4 NAIC 4				12,430,200	16,428,975	XXX	28,859,175	0.0			28,859,175	
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	600,617,619	2,047,110,959	2,460,794,046	4,539,806,094	2,489,032,126	XXX	12,137,360,844	15.3	9,380,090,105	12.6	12,051,315,582	86,045,262

ANNUAL STATEMENT FOR THE YEAR 2016 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	2,921,347,732	10,218,948,885	11,353,876,255	2,848,923,269	3,111,286,345	XXX	30,454,382,486	38.3	28,834,296,167	38.8	14,557,124,725	15,897,257,761
6.2 NAIC 2	1,758,422,888	7,366,622,884	9,745,375,823	2,109,544,610	974,943,800	XXX	21,954,910,005	27.6	20,795,025,894	28.0	11,298,526,550	10,656,383,455
6.3 NAIC 3	150,565,227	1,100,739,376	1,244,840,951	120,452,149	19,506,950	XXX	2,636,104,653	3.3	3,046,598,740	4.1	1,301,600,220	1,334,504,433
6.4 NAIC 4	79,335,498	841,632,749	769,159,000	14,092,933	9,571,764	XXX	1,713,791,944	2.2	1,808,401,158	2.4	895,316,835	818,475,109
6.5 NAIC 5	16,048,499	150,654,613	64,476,536	52,822		XXX	231,232,470	0.3	150,272,360	0.2	85,214,219	146,018,251
6.6 NAIC 6	6,831,559	12,129,623	6,951,868	1,063,986	890,825	XXX	27,867,861	0.0	15,705,157	0.0	3,829,663	24,038,198
6.7 Totals	4,932,551,403	19,690,728,130	23,184,680,433	5,094,129,769	4,116,199,684	XXX	57,018,289,419	71.8	54,650,299,476	73.6	28,141,612,212	28,876,677,207
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2			1,779,921,393			XXX	1,779,921,393	2.2	1,706,749,656	2.3		1,779,921,393
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals			1,779,921,393			XXX	1,779,921,393	2.2	1,706,749,656	2.3		1,779,921,393
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.7 Totals	XXX	XXX	XXX	XXX	XXX				XXX	XXX		

ANNUAL STATEMENT FOR THE YEAR 2016 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	12
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	No Maturity Date	Total Current Year	Col. 7 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year												
10.1 NAIC 1	(d) 4,864,861,379	14,440,099,066	16,001,808,371	9,294,687,295	6,152,182,810		50,753,638,921	63.9	XXX	XXX	34,664,441,252	16,089,197,669
10.2 NAIC 2	(d) 1,759,205,646	7,370,071,930	11,525,297,216	2,205,720,896	1,166,275,321		24,026,571,009	30.3	XXX	XXX	11,586,034,358	12,440,536,651
10.3 NAIC 3	(d) 150,565,227	1,100,739,376	1,244,840,951	120,452,149	19,506,950		2,636,104,653	3.3	XXX	XXX	1,301,600,220	1,334,504,433
10.4 NAIC 4	(d) 79,335,498	841,632,749	769,159,000	26,523,133	26,000,739		1,742,651,119	2.2	XXX	XXX	924,176,010	818,475,109
10.5 NAIC 5	(d) 16,048,499	150,654,613	64,476,536	52,822			(c) 231,232,470	0.3	XXX	XXX	85,214,219	146,018,251
10.6 NAIC 6	(d) 6,831,559	12,129,623	6,951,868	1,063,986	890,825		(c) 27,867,861	0.0	XXX	XXX	3,829,663	24,038,198
10.7 Totals	6,876,847,808	23,915,327,357	29,612,533,942	11,648,500,281	7,364,856,645		(b) 79,418,066,033	100.0	XXX	XXX	48,565,295,722	30,852,770,311
10.8 Line 10.7 as a % of Col. 7	8.7	30.1	37.3	14.7	9.3		100.0	XXX	XXX	XXX	61.2	38.8
11. Total Bonds Prior Year												
11.1 NAIC 1	5,597,563,119	12,972,648,418	14,404,743,304	8,264,830,906	5,221,079,259	XXX	XXX	XXX	46,460,865,006	62.6	30,940,483,651	15,520,381,355
11.2 NAIC 2	1,905,165,968	6,722,256,503	10,727,129,248	2,331,867,331	1,047,561,743	XXX	XXX	XXX	22,733,980,793	30.6	10,584,209,358	12,149,771,435
11.3 NAIC 3	171,480,084	1,234,422,480	1,578,111,384	51,774,485	16,803,640	XXX	XXX	XXX	3,052,592,073	4.1	1,671,605,855	1,380,986,218
11.4 NAIC 4	30,062,946	769,536,062	987,467,017	12,944,122	8,391,011	XXX	XXX	XXX	1,808,401,158	2.4	867,576,093	940,825,065
11.5 NAIC 5	10,607,625	91,614,498	47,537,581	512,656		XXX	XXX	XXX	(c) 150,272,360	0.2	54,021,750	96,250,610
11.6 NAIC 6	4,730,161	1,068,196	7,549,937	776,983	1,579,880	XXX	XXX	XXX	(c) 15,705,157	0.0	1,133,792	14,571,365
11.7 Totals	7,719,609,903	21,791,546,157	27,752,538,471	10,662,706,483	6,295,415,533	XXX	XXX	XXX	(b) 74,221,816,547	100.0	44,119,030,499	30,102,786,048
11.8 Line 11.7 as a % of Col. 9	10.4	29.4	37.4	14.4	8.5	XXX	XXX	XXX	100.0	XXX	59.4	40.6
12. Total Publicly Traded Bonds												
12.1 NAIC 1	3,248,650,219	8,838,987,336	10,692,228,236	7,375,140,320	4,509,435,142		34,664,441,253	43.6	30,940,483,651	41.7	34,664,441,253	XXX
12.2 NAIC 2	672,266,132	4,390,234,599	5,002,841,216	647,888,537	872,803,874		11,586,034,358	14.6	10,584,209,358	14.3	11,586,034,358	XXX
12.3 NAIC 3	68,749,195	552,768,101	620,152,245	44,853,982	15,076,697		1,301,600,220	1.6	1,671,605,855	2.3	1,301,600,220	XXX
12.4 NAIC 4	21,703,103	444,374,807	424,093,838	14,868,147	19,136,116		924,176,011	1.2	867,576,093	1.2	924,176,011	XXX
12.5 NAIC 5	3,299,463	57,703,402	24,210,076	1,278			85,214,219	0.1	54,021,750	0.1	85,214,219	XXX
12.6 NAIC 6	475,117	6,365	3,348,180				3,829,662	0.0	1,133,792	0.0	3,829,662	XXX
12.7 Totals	4,015,143,229	14,284,074,610	16,766,873,791	8,082,752,264	5,416,451,829		48,565,295,723	61.2	44,119,030,499	59.4	48,565,295,723	XXX
12.8 Line 12.7 as a % of Col. 7	8.3	29.4	34.5	16.6	11.2		100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 7, Section 10	5.1	18.0	21.1	10.2	6.8		61.2	XXX	XXX	XXX	61.2	XXX
13. Total Privately Placed Bonds												
13.1 NAIC 1	1,616,211,160	5,601,111,730	5,309,580,135	1,919,546,975	1,642,747,668		16,089,197,668	20.3	15,520,381,355	20.9	XXX	16,089,197,668
13.2 NAIC 2	1,086,939,514	2,979,837,331	6,522,456,000	1,557,832,359	293,471,447		12,440,536,651	15.7	12,149,771,435	16.4	XXX	12,440,536,651
13.3 NAIC 3	81,816,032	547,971,275	624,688,706	75,598,167	4,430,253		1,334,504,433	1.7	1,380,986,218	1.9	XXX	1,334,504,433
13.4 NAIC 4	57,632,395	397,257,942	345,065,162	11,654,986	6,864,623		818,475,108	1.0	940,825,065	1.3	XXX	818,475,108
13.5 NAIC 5	12,749,036	92,951,211	40,266,460	51,544			146,018,251	0.2	96,250,610	0.1	XXX	146,018,251
13.6 NAIC 6	6,356,442	12,123,258	3,603,688	1,063,986	890,825		24,038,199	0.0	14,571,365	0.0	XXX	24,038,199
13.7 Totals	2,861,704,579	9,631,252,747	12,845,660,151	3,565,748,017	1,948,404,816		30,852,770,310	38.8	30,102,786,048	40.6	XXX	30,852,770,310
13.8 Line 13.7 as a % of Col. 7	9.3	31.2	41.6	11.6	6.3		100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 7, Section 10	3.6	12.1	16.2	4.5	2.5		38.8	XXX	XXX	XXX	XXX	38.8

(a) Includes \$ 10,819,631,620 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 716,862,564 current year, \$ 756,215,576 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, \$ prior year of bonds with 5* designations and \$ 13,444,864 , 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 short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 1,552,143,727 ; NAIC 2 \$ 547,202,903 ; NAIC 3 \$ 3,499,771 ; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$ 1,241,644

ANNUAL STATEMENT FOR THE YEAR 2016 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.1 Issuer Obligations	1,016,964,916	809,055,229	347,363,554	20,104,402	306,624,868	XXX	2,500,112,969	3.1	2,210,048,084	3.0	2,466,318,700	33,794,269
1.2 Residential Mortgage-Backed Securities	61,619,474	221,531,240	362,854,702	595,665,692	128,504,756	XXX	1,370,175,864	1.7	1,329,279,203	1.8	1,370,175,864	
1.3 Commercial Mortgage-Backed Securities	168,980,361	863,279,062	1,358,679,534	1,339,124,690	316,567,446	XXX	4,046,631,093	5.1	4,248,913,134	5.7	4,046,631,093	
1.4 Other Loan-Backed and Structured Securities	48,284,831	140,300,097	45,023,257	22,644,699		XXX	256,252,884	0.3	358,072,966	0.5	210,173,662	46,079,222
1.5 Totals	1,295,849,582	2,034,165,628	2,113,921,047	1,977,539,483	751,697,070	XXX	8,173,172,810	10.3	8,146,313,387	11.0	8,093,299,319	79,873,491
2. All Other Governments												
2.1 Issuer Obligations	47,829,204	143,322,640	73,217,023	37,024,935	7,927,764	XXX	309,321,566	0.4	338,363,923	0.5	279,068,609	30,252,957
2.2 Residential Mortgage-Backed Securities						XXX						
2.3 Commercial Mortgage-Backed Securities						XXX						
2.4 Other Loan-Backed and Structured Securities						XXX						
2.5 Totals	47,829,204	143,322,640	73,217,023	37,024,935	7,927,764	XXX	309,321,566	0.4	338,363,923	0.5	279,068,609	30,252,957
3. U.S. States, Territories and Possessions, Guaranteed												
3.1 Issuer Obligations						XXX						
3.2 Residential Mortgage-Backed Securities						XXX						
3.3 Commercial Mortgage-Backed Securities						XXX						
3.4 Other Loan-Backed and Structured Securities						XXX						
3.5 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 Issuer Obligations						XXX						
4.2 Residential Mortgage-Backed Securities						XXX						
4.3 Commercial Mortgage-Backed Securities						XXX						
4.4 Other Loan-Backed and Structured Securities						XXX						
4.5 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.1 Issuer Obligations	78,219,317	199,025,097	623,851,809	1,139,361,062	1,816,011,332	XXX	3,856,468,617	4.9	3,095,116,828	4.2	3,775,607,480	80,861,137
5.2 Residential Mortgage-Backed Securities	502,538,499	1,512,117,699	1,466,028,981	2,649,976,627	588,720,012	XXX	6,719,381,818	8.5	5,567,875,571	7.5	6,719,381,819	(1)
5.3 Commercial Mortgage-Backed Securities	19,859,803	335,968,163	370,504,569	750,468,406	84,300,781	XXX	1,561,101,722	2.0	716,644,864	1.0	1,556,326,284	4,775,438
5.4 Other Loan-Backed and Structured Securities			408,687			XXX	408,687	0.0	452,842	0.0		408,687
5.5 Totals	600,617,619	2,047,110,959	2,460,794,046	4,539,806,095	2,489,032,125	XXX	12,137,360,844	15.3	9,380,090,105	12.6	12,051,315,583	86,045,261
6. Industrial and Miscellaneous												
6.1 Issuer Obligations	3,402,500,025	14,957,365,821	17,607,035,048	4,202,554,118	3,672,028,047	XXX	43,841,483,059	55.2	42,360,291,199	57.1	24,381,741,689	19,459,741,370
6.2 Residential Mortgage-Backed Securities	192,511,866	367,110,062	194,681,017	219,981,310	33,243,687	XXX	1,007,527,942	1.3	1,293,041,093	1.7	763,399,831	244,128,111
6.3 Commercial Mortgage-Backed Securities	629,874,952	825,903,267	3,448,390,053	27,750,039	74,988,505	XXX	5,006,906,816	6.3	4,543,958,060	6.1	2,757,460,505	2,249,446,311
6.4 Other Loan-Backed and Structured Securities	707,664,561	3,540,348,980	1,934,574,315	643,844,302	335,939,445	XXX	7,162,371,603	9.0	6,453,009,124	8.7	239,010,186	6,923,361,417
6.5 Totals	4,932,551,404	19,690,728,130	23,184,680,433	5,094,129,769	4,116,199,684	XXX	57,018,289,420	71.8	54,650,299,476	73.6	28,141,612,211	28,876,677,209
7. Hybrid Securities												
7.1 Issuer Obligations						XXX						
7.2 Residential Mortgage-Backed Securities						XXX						
7.3 Commercial Mortgage-Backed Securities						XXX						
7.4 Other Loan-Backed and Structured Securities						XXX						
7.5 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 Issuer Obligations			1,779,921,393			XXX	1,779,921,393	2.2	1,706,749,656	2.3		1,779,921,393
8.2 Residential Mortgage-Backed Securities						XXX						
8.3 Commercial Mortgage-Backed Securities						XXX						
8.4 Other Loan-Backed and Structured Securities						XXX						
8.5 Totals			1,779,921,393			XXX	1,779,921,393	2.2	1,706,749,656	2.3		1,779,921,393

ANNUAL STATEMENT FOR THE YEAR 2016 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

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	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	No Maturity Date	Total Current Year	Col. 7 as a % of Line 10.6	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
9. SVO Identified Funds												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.3 Totals	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
10. Total Bonds Current Year												
10.1 Issuer Obligations	4,545,513,462	16,108,768,787	20,431,388,827	5,399,044,517	5,802,592,011	XXX	52,287,307,604	65.8	XXX	XXX	30,902,736,478	21,384,571,126
10.2 Residential Mortgage-Backed Securities	756,669,839	2,100,759,001	2,023,564,700	3,465,623,629	750,468,455	XXX	9,097,085,624	11.5	XXX	XXX	8,852,957,514	244,128,110
10.3 Commercial Mortgage-Backed Securities	818,715,116	2,025,150,492	5,177,574,156	2,117,343,135	475,856,732	XXX	10,614,639,631	13.4	XXX	XXX	8,360,417,882	2,254,221,749
10.4 Other Loan-Backed and Structured Securities	755,949,392	3,680,649,077	1,980,006,259	666,489,001	335,939,445	XXX	7,419,033,174	9.3	XXX	XXX	449,183,848	6,969,849,326
10.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
10.6 Totals	6,876,847,809	23,915,327,357	29,612,533,942	11,648,500,282	7,364,856,643		79,418,066,033	100.0	XXX	XXX	48,565,295,722	30,852,770,311
10.7 Line 10.6 as a % of Col. 7	8.7	30.1	37.3	14.7	9.3		100.0	XXX	XXX	XXX	61.2	38.8
11. Total Bonds Prior Year												
11.1 Issuer Obligations	5,244,337,676	14,319,072,254	19,969,768,088	5,486,065,583	4,691,326,089	XXX	XXX	XXX	49,710,569,690	67.0	28,379,808,976	21,330,760,714
11.2 Residential Mortgage-Backed Securities	816,495,143	2,141,797,652	1,770,464,079	2,973,675,005	487,763,988	XXX	XXX	XXX	8,190,195,867	11.0	7,885,954,017	304,241,850
11.3 Commercial Mortgage-Backed Securities	1,151,743,679	1,876,664,638	4,108,285,421	1,744,886,630	627,935,690	XXX	XXX	XXX	9,509,516,058	12.8	7,356,908,702	2,152,607,356
11.4 Other Loan-Backed and Structured Securities	507,033,344	3,454,011,614	1,904,020,882	458,079,264	488,389,828	XXX	XXX	XXX	6,811,534,932	9.2	496,358,804	6,315,176,128
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11.6 Totals	7,719,609,842	21,791,546,158	27,752,538,470	10,662,706,482	6,295,415,595	XXX	XXX	XXX	74,221,816,547	100.0	44,119,030,499	30,102,786,048
11.7 Line 11.6 as a % of Col. 9	10.4	29.4	37.4	14.4	8.5	XXX	XXX	XXX	100.0	XXX	59.4	40.6
12. Total Publicly Traded Bonds												
12.1 Issuer Obligations	2,825,101,982	10,709,062,111	10,579,197,442	2,554,351,678	4,235,023,271	XXX	30,902,736,484	38.9	28,379,808,976	38.2	30,902,736,484	XXX
12.2 Residential Mortgage-Backed Securities	719,898,539	2,021,043,199	1,978,686,487	3,407,460,590	725,868,699	XXX	8,852,957,514	11.1	7,885,954,017	10.6	8,852,957,514	XXX
12.3 Commercial Mortgage-Backed Securities	336,865,471	1,333,398,323	4,145,001,133	2,089,593,096	455,559,858	XXX	8,360,417,881	10.5	7,356,908,702	9.9	8,360,417,881	XXX
12.4 Other Loan-Backed and Structured Securities	133,277,241	220,570,978	63,988,730	31,346,900		XXX	449,183,849	0.6	496,358,804	0.7	449,183,849	XXX
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		XXX
12.6 Totals	4,015,143,233	14,284,074,611	16,766,873,792	8,082,752,264	5,416,451,828		48,565,295,728	61.2	44,119,030,499	59.4	48,565,295,728	XXX
12.7 Line 12.6 as a % of Col. 7	8.3	29.4	34.5	16.6	11.2		100.0	XXX	XXX	XXX	100.0	XXX
12.8 Line 12.6 as a % of Line 10.6, Col. 7, Section 10	5.1	18.0	21.1	10.2	6.8		61.2	XXX	XXX	XXX	61.2	XXX
13. Total Privately Placed Bonds												
13.1 Issuer Obligations	1,720,411,480	5,399,706,676	9,852,191,385	2,844,692,839	1,567,568,740	XXX	21,384,571,120	26.9	21,330,760,714	28.7	XXX	21,384,571,120
13.2 Residential Mortgage-Backed Securities	36,771,300	79,715,802	44,878,213	58,163,039	24,599,756	XXX	244,128,110	0.3	304,241,850	0.4	XXX	244,128,110
13.3 Commercial Mortgage-Backed Securities	481,849,645	691,752,169	1,032,573,023	27,750,039	20,296,874	XXX	2,254,221,750	2.8	2,152,607,356	2.9	XXX	2,254,221,750
13.4 Other Loan-Backed and Structured Securities	622,672,151	3,460,078,099	1,916,017,529	635,142,101	335,939,445	XXX	6,969,849,325	8.8	6,315,176,128	8.5	XXX	6,969,849,325
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX	XXX	
13.6 Totals	2,861,704,576	9,631,252,746	12,845,660,150	3,565,748,018	1,948,404,815		30,852,770,305	38.8	30,102,786,048	40.6	XXX	30,852,770,305
13.7 Line 13.6 as a % of Col. 7	9.3	31.2	41.6	11.6	6.3		100.0	XXX	XXX	XXX	XXX	100.0
13.8 Line 13.6 as a % of Line 10.6, Col. 7, Section 10	3.6	12.1	16.2	4.5	2.5		38.8	XXX	XXX	XXX	XXX	38.8

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	169,963,772	169,963,772			
2. Cost of short-term investments acquired	6,307,757,806	6,307,757,806			
3. Accrual of discount	124,454	124,454			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals	(3,107)	(3,107)			
6. Deduct consideration received on disposals	6,297,870,112	6,297,870,112			
7. Deduct amortization of premium	41,287	41,287			
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)	179,931,526	179,931,526			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	179,931,526	179,931,526			

(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)	294,423,760
2.	Cost paid/(consideration received) on additions:	
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	31,837,021
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	31,837,021
3.	Unrealized valuation increase/(decrease):	
3.1	Section 1, Column 17	137,297,453
3.2	Section 2, Column 19	(13,779,152)123,518,301
4.	Total gain (loss) on termination recognized, Section 2, Column 22	15,554,805
5.	Considerations received/(paid) on terminations, Section 2, Column 15	37,211,259
6.	Amortization:	
6.1	Section 1, Column 19	(16,058,967)
6.2	Section 2, Column 21	(8,045,055)(24,104,022)
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)	404,018,606
10.	Deduct nonadmitted assets	
11.	Statement value at end of current period (Line 9 minus Line 10)	404,018,606

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	11,156
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	11,078
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	14,077
3.14	Section 1, Column 18, prior year	(35,539)49,61649,616
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	14,077
3.24	Section 1, Column 19, prior year	(35,539)49,61649,616
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)	(45,690)
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)	(45,690)(45,690)
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)	22,234
7.	Deduct total nonadmitted amounts	
8.	Statement value at end of current period (Line 6 minus Line 7)	22,234

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.....	404,018,618
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance	22,234
3.	Total (Line 1 plus Line 2)	404,040,852
4.	Part D, Section 1, Column 5	440,314,994
5.	Part D, Section 1, Column 6	(36,274,142)
6.	Total (Line 3 minus Line 4 minus Line 5)	
		Fair Value Check
7.	Part A, Section 1, Column 16	407,530,324
8.	Part B, Section 1, Column 13	22,235
9.	Total (Line 7 plus Line 8)	407,552,559
10.	Part D, Section 1, Column 8	443,826,701
11.	Part D, Section 1, Column 9	(36,274,142)
12.	Total (Line 9 minus Line 10 minus Line 11)	
		Potential Exposure Check
13.	Part A, Section 1, Column 21	85,970,687
14.	Part B, Section 1, Column 20	(167,133)
15.	Part D, Section 1, Column 11	85,803,554
16.	Total (Line 13 plus Line 14 minus Line 15)	

ANNUAL STATEMENT FOR THE YEAR 2016 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	2,262,179,830	2,262,179,830	
2. Cost of cash equivalents acquired	110,140,921,479	110,140,921,479	
3. Accrual of discount	8,640,931	8,640,931	
4. Unrealized valuation increase (decrease)			
5. Total gain (loss) on disposals	5,588	5,588	
6. Deduct consideration received on disposals	110,478,610,028	110,478,610,028	
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)	1,933,137,800	1,933,137,800	
11. Deduct total nonadmitted amounts			
12. Statement value at end of current period (Line 10 minus Line 11)	1,933,137,800	1,933,137,800	

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