



ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2018
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
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
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Statutory Statement Contact Fax Number... 201-942-2158

EXECUTIVE OFFICERS

THEODORE ALEXANDER MATHAS
Chairman of the Board
and Chief Executive Officer

JOHN YONG KIM
President

JOHN THOMAS FLEURANT
Executive Vice President
and Chief Financial Officer

THOMAS FRANCIS ENGLISH
Senior Vice President
and Chief Legal Officer

ROBERT MICHAEL GARDNER
Senior Vice President
and Controller

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

DIRECTORS

- CHRISTOPHER THOMAS ASHE ROBERT MICHAEL GARDNER DYLAN WEI HUANG AMY MILLER
DAVID GERALD BEDARD MATTHEW MARTIN GROVE JOHN YONG KIM ARTHUR HARUTYUN SETER
ALEXANDER IBBITSON MUNRO COOK FRANK MICHAEL HARTE MARK JEROME MADGETT JOEL MARTIN STEINBERG
JOHN THOMAS FLEURANT THOMAS ALEXANDER HENDRY THEODORE ALEXANDER MATHAS MATTHEW DAVID WION

State of New York }
County of New York } SS

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.

[Signature of Theodore Alexander Mathas]

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

[Signature of John Thomas Fleurant]

JOHN THOMAS FLEURANT
Executive Vice President and
Chief Financial Officer

[Signature of Joel Martin Steinberg]

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

[Signature of Robert Michael Gardner]

ROBERT MICHAEL GARDNER
Senior Vice President
and Controller

STEPHEN COSTANZA

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

Subscribed and sworn to before me this
6 day of March 2019

- a. Is this an original filing? Yes [ ] No [ X ]
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.

[Signature of Stephen Costanza]

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	84,919,560,023		84,919,560,023	82,299,259,390
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	11,881,015		11,881,015	13,362,925
2.2 Common stocks .....	1,315,476,336		1,315,476,336	1,392,889,878
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	13,324,800,562		13,324,800,562	12,711,880,730
3.2 Other than first liens .....	884,935,783		884,935,783	945,367,052
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....				
encumbrances) .....				
4.2 Properties held for the production of income (less				
\$ .....	55,673,628		55,673,628	55,675,752
encumbrances) .....				
4.3 Properties held for sale (less \$ .....				
encumbrances) .....	902,938		902,938	1,322,599
5. Cash (\$ .....				
(173,244,352) , Schedule E - Part 1), cash equivalents				
(\$ .....				
2,056,194,791 , Schedule E - Part 2) and short-term				
investments (\$ .....	1,891,328,585		1,891,328,585	2,211,226,959
8,378,146 , Schedule DA) .....				
6. Contract loans (including \$ .....	906,429,204	12,088,631	894,340,573	866,666,470
premium notes) .....				
7. Derivatives (Schedule DB) .....	418,065,726		418,065,726	235,817,046
8. Other invested assets (Schedule BA) .....	1,323,613,447	3,399,013	1,320,214,434	1,271,344,835
9. Receivables for securities .....	1,010,251		1,010,251	10,412,576
10. Securities lending reinvested collateral assets (Schedule DL) .....				
11. Aggregate write-ins for invested assets .....	3,199,812		3,199,812	22,468,354
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	105,056,877,310	15,487,644	105,041,389,666	102,037,694,566
13. Title plants less \$ .....				
charged off (for Title insurers				
only) .....				
14. Investment income due and accrued .....	712,492,869		712,492,869	692,328,393
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	207,892	87	207,805	9,391
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$ .....				
earned but unbilled premiums) .....	241,321		241,321	255,877
15.3 Accrued retrospective premiums (\$ .....				
) and				
contracts subject to redetermination (\$ .....				
) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	75,453,271		75,453,271	121,701,360
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....	656,259		656,259	84,933,670
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon .....	117,927,764		117,927,764	17,886,640
18.2 Net deferred tax asset .....	621,880,667	296,010,343	325,870,324	335,002,833
19. Guaranty funds receivable or on deposit .....	2,374,796		2,374,796	4,227,466
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 .....	35,722,635		35,722,635	30,666,965
24. Health care (\$ .....		13,747,048		
) and other amounts receivable .....	13,747,048			
25. Aggregate write-ins for other than invested assets .....	8,685,592,880	6,042,412	8,679,550,468	8,239,459,625
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25) .....	115,323,174,712	331,287,534	114,991,887,178	111,564,166,786
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts .....	38,465,773,492		38,465,773,492	41,286,419,731
28. Total (Lines 26 and 27) .....	153,788,948,204	331,287,534	153,457,660,670	152,850,586,517
<b>DETAILS OF WRITE-INS</b>				
1101. Derivatives-collateral assets .....	3,199,812		3,199,812	22,467,204
1102. Derivative receivable .....				1,150
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	3,199,812		3,199,812	22,468,354
2501. Interest in annuity contracts .....	8,673,183,476		8,673,183,476	8,228,643,997
2502. Miscellaneous .....	12,292,746	5,925,754	6,366,992	10,815,626
2503. Amount due for undelivered securities .....	116,658	116,658		2
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	8,685,592,880	6,042,412	8,679,550,468	8,239,459,625

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 94,130,622,370 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 43,773,084 Modco Reserve)	94,130,622,370	86,310,220,715
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)	1,307,808,878	1,176,393,131
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	243,683,541	197,919,774
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)	283	1,009
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		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ 68,772,464 ceded	68,772,464	143,959,234
9.4 Interest maintenance reserve (IMR, Line 6)	105,809,276	153,543,225
10. Commissions to agents due or accrued-life and annuity contracts \$ 3,252,043 accident and health \$ and deposit-type contract funds \$	3,252,043	2,620,525
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	15,292,142	19,281,366
13. Transfers to Separate Accounts due or accrued (net) (including \$ (878,944,444) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(916,274,459)	(993,474,142)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	(3,868,833)	5,110,929
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income	4,691,486	5,718,255
17. Amounts withheld or retained by company as agent or trustee	1,825,057	1,422,449
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	165,359,523	171,668,149
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	130,028,003	137,767,003
22. Borrowed money \$ 0 and interest thereon \$ 0		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,213,064,321	1,189,175,755
24.02 Reinsurance in unauthorized and certified (\$ ) companies	3,601,397	4,397,284
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	94,676,874	324,687,053
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		4,014,885,328
24.08 Derivatives	103,942,803	108,113,962
24.09 Payable for securities	70,297,775	315,711,818
24.10 Payable for securities lending	676,142,941	675,472,846
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	8,988,326,934	8,414,179,999
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	106,407,054,819	102,378,775,667
27. From Separate Accounts Statement	38,464,495,358	41,284,927,531
28. Total liabilities (Lines 26 and 27)	144,871,550,177	143,663,703,198
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)	4,633,353,179	5,234,126,005
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 \$ 1,278,135 in Separate Accounts Statement)	8,561,110,493	9,161,883,319
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	8,586,110,493	9,186,883,319
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	153,457,660,670	152,850,586,517
<b>DETAILS OF WRITE-INS</b>		
2501. Obligations under structured settlement agreements	8,673,183,476	8,228,643,997
2502. Derivatives-collateral liability	301,879,522	173,513,433
2503. Liability for interest on claims	6,110,870	3,830,037
2598. Summary of remaining write-ins for Line 25 from overflow page	7,153,066	8,192,532
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	8,988,326,934	8,414,179,999
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) .....	12,235,244,056	13,315,769,239
2. Considerations for supplementary contracts with life contingencies .....	65,496,983	75,774,451
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	3,987,647,670	3,850,607,190
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	44,212,124	33,138,226
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	43,098,615	50,002,036
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	(6,858,156)	58,598,292
7. Reserve adjustments on reinsurance ceded .....	3,606,126	16,794,165
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	737,425,886	720,659,239
8.2 Charges and fees for deposit-type contracts .....		
8.3 Aggregate write-ins for miscellaneous income .....	189,689,037	121,083,588
9. Total (Lines 1 to 8.3) .....	17,299,562,341	18,242,426,426
10. Death benefits .....	673,885,862	460,520,767
11. Matured endowments (excluding guaranteed annual pure endowments) .....	2,163,890	2,014,461
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	3,002,810,361	2,798,588,028
13. Disability benefits and benefits under accident and health contracts .....	245,312	(83,850)
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....	8,044,261,679	6,266,188,453
16. Group conversions .....	336,558	322,690
17. Interest and adjustments on contract or deposit-type contract funds .....	46,911,882	33,068,041
18. Payments on supplementary contracts with life contingencies .....	32,182,623	25,787,258
19. Increase in aggregate reserves for life and accident and health contracts .....	7,629,195,926	5,872,169,733
20. Totals (Lines 10 to 19) .....	19,431,994,093	15,458,575,581
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	460,501,713	487,569,197
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) .....	918,693,946	903,493,702
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3) .....	94,896,766	96,269,130
25. Increase in loading on deferred and uncollected premiums .....	(11,721)	(10,449)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(209,887,586)	240,432,179
27. Aggregate write-ins for deductions .....	(3,885,866,539)	188,570,654
28. Totals (Lines 20 to 27) .....	16,810,320,672	17,374,899,994
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	489,241,669	867,526,432
30. Dividends to policyholders .....		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	489,241,669	867,526,432
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	214,607,814	248,919,879
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) .....	274,633,855	618,606,553
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ ..... (23,220,160) (excluding taxes of \$ ..... (936,181) transferred to the IMR) .....	(7,844,175)	33,571,857
35. Net income (Line 33 plus Line 34) .....	266,789,680	652,178,410
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	9,186,883,319	8,724,514,865
37. Net income (Line 35) .....	266,789,680	652,178,410
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ ..... (27,716,873) .....	93,301,776	(147,242,013)
39. Change in net unrealized foreign exchange capital gain (loss) .....	(166,179,963)	247,000,368
40. Change in net deferred income tax .....	152,697,784	(282,392,070)
41. Change in nonadmitted assets .....	(159,561,832)	408,457,055
42. Change in liability for reinsurance in unauthorized and certified companies .....	795,887	2,397,495
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....		
44. Change in asset valuation reserve .....	(23,888,566)	(137,105,464)
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 .....	47,961,790	43,998,435
47. Other changes in surplus in Separate Accounts Statement .....	(43,312,680)	(49,923,762)
48. Change in surplus notes .....		
49. Cumulative effect of changes in accounting principles .....		
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 .....	(600,000,000)	(275,000,000)
53. Aggregate write-ins for gains and losses in surplus .....	(169,376,702)	
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	(600,772,826)	462,368,454
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	8,586,110,493	9,186,883,319
<b>DETAILS OF WRITE-INS</b>		
08.301. Sundries .....	189,689,037	121,083,588
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) .....	189,689,037	121,083,588
2701. Fines, penalties and fees from regulatory authorities .....	35,928	63,909
2702. Adjustment in funds withheld .....	(3,885,902,467)	188,506,745
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	(3,885,866,539)	188,570,654
5301. Prior period correction .....	(169,376,702)	
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) .....	(169,376,702)	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	12,278,861,216	13,378,231,190
2. Net investment income .....	3,782,682,548	3,585,253,931
3. Miscellaneous income .....	910,295,180	898,107,622
4. Total (Lines 1 through 3) .....	16,971,838,944	17,861,592,743
5. Benefit and loss related payments .....	11,644,490,314	9,477,968,388
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	(292,840,612)	301,551,429
7. Commissions, expenses paid and aggregate write-ins for deductions .....	1,395,588,421	1,589,703,940
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ .....(12,528,990) tax on capital gains (losses) .....	268,663,570	287,893,675
10. Total (Lines 5 through 9) .....	13,015,901,693	11,657,117,432
11. Net cash from operations (Line 4 minus Line 10) .....	3,955,937,251	6,204,475,311
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	10,000,568,587	13,545,221,781
12.2 Stocks .....	968,362,071	1,206,380,312
12.3 Mortgage loans .....	1,539,675,291	1,363,731,694
12.4 Real estate .....	1,342,970	962,150
12.5 Other invested assets .....	317,695,722	90,595,780
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	(584,850)	4,017,109
12.7 Miscellaneous proceeds .....	167,416,076	61,223,057
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	12,994,475,867	16,272,131,883
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	12,631,147,293	18,148,182,444
13.2 Stocks .....	1,015,083,109	1,331,678,035
13.3 Mortgage loans .....	2,088,786,056	2,032,203,507
13.4 Real estate .....		
13.5 Other invested assets .....	380,106,002	167,150,145
13.6 Miscellaneous applications .....	272,294,865	246,012,997
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	16,387,417,325	21,925,227,128
14. Net increase (decrease) in contract loans and premium notes .....	28,513,759	430,949
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(3,421,455,217)	(5,653,526,194)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	101,150,705	49,236,052
16.5 Dividends to stockholders .....	600,000,000	275,000,000
16.6 Other cash provided (applied) .....	(355,531,113)	(36,874,765)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(854,380,408)	(262,638,713)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(319,898,374)	288,310,404
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	2,211,226,959	1,922,916,555
19.2 End of year (Line 18 plus Line 19.1) .....	1,891,328,585	2,211,226,959

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

20.0001. Transfer/exchange of bond investment to bond investment .....	563,480,058	335,827,585
20.0002. Capitalized interest on bonds/payment in kind .....	136,256,688	136,285,417
20.0003. Depreciation on fixed assets .....	73,061,038	73,316,293
20.0004. Transfer/merger/spinoff of equity investment to equity investment .....	19,064,287	25,848,699
20.0005. Transfer of bond investment to other invested assets .....	16,902,889	26,257,493
20.0006. Low income Housing Tax Credit unfunded commitments .....	6,756,171	14,380,820
20.0007. Dividend reinvestment of equities .....	6,288,082	4,776,705
20.0008. Transfer/exchange of bond investment to equity investment .....	2,103,753	11,702,838
20.0009. Capitalized interest on mortgage loans .....	1,593,740	24,301,464
20.0010. Transfer of mortgage loan to real estate .....	862,138	
20.0011. Exchange of bond/equity investment to misc assets .....	182,855	588,588
20.0012. Bonds to be announced commitments-purchased/sold .....		94,074,885
20.0013. Transfer of mortgage loan to other invested assets .....		22,724,406

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

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

20.0014. Transfer between other invested assets .....	.....	8,669,171
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**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	12,235,244,056		1,281,332,565	10,862,258,846			55,077,626	36,575,019				
2. Considerations for supplementary contracts with life contingencies	65,496,983				65,496,983							
3. Net investment income	3,987,647,670		1,159,000,120	2,605,352,711	9,984,785		152,226	33,155,793				180,002,035
4. Amortization of Interest Maintenance Reserve (IMR)	44,212,124		30,277,301	12,214,805	30,315			204,451				1,485,252
5. Separate Accounts net gain from operations excluding unrealized gains or losses	43,098,615		40,683,215				2,415,400					
6. Commissions and expense allowances on reinsurance ceded	(6,858,156)		(7,157,921)				299,765					
7. Reserve adjustments on reinsurance ceded	3,606,126		4,075,305				(469,179)					
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	737,425,886		259,823,472	453,554,058			24,048,356					
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	189,689,037		29,158,822	144,245,366			2,530,692	713,419				13,040,738
9. Totals (Lines 1 to 8.3)	17,299,562,341		2,797,192,879	14,077,625,786	75,512,083		84,054,886	70,648,682				194,528,025
10. Death benefits	673,885,862		676,595,387				(2,709,525)					
11. Matured endowments (excluding guaranteed annual pure endowments)	2,163,890		2,163,890									
12. Annuity benefits	3,002,810,361			2,900,067,383				102,742,978				
13. Disability benefits and benefits under accident and health contracts	245,312		245,312									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	8,044,261,679		614,402,863	7,362,420,070	(47,162)		67,249,943	235,965				
16. Group conversions	336,558		336,558									
17. Interest and adjustments on contract or deposit-type contract funds	46,911,882		6,775,311	32,419,291	7,484,996		171,252	61,032				
18. Payments on supplementary contracts with life contingencies	32,182,623				32,182,623							
19. Increase in aggregate reserves for life and accident and health contracts	7,629,195,926		4,729,774,876	2,896,200,911	39,578,446		677,473	(37,035,780)				
20. Totals (Lines 10 to 19)	19,431,994,093		6,030,294,197	13,191,107,655	79,198,903		65,389,143	66,004,195				
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	460,501,713		99,571,416	358,530,692			2,399,633					(28)
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	918,693,946		313,146,430	582,372,963	566,201		2,450,997	7,804,943				12,352,412
24. Insurance taxes, licenses and fees, excluding federal income taxes	94,896,766		51,839,989	41,591,595	40,153		16,397	424,200				984,432
25. Increase in loading on deferred and uncollected premiums	(11,721)		(11,721)									
26. Net transfers to or (from) Separate Accounts net of reinsurance	(209,887,586)		(27,598,254)	(183,037,679)			748,347					
27. Aggregate write-ins for deductions	(3,885,866,539)		(3,885,897,319)	29,391	46			225				1,118
28. Totals (Lines 20 to 27)	16,810,320,672		2,581,344,738	13,990,594,617	79,805,303		71,004,517	74,233,563				13,337,934
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	489,241,669		215,848,141	87,031,169	(4,293,220)		13,050,369	(3,584,881)				181,190,091
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	489,241,669		215,848,141	87,031,169	(4,293,220)		13,050,369	(3,584,881)				181,190,091
32. Federal income taxes incurred (excluding tax on capital gains)	214,607,814		61,181,802	74,824,545	(387,419)		310,704	(1,930,888)				80,609,070
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)	274,633,855		154,666,339	12,206,624	(3,905,801)		12,739,665	(1,653,993)				100,581,021
<b>DETAILS OF WRITE-INS</b>												
08.301. Sundries	189,689,037		29,158,822	144,245,366			2,530,692	713,419				13,040,738
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)	189,689,037		29,158,822	144,245,366			2,530,692	713,419				13,040,738
2701. Fines, penalties and fees from regulatory authorities	35,928		5,148	29,391	46			225				1,118
2702. Adjustment in funds withheld	(3,885,902,467)		(3,885,902,467)									
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(3,885,866,539)		(3,885,897,319)	29,391	46			225				1,118

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year .....	86,310,220,715		21,623,004,763	63,568,390,178	210,660,164		132,806,217	775,359,393
2. Tabular net premiums or considerations .....	12,941,023,874		1,303,786,752	11,538,002,327	62,616,072		1,340,531	35,278,192
3. Present value of disability claims incurred .....	2,106,948		2,106,948		XXX			
4. Tabular interest .....	2,825,333,156		934,261,638	1,845,084,230	9,313,183		5,259,478	31,414,627
5. Tabular less actual reserve released .....	(20,650,676)		4,672,031	(21,131,836)	(168,188)			(4,022,683)
6. Increase in reserve on account of change in valuation basis .....								
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve .....		XXX		XXX	XXX	XXX	XXX	XXX
7. Other increases (net) .....	4,509,635,529		4,097,792,432	413,512,122			(1,444,232)	(224,793)
8. Totals (Lines 1 to 7) .....	106,567,669,546		27,965,624,564	77,343,857,021	282,421,232		137,961,994	837,804,736
9. Tabular cost .....	970,725,567		970,672,307		XXX		53,260	
10. Reserves released by death .....	297,546,588		297,520,449	XXX	XXX		26,139	XXX
11. Reserves released by other terminations (net) .....	7,174,860,997		370,622,884	6,701,246,604			3,510,385	99,481,123
12. Annuity, supplementary contract and disability payments involving life contingencies .....	2,655,905,063		7,357,916	2,616,364,524	32,182,623			
13. Net transfers to or (from) Separate Accounts .....	1,338,008,962		(32,924,650)	1,370,449,075			484,537	
14. Total Deductions (Lines 9 to 13) .....	12,437,047,176		1,613,248,906	10,688,060,203	32,182,623		4,074,321	99,481,123
15. Reserve December 31, current year .....	94,130,622,370		26,352,375,658	66,655,796,818	250,238,609		133,887,673	738,323,612

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION**  
**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds .....	(a) 222,033,281	218,869,998
1.1 Bonds exempt from U.S. tax .....	(a)	
1.2 Other bonds (unaffiliated) .....	(a) 2,984,832,897	3,000,332,623
1.3 Bonds of affiliates .....	(a) 89,154,393	92,752,270
2.1 Preferred stocks (unaffiliated) .....	(b) 40,014	34,621
2.11 Preferred stocks of affiliates .....		
2.2 Common stocks (unaffiliated) .....	(b)	
2.21 Common stocks of affiliates .....	39,918,796	39,857,140
3. Mortgage loans .....	(c) 606,517,951	608,633,082
4. Real estate .....	(d) 2,618,151	4,277,326
5. Contract loans .....	53,371,092	54,331,946
6. Cash, cash equivalents and short-term investments .....	(e) 26,661,238	26,711,985
7. Derivative instruments .....	(f) 47,565,911	26,137,370
8. Other invested assets .....	106,131,857	70,709,613
9. Aggregate write-ins for investment income .....	5,992,161	5,992,161
10. Total gross investment income .....	4,184,837,742	4,148,640,135
11. Investment expenses .....		(g) 144,618,156
12. Investment taxes, licenses and fees, excluding federal income taxes .....		(g) 383,733
13. Interest expense .....		(h) 15,988,452
14. Depreciation on real estate and other invested assets .....		(i) 2,124
15. Aggregate write-ins for deductions from investment income .....		
16. Total deductions (Lines 11 through 15) .....		160,992,465
17. Net investment income (Line 10 minus Line 16) .....		3,987,647,670
<b>DETAILS OF WRITE-INS</b>		
0901. Miscellaneous sources .....	5,037,822	5,037,822
0902. Commitment fee .....	954,339	954,339
0903. ....		
0998. Summary of remaining write-ins for Line 9 from overflow page .....		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	5,992,161	5,992,161
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 \$ 105,676,139 accrual of discount less \$ 81,179,334 amortization of premium and less \$ 25,088,184 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 \$ 4,549,219 accrual of discount less \$ 2,019,459 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 \$ 20,321,688 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ 20,764,337 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 \$ 2,124 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 .....	(2,014,177)	(673,202)	(2,687,379)		
1.1 Bonds exempt from U.S. tax .....					
1.2 Other bonds (unaffiliated) .....	26,474,929	(25,359,991)	1,114,938	(2,660,587)	(147,974,756)
1.3 Bonds of affiliates .....					
2.1 Preferred stocks (unaffiliated) .....	(124,404)	(11,078)	(135,482)		(41,356)
2.11 Preferred stocks of affiliates .....					
2.2 Common stocks (unaffiliated) .....	16,106,873	(7,620,406)	8,486,467	(124,534,298)	(17,783,655)
2.21 Common stocks of affiliates .....					
3. Mortgage loans .....	51,435		51,435	65,001	
4. Real estate .....	74,363	(13,192)	61,171		
5. Contract loans .....					
6. Cash, cash equivalents and short-term investments .....	(9,852)	41,403	31,551		(616,402)
7. Derivative instruments .....	(10,822,010)	(5,663,334)	(16,485,344)	163,260,015	
8. Other invested assets .....	(11,045,896)	(14,913,802)	(25,959,698)	29,454,772	236,206
9. Aggregate write-ins for capital gains (losses) .....					
10. Total capital gains (losses) .....	18,691,261	(54,213,602)	(35,522,341)	65,584,903	(166,179,963)
<b>DETAILS OF WRITE-INS</b>					
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 2018 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 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
<b>FIRST YEAR (other than single)</b>											
1. Uncollected	(436,349)		(432,289)			(4,060)					
2. Deferred and accrued											
3. Deferred, accrued and uncollected:											
3.1 Direct											
3.2 Reinsurance assumed	3,882		3,882								
3.3 Reinsurance ceded	440,230		436,170			4,060					
3.4 Net (Line 1 + Line 2)	(436,348)		(432,288)			(4,060)					
4. Advance											
5. Line 3.4 - Line 4	(436,348)		(432,288)			(4,060)					
6. Collected during year:											
6.1 Direct	2,460,259,970		190,358,632	2,260,322,320		8,369,126	1,209,892				
6.2 Reinsurance assumed	69,707		69,707								
6.3 Reinsurance ceded	6,490,806		5,511,777			979,029					
6.4 Net	2,453,838,871		184,916,562	2,260,322,320		7,390,097	1,209,892				
7. Line 5 + Line 6.4	2,453,402,523		184,484,274	2,260,322,320		7,386,037	1,209,892				
8. Prior year (uncollected + deferred and accrued - advance)	(438,422)		(410,063)			(28,359)					
9. First year premiums and considerations:											
9.1 Direct	2,460,259,970		190,358,632	2,260,322,320		8,369,126	1,209,892				
9.2 Reinsurance assumed	73,588		73,588								
9.3 Reinsurance ceded	6,492,615		5,537,885			954,730					
9.4 Net (Line 7 - Line 8)	2,453,840,943		184,894,335	2,260,322,320		7,414,396	1,209,892				
<b>SINGLE</b>											
10. Single premiums and considerations:											
10.1 Direct	8,393,709,390		315,000,949	8,043,806,942			34,901,499				
10.2 Reinsurance assumed											
10.3 Reinsurance ceded	180,130		180,130								
10.4 Net	8,393,529,260		314,820,819	8,043,806,942			34,901,499				
<b>RENEWAL</b>											
11. Uncollected	(67,429,409)		(65,776,218)			(1,653,191)					
12. Deferred and accrued	421,484		421,484								
13. Deferred, accrued and uncollected:											
13.1 Direct	436,452		436,452								
13.2 Reinsurance assumed	195,440		195,440								
13.3 Reinsurance ceded	67,639,817		65,986,626			1,653,191					
13.4 Net (Line 11 + Line 12)	(67,007,925)		(65,354,734)			(1,653,191)					
14. Advance	283		283								
15. Line 13.4 - Line 14	(67,008,208)		(65,355,017)			(1,653,191)					
16. Collected during year:											
16.1 Direct	1,917,342,778		1,296,630,841	558,129,584		62,118,725	463,628				
16.2 Reinsurance assumed	4,466,422		4,466,422								
16.3 Reinsurance ceded	555,813,096		541,725,249			14,087,847					
16.4 Net	1,365,996,104		759,372,014	558,129,584		48,030,878	463,628				
17. Line 15 + Line 16.4	1,298,987,896		694,016,997	558,129,584		46,377,687	463,628				
18. Prior year (uncollected + deferred and accrued - advance)	(88,885,958)		(87,600,415)			(1,285,543)					
19. Renewal premiums and considerations:											
19.1 Direct	1,917,316,083		1,296,604,146	558,129,584		62,118,725	463,628				
19.2 Reinsurance assumed	4,661,862		4,661,862								
19.3 Reinsurance ceded	534,104,092		519,648,597			14,455,495					
19.4 Net (Line 17 - Line 18)	1,387,873,853		781,617,411	558,129,584		47,663,230	463,628				
<b>TOTAL</b>											
20. Total premiums and annuity considerations:											
20.1 Direct	12,771,285,443		1,801,963,727	10,862,258,846		70,487,851	36,575,019				
20.2 Reinsurance assumed	4,735,450		4,735,450								
20.3 Reinsurance ceded	540,776,837		525,366,612			15,410,225					
20.4 Net (Lines 9.4 + 10.4 + 19.4)	12,235,244,056		1,281,332,565	10,862,258,846		55,077,626	36,575,019				

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
<b>DIVIDENDS AND COUPONS APPLIED (included in Part 1)</b>											
21. To pay renewal premiums .....											
22. All other .....											
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>											
23. First year (other than single):											
23.1 Reinsurance ceded .....	22,485		22,485								
23.2 Reinsurance assumed .....											
23.3 Net ceded less assumed .....	22,485		22,485								
24. Single:											
24.1 Reinsurance ceded .....	(9,781)		(9,781)								
24.2 Reinsurance assumed .....											
24.3 Net ceded less assumed .....	(9,781)		(9,781)								
25. Renewal:											
25.1 Reinsurance ceded .....	(6,870,860)		(7,170,625)			299,765					
25.2 Reinsurance assumed .....											
25.3 Net ceded less assumed .....	(6,870,860)		(7,170,625)			299,765					
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6) .....	(6,858,156)		(7,157,921)			299,765					
26.2 Reinsurance assumed (Page 6, Line 22) .....											
26.3 Net ceded less assumed .....	(6,858,156)		(7,157,921)			299,765					
<b>COMMISSIONS INCURRED (direct business only)</b>											
27. First year (other than single) .....	130,879,819		42,366,532	87,843,700		669,587					
28. Single .....	249,566,752		7,988,646	241,578,134							(28)
29. Renewal .....	80,055,142		49,216,238	29,108,858		1,730,046					
30. Deposit-type contract funds .....											
31. Totals (to agree with Page 6, Line 21)	460,501,713		99,571,416	358,530,692		2,399,633					(28)

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION**  
**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	45,296,951			(150,104)	2,950,181	48,097,028
2. Salaries and wages	410,808,706			5,282,385	125,789,926	541,881,017
3.11 Contributions for benefit plans for employees	51,965,669			579,603	1,239,290	53,784,562
3.12 Contributions for benefit plans for agents	31,769,010					31,769,010
3.21 Payments to employees under non-funded benefit plans	(1,881)			657		(1,224)
3.22 Payments to agents under non-funded benefit plans	11,014,703			1,635,311		12,650,014
3.31 Other employee welfare	6,617,344			139,064	53,288	6,809,696
3.32 Other agent welfare	79,044					79,044
4.1 Legal fees and expenses	3,113,299			98,425	12,251	3,223,975
4.2 Medical examination fees	1,943,573			(5)		1,943,568
4.3 Inspection report fees	763,525			83		763,608
4.4 Fees of public accountants and consulting actuaries	6,511,444			399,930	82,192	6,993,566
4.5 Expense of investigation and settlement of policy claims	917,242					917,242
5.1 Traveling expenses	15,714,879			195,846	1,468,375	17,379,100
5.2 Advertising	42,699,820			843,720	351,279	43,894,819
5.3 Postage, express, telegraph and telephone	17,962,494			113,787	573,601	18,649,882
5.4 Printing and stationery	6,544,625			73,002	12,115	6,629,742
5.5 Cost or depreciation of furniture and equipment	4,448,470			289,909	4,955	4,743,334
5.6 Rental of equipment	3,275,032			52,945	2,365	3,330,342
5.7 Cost or depreciation of EDP equipment and software	92,951,037			1,244,831	1,026,686	95,222,554
6.1 Books and periodicals	239,848			6,189	1,293	247,330
6.2 Bureau and association fees	2,026,627			89,066	25,656	2,141,349
6.3 Insurance, except on real estate	3,973,177			276,594		4,249,771
6.4 Miscellaneous losses	12,542,376			24,758		12,567,134
6.5 Collection and bank service charges	2,106,724			71,455	176,000	2,354,179
6.6 Sundry general expenses	42,113,580			644,292	9,973,587	52,731,459
6.7 Group service and administration fees						
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance	49,380,010					49,380,010
7.2 Agents' balances charged off (less \$ recovered)	2,712,396					2,712,396
7.3 Agency conferences other than local meetings	14,003,751			37,857	20,265	14,061,873
9.1 Real estate expenses	127,042			402,814	301,974	831,830
9.2 Investment expenses not included elsewhere	7,173				552,878	560,051
9.3 Aggregate write-ins for expenses	22,713,842					22,713,842
10. General expenses incurred	906,341,532			12,352,414	144,618,157	(a) 1,063,312,103
11. General expenses unpaid December 31, prior year	901,349			18,380,017		19,281,366
12. General expenses unpaid December 31, current year	1,372,495			13,927,709	(8,062)	15,292,142
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)	905,870,386			16,804,722	144,626,219	1,067,301,327
<b>DETAILS OF WRITE-INS</b>						
09.301. Asset Based Fees	22,713,842					22,713,842
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	22,713,842					22,713,842

(a) Includes management fees of \$ 174,077,610 to affiliates and \$ 50,884,059 to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes	16,150		17,024	15,552	48,726
2. State insurance department licenses and fees	5,080,890		14,078	(3,750)	5,091,218
3. State taxes on premiums	37,695,917				37,695,917
4. Other state taxes, including \$ for employee benefits	10,456,681		700,877		11,157,558
5. U.S. Social Security taxes	38,808,500		195,533	371,931	39,375,964
6. All other taxes	1,854,196		56,920		1,911,116
7. Taxes, licenses and fees incurred	93,912,334		984,432	383,733	95,280,499
8. Taxes, licenses and fees unpaid December 31, prior year	6,290,171		(1,179,242)		5,110,929
9. Taxes, licenses and fees unpaid December 31, current year	(2,793,939)		(1,074,894)		(3,868,833)
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	102,996,444		880,084	383,733	104,260,261

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 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)		
<b>DETAILS OF WRITE-INS</b>		
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**

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 58 CET 4.00% CRVM CNF 1984-89	575,827		575,827		
0100002. 58 CSO 4.00% CRVM CNF 1982-89	744,839,959		744,839,959		
0100003. 80 CSO 3.00% CRVM CNF 1999-2014	2,631,489,761		2,574,900,087		56,589,675
0100004. 80 CSO 3.50% CRVM CNF 2002-04	289,792,020		289,792,020		
0100005. 80 CSO 4.00% CRVM CNF 1992-2008	4,313,410,255		4,311,430,654		1,979,600
0100006. 80 CSO 4.00% CNF 1994-2002	46,210,813		46,210,813		
0100007. 80 CSO 4.00% ALB CNF 2006-08	21,308,235		21,308,235		
0100008. 80 CSO 4.50% CRVM CNF 1986-2005	9,238,049,526		9,238,049,526		
0100009. 80 CSO 5.00% CNF 1993	21,730,057		21,730,057		
0100010. 80 CSO 5.25% CNF 1992	10,921,706		10,921,706		
0100011. 80 CSO 5.50% CNF 1987-91	292,952,894		292,952,894		
0100012. 80 CSO 5.75% CNF 1986	100,282,846		100,282,846		
0100013. 2001 CSO 1.00% CRVM CNF 2012-18	2,222,171,247		2,222,171,247		
0100014. 2001 CSO 2.00% CRVM CNF 2011-18	263,554,781		263,554,781		
0100015. 2001 CSO 2.00% CRVM ALB CNF 2012-15	369,168		369,168		
0100016. 2001 CSO 2.00% ALB CNF 2013-18	49,257,792		49,257,792		
0100017. 2001 CSO 2.50% CRVM CNF 2009-18	1,258,025,823		1,258,025,823		
0100018. 2001 CSO 3.00% CRVM CNF 2003-18	2,015,040,778		1,918,729,449		96,311,329
0100019. 2001 CSO 3.00% CRVM ALB CNF 2009-12	521,799		521,799		
0100020. 2001 CSO 3.50% CRVM CNF 2013-18	682,228,800		682,228,800		
0100021. 2001 CSO 3.50% ALB CNF 2013-14	30,204,948		30,204,948		
0100022. 2001 CSO 4.00% CRVM CNF 2006-14	1,627,378,337		1,627,378,337		
0100023. 2001 CSO 4.00% ALB CNF 2008-12	225,345,321		225,345,321		
0100024. 2001 CSO 4.50% CRVM CNF 2004-05	30,703,750		30,703,750		
0199997. Totals (Gross)	26,116,366,445		25,961,485,841		154,880,604
0199998. Reinsurance ceded	550,382,408		529,389,477		20,992,932
0199999. Life Insurance: Totals (Net)	25,565,984,036		25,432,096,364		133,887,672
0200001. 70% 94 VA MDBG Table Plan Type A 3.50% AG43 VACARVM Def. 2013, 2015, 2017-18	424,307,093	XXX	424,307,093	XXX	
0200002. 70% 94 VA MDBG Table Plan Type A 3.75% AG43 VACARVM Def. 2012-16	128,953,464	XXX	128,953,464	XXX	
0200003. 70% 94 VA MDBG Table Plan Type A 4.00% AG43 VACARVM Def. 2014	2,588,461	XXX	2,588,461	XXX	
0200004. 70% 94 VA MDBG Table Plan Type A 4.25% AG43 VACARVM Def. 2011	40,852,638	XXX	40,852,638	XXX	
0200005. 70% 94 VA MDBG Table Plan Type A 4.50% AG43 VACARVM Def. 2010	33,181,920	XXX	33,181,920	XXX	
0200006. 70% 94 VA MDBG Table Plan Type A 4.75% AG43 VACARVM Def. 2005-07	390,431,258	XXX	390,431,258	XXX	
0200007. 70% 94 VA MDBG Table Plan Type A 5.00% AG43 VACARVM Def. 2004, 2008	218,905,773	XXX	218,905,773	XXX	
0200008. 70% 94 VA MDBG Table Plan Type A 5.25% AG43 VACARVM Def. 2009	38,292,039	XXX	38,292,039	XXX	
0200009. 70% 94 VA MDBG Table Plan Type A 5.50% AG43 VACARVM Def. 1999, 2003	566,803,079	XXX	566,803,079	XXX	
0200010. 70% 94 VA MDBG Table Plan Type A 5.75% AG43 VACARVM Def. 1998, 2000	368,013,453	XXX	368,013,453	XXX	
0200011. 70% 94 VA MDBG Table Plan Type A 6.00% AG43 VACARVM Def. 1994, 1996-97, 2001-02	901,896,230	XXX	901,896,230	XXX	
0200012. 70% 94 VA MDBG Table Plan Type A 6.25% AG43 VACARVM Def. 1993, 1995	122,409,759	XXX	122,409,759	XXX	
0200013. 70% 94 VA MDBG Table Plan Type A 6.75% AG43 VACARVM Def. 1992	5,162,030	XXX	5,162,030	XXX	
0200014. 70% 94 VA MDBG Table Plan Type A 7.00% AG43 VACARVM Def. 1987, 1990-91	37,389,062	XXX	37,389,062	XXX	
0200015. 70% 94 VA MDBG Table Plan Type A 7.25% AG43 VACARVM Def. 1988-89	21,281,645	XXX	21,281,645	XXX	
0200016. 70% 94 VA MDBG Table Plan Type A 7.50% AG43 VACARVM Def. 1986	38,578,042	XXX	38,578,042	XXX	
0200017. 70% 94 VA MDBG Table Plan Type A 8.25% AG43 VACARVM Def. 1983-85	22,926,789	XXX	22,926,789	XXX	
0200018. 71 IAM PROJ 4.00% CARVM Def. 1981	6,597,061	XXX	6,597,061	XXX	
0200019. 71 IAM PROJ 8.25% CARVM Def. 1983	49,335,557	XXX	49,335,557	XXX	
0200020. 71 IAM PROJ 8.75% CARVM Def. 1983	39,409,147	XXX	39,409,147	XXX	
0200021. 71 IAM PROJ 9.25% CARVM Def. 1982	52,239,392	XXX	52,239,392	XXX	
0200022. 71 IAM PROJ 10.00% CARVM Def. 1982	36,946,682	XXX	36,946,682	XXX	
0200023. 83a 5.25% CARVM Def. 1994, 1996-97	3,290,542	XXX	3,290,542	XXX	
0200024. 83a 5.50% CARVM Def. 1993-94, 1996-97	91,853,451	XXX	91,853,451	XXX	
0200025. 83a 5.75% CARVM Def. 1993, 1995	35,712,770	XXX	35,712,770	XXX	
0200026. 83a 6.00% CARVM Def. 1992, 1995	55,071,223	XXX	55,071,223	XXX	
0200027. 83a 6.25% CARVM Def. 1987, 1990-1992	72,514,976	XXX	72,514,976	XXX	
0200028. 83a 6.50% CARVM Def. 1987, 1989-90	94,562,643	XXX	94,562,643	XXX	
0200029. 83a 6.75% CARVM Def. 1986, 1988, 1991	96,194,261	XXX	96,194,261	XXX	
0200030. 83a 7.00% CARVM Def. 1988-89	85,065,182	XXX	85,065,182	XXX	
0200031. 83a 7.25% CARVM Def. 1986	29,346,270	XXX	29,346,270	XXX	
0200032. 83a 8.00% CARVM Def. 1984-85	107,672,957	XXX	107,672,957	XXX	
0200033. 83a 8.50% CARVM Def. 1984-85	115,548,727	XXX	115,548,727	XXX	
0200034. 83a 8.25% Imm. 1990	26,143,475	XXX	26,143,475	XXX	
0200035. 83a 8.75% Imm. 1988-89	120,844,537	XXX	120,844,537	XXX	
0200036. a-2000 3.50% CARVM Def. 2013	10,414,021	XXX	8,381,601	XXX	2,032,419
0200037. a-2000 3.75% CARVM Def. 2012-14	1,234,488,275	XXX	1,234,488,275	XXX	
0200038. a-2000 4.00% CARVM Def. 2014	3,496,138,414	XXX	3,496,138,414	XXX	
0200039. a-2000 4.25% CARVM Def. 2011, 2017-18	542,524,838	XXX	542,358,338	XXX	166,499
0200040. a-2000 4.50% CARVM Def. 2005-08, 2010	3,611,784,367	XXX	3,611,515,956	XXX	268,411
0200041. a-2000 4.75% CARVM Def. 2003-04, 2007-08	5,463,885,815	XXX	5,463,885,815	XXX	
0200042. a-2000 5.00% CARVM Def. 1998-99, 2003, 2009	2,907,082,316	XXX	2,907,082,316	XXX	
0200043. a-2000 5.25% CARVM Def. 1998-99, 2002	69,013,641	XXX	69,013,641	XXX	
0200044. a-2000 5.50% CARVM Def. 2000-02	292,693,180	XXX	292,693,180	XXX	
0200045. a-2000 5.75% CARVM Def. 2000-01	255,852,623	XXX	255,852,623	XXX	
0200046. a-2000 4.00% Imm. 2013	2,639,055,020	XXX	2,551,746,913	XXX	87,308,107
0200047. a-2000 4.25% Imm. 2012	2,061,793,527	XXX	1,992,266,455	XXX	69,527,072
0200048. a-2000 4.50% Imm. 2011, 2014	2,415,466,296	XXX	2,334,981,095	XXX	80,485,201

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200049. a-2000 5.00% Imm. 2010-11 .....	1,358,918,375	XXX	1,283,552,917	XXX	75,365,458
0200050. a-2000 5.25% Imm. 2005-06, 2010 .....	1,193,466,455	XXX	1,150,943,284	XXX	42,523,172
0200051. a-2000 5.50% Imm. 2004, 2007-08 .....	1,012,246,974	XXX	941,553,424	XXX	70,693,551
0200052. a-2000 6.00% Imm. 2003, 2009 .....	824,552,061	XXX	764,014,461	XXX	60,537,600
0200053. 2012 IAR 3.50% Def. 2015, 2017-18 .....	14,555,182,593	XXX	14,555,182,593	XXX	
0200054. 2012 IAR 3.75% Def. 2015-16 .....	9,708,625,287	XXX	9,708,625,287	XXX	
0200055. 2012 IAR 3.75% Imm. 2017-18 .....	2,411,016,542	XXX	2,348,835,720	XXX	62,180,822
0200056. 2012 IAR 4.00% Imm. 2015-16 .....	4,397,120,350	XXX	4,243,497,494	XXX	153,622,856
0200057. 2012 IAR VM-22 Non-Jumbo 2.00%-2.49% Imm. 2018 .....	2,290,908	XXX	2,290,908	XXX	
0200058. 2012 IAR VM-22 Non-Jumbo 2.50%-2.99% Imm. 2018 .....	36,899,856	XXX	34,533,292	XXX	2,366,563
0200059. 2012 IAR VM-22 Non-Jumbo 3.00%-3.49% Imm. 2018 .....	660,318,624	XXX	647,337,221	XXX	12,981,402
0200060. 2012 IAR VM-22 Non-Jumbo 3.50%-3.99% Imm. 2018 .....	741,592,743	XXX	730,494,967	XXX	11,097,776
0200061. 2012 IAR VM-22 Non-Jumbo 4.00%-4.49% Imm. 2018 .....	747,085,930	XXX	739,919,226	XXX	7,166,703
0200062. Manual increase in reserves on FDA with GLWB .....	238,830,808	XXX	238,830,808	XXX	
0299997. Totals (Gross)	67,368,661,423	XXX	66,630,337,811	XXX	738,323,612
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	67,368,661,423	XXX	66,630,337,811	XXX	738,323,612
0300001. 83a 6.00%-8.75% 1987-97 .....	4,354,461		4,354,461		
0300002. a-2000 4.00%-7.00% 1998-2014 .....	60,267,516		60,267,516		
0300003. 2012 IAR 3.50%-4.00% 2015-17 .....	125,008,060		125,008,060		
0300004. 2012 IAR VM-22 Non-Jumbo 2.00%-2.49% 2018 .....	80,800		80,800		
0300005. 2012 IAR VM-22 Non-Jumbo 2.50%-2.99% 2018 .....	7,609,102		7,609,102		
0300006. 2012 IAR VM-22 Non-Jumbo 3.00%-3.49% 2018 .....	21,050,256		21,050,256		
0300007. 2012 IAR VM-22 Non-Jumbo 3.50%-3.99% 2018 .....	28,082,767		28,082,767		
0300008. 2012 IAR VM-22 Non-Jumbo 4.00%-4.49% 2018 .....	3,785,647		3,785,647		
0399997. Totals (Gross)	250,238,609		250,238,609		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	250,238,609		250,238,609		
0400001. 59 ADB 58 CSO 4.50% 1982-89 .....	30,040		30,040		
0400002. 59 ADB 80 CSO 4.00% 2006-08 .....	647		647		
0400003. 59 ADB 80 CSO 4.50% 1986-2005 .....	18,126		18,126		
0400004. 59 ADB 2001 CSO 3.50% 2013-18 .....	4,638		4,638		
0400005. 59 ADB 2001 CSO 4.00% 2006-12 .....	4,914		4,914		
0400006. 59 ADB 2001 CSO 4.50% 2005 .....	546		546		
0499997. Totals (Gross)	58,912		58,912		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)	58,912		58,912		
0500001. 52 INTERCO DISA 58 CSO 4.50% 1981-2001 .....	164,522		164,522		
0500002. 52 INTERCO DISA 80 CSO 4.00% 2006-08 .....	27,113		27,113		
0500003. 52 INTERCO DISA 80 CSO 4.50% 1986-2005 .....	593,955		593,955		
0500004. 52 INTERCO DISA 2001 CSO 3.50% 2013-18 .....	721,434		721,434		
0500005. 52 INTERCO DISA 2001 CSO 4.00% 2006-12 .....	164,936		164,936		
0500006. 52 INTERCO DISA 2001 CSO 4.50% 2004-05 .....	6,751		6,751		
0599997. Totals (Gross)	1,678,711		1,678,711		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	1,678,711		1,678,711		
0600001. 52 INTERCO DISA 3.50% 2013-18 .....	2,970,960		2,970,960		
0600002. 52 INTERCO DISA 4.00% 2006-18 .....	4,605,389		4,605,389		
0600003. 52 INTERCO DISA 4.50% 1981-2005 .....	66,091,703		66,091,703		
0699997. Totals (Gross)	73,668,051		73,668,051		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	73,668,051		73,668,051		
0700001. For excess of valuation net premiums over corresponding gross premiums on respective policies, computed according to the standard of valuation required by this state .....	515,295,922		515,295,922		
0700002. For guaranteed death benefit under variable life contracts .....	20,290,219		20,290,219		
0700003. For guaranteed minimum accumulation benefit under variable annuity contracts .....	25,419,323		25,419,323		
0700004. Asset Preserver LTC Claim Reserves .....	22,618,494		22,618,494		
0700005. Unearned COI Reserves .....	3,580,622		3,580,622		
0700006. GIR Reserve .....	158,093		158,093		
0700007. Pre-Term Conversions .....	2,182,445		2,182,445		
0700008. Post-Term Conversions .....	280,776,574		280,776,574		
0700009. ROP Rider (ULCG) Reserve .....	10,935		10,935		
0799997. Totals (Gross)	870,332,628		870,332,628		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	870,332,628		870,332,628		
9999999. Totals (Net) - Page 3, Line 1	94,130,622,370		93,258,411,086		872,211,285

**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?..... Yes [ X ] No [ ]  
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? ..... Yes [ ] No [ X ]  
 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: ..... \$ ..... 86,614,512  
 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: ..... \$ ..... 109,200,128  
 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 5, Interrogatory 6.2: The reserves were calculated in accordance with New York Regulation 151 Section 99.6(i)(2) whereby a constant addition was made to the rate of a standard valuation mortality table.

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

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

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

**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 .....	1,176,393,131		837,177,922	339,194,467		20,742
2. Deposits received during the year .....	418,366,266		295,100,403	123,265,863		
3. Investment earnings credited to the account .....	42,821,726		35,521,427	7,300,299		
4. Other net change in reserves .....	(12,614,287)		(12,614,287)			
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	317,157,958		215,445,841	101,712,117		
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) .....	1,307,808,878		939,739,624	368,048,512		20,742
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)	1,307,808,878		939,739,624	368,048,512		20,742

ANNUAL STATEMENT FOR THE YEAR 2018 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 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct	2,565,957			1,289,172	1,033,073			243,712			
1.2 Reinsurance assumed	475,169		475,169								
1.3 Reinsurance ceded											
1.4 Net	3,041,126		475,169	1,289,172	1,033,073			243,712			
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	500,000		500,000								
2.12 Reinsurance assumed											
2.13 Reinsurance ceded	450,000		450,000								
2.14 Net	50,000		(b) 50,000	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	280,875,212		137,203,267	132,654,059	1,272,740		607,953	9,137,193			
2.22 Reinsurance assumed	2,606,763		2,606,763								
2.23 Reinsurance ceded	65,653,993		65,463,673				190,320				
2.24 Net	217,827,982		(b) 74,346,357	(b) 132,654,059	1,272,740	(b)	(b) 417,633	9,137,193	(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	68,803,520		66,695,348	1,729,655			378,517				
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	46,039,087		45,660,570				378,517				
3.4 Net	22,764,433		(b) 21,034,778	(b) 1,729,655		(b)	(b)		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	352,744,689		204,398,615	135,672,886	2,305,813		986,470	9,380,905			
4.2 Reinsurance assumed	3,081,932		3,081,932								
4.3 Reinsurance ceded	112,143,080		111,574,243				568,837				
4.4 Net	243,683,541	(a)	(a) 95,906,304	135,672,886	2,305,813		(a) 417,633	9,380,905			

(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 \$ 4,493,645  
 Individual Annuities \$ 1,654, 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 2018 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 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct .....	4,164,724,637		1,118,464,310	2,904,428,050	31,416,456		11,367,969	99,047,852			
1.2 Reinsurance assumed .....	3,982,538		3,982,538								
1.3 Reinsurance ceded .....	549,430,983		539,428,844				10,002,139				
1.4 Net .....	(d) 3,619,276,192		583,018,004	2,904,428,050	31,416,456		1,365,830	99,047,852			
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	352,744,689		204,398,615	135,672,886	2,305,813		986,470	9,380,905			
2.2 Reinsurance assumed .....	3,081,932		3,081,932								
2.3 Reinsurance ceded .....	112,143,080		111,574,243				568,837				
2.4 Net .....	243,683,541		95,906,304	135,672,886	2,305,813		417,633	9,380,905			
3. Amounts recoverable from reinsurers December 31, current year .....	75,453,271		75,037,817				415,454				
4. Liability December 31, prior year:											
4.1 Direct .....	344,287,596		192,179,631	140,033,553	1,539,646		4,848,987	5,685,779			
4.2 Reinsurance assumed .....	985,914		985,914								
4.3 Reinsurance ceded .....	147,353,736		145,419,175				1,934,561				
4.4 Net .....	197,919,774		47,746,370	140,033,553	1,539,646		2,914,426	5,685,779			
5. Amounts recoverable from reinsurers December 31, prior year .....	121,701,360		122,864,467				(1,163,107)				
6. Incurred Benefits											
6.1 Direct .....	4,173,181,730		1,130,683,294	2,900,067,383	32,182,623		7,505,452	102,742,978			
6.2 Reinsurance assumed .....	6,078,556		6,078,556								
6.3 Reinsurance ceded .....	467,972,238		457,757,262				10,214,976				
6.4 Net .....	3,711,288,048		679,004,588	2,900,067,383	32,182,623		(2,709,524)	102,742,978			

(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 \$ ..... 2,230,100 in Line 1.1, \$ ..... 1,809,129 in Line 1.4.  
 \$ ..... 2,230,100 in Line 6.1, and \$ ..... 2,163,890 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 \$ ..... 82,907 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION  
**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			
3.2 Other than first liens .....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			
4.2 Properties held for the production of income .....			
4.3 Properties held for sale .....			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			
6. Contract loans .....	12,088,631	11,239,261	(849,370)
7. Derivatives (Schedule DB) .....			
8. Other invested assets (Schedule BA) .....	3,399,013	12,487,649	9,088,636
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) .....	15,487,644	23,726,910	8,239,266
13. Title plants (for Title insurers only) .....			
14. Investment income due and accrued .....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....	87	322	235
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 .....	296,010,343	88,139,001	(207,871,342)
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 .....	13,747,048	11,556,645	(2,190,403)
25. Aggregate write-ins for other than invested assets .....	6,042,412	29,978,649	23,936,237
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	331,287,534	153,401,527	(177,886,007)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27) .....	331,287,534	153,401,527	(177,886,007)
<b>DETAILS OF WRITE-INS</b>			
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 .....	5,925,754	29,882,391	23,956,637
2502. Amount due for undelivered securities .....	116,658	96,258	(20,400)
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	6,042,412	29,978,649	23,936,237

# NOTES TO FINANCIAL STATEMENTS

## 1. Summary of Significant Accounting Policies and Going Concern

- A. The accompanying financial statements have been prepared using accounting practices prescribed or permitted by the Delaware State Insurance Department ("DSID" or "statutory accounting practices").

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, 2018 and 2017 between practices prescribed or permitted by the State of Delaware and NAIC SAP is shown below:

	SSAP #	F/S Page	F/S Line #	2018	2017
<u>Net Income</u>					
(1) Net income Delaware state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 266,789,680	\$ 652,178,410
(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>\$ 266,789,680</u>	<u>\$ 652,178,410</u>
<u>Capital and Surplus</u>					
(5) Statutory capital and surplus Delaware state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 8,586,110,493	\$ 9,186,883,319
(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>\$ 8,586,110,493</u>	<u>\$ 9,186,883,319</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 \$197,202,960.

In addition, the Company uses the following accounting policies:

- 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. Cash and cash equivalents also include money market mutual funds which are stated at fair value.
- 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. SVO-Identified bond Exchange Traded Funds ("ETFs") are stated at fair value and reported as bonds. Refer to Note 20 - Fair Value Measurements, for discussion on the valuation approach and methods for bonds.
- 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 on the valuation approach and methods for common stock.
- 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 on the valuation approach and methods for preferred stocks.
- Mortgage loans on real estate are carried at unpaid principal balances, net of discounts, premiums, deferred origination fees, and specific valuation allowances, and are collateralized. 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 on the valuation approach and methods for mortgage loans.

## NOTES TO FINANCIAL STATEMENTS

Real estate includes properties that are directly-owned real estate properties and real estate property investments that are directly and wholly-owned through a limited liability company and meet certain criteria. Real estate held for the production of income and home office properties are 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 and home office properties 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 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 on the valuation approach and 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 impairment ("OTTI"), the impaired bond 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 (or amortized) into net investment income in future periods based on prospective changes in cash flow estimates, to reflect adjustments to the effective yield.

- (7) Investments in subsidiaries are stated as follows: (1) domestic insurance subsidiaries are stated at the value of their underlying U.S. statutory surplus; (2) foreign insurance subsidiaries that have U.S. generally accepted accounting principles ("U.S. GAAP") audits are stated at U.S. GAAP equity adjusted for certain assets that are disallowed under statutory accounting practices, otherwise, the investment is nonadmitted; (3) non-insurance subsidiaries are carried at U.S. GAAP equity, unless they are engaged in certain transactions that are for the benefit of the Company or its affiliates and receive 20% or more of their revenue from the Company or its affiliates. In this case, non-insurance subsidiaries are carried at U.S. GAAP equity adjusted for the same items as foreign insurance subsidiaries; (4) all other assets and liabilities in a downstream holding company are accounted for in accordance with the appropriate U.S. statutory guidance. Dividends and distributions from subsidiaries are recorded as a component of net investment income when declared and changes in the equity of subsidiaries (both in the form of common stock and limited liability companies ("LLCs")) are recorded as unrealized gains or losses in surplus, net of deferred taxes. In the absence of an admissible audit, the entire investment is nonadmitted.
- (8) Limited partnerships and limited liability companies which have admissible audits are carried at the underlying audited equity of the investee. The financial statements of equity method investees are usually not received sufficiently timely for the Company to apply the equity method at each reporting period. Therefore, the equity pick-up on these investments has been recorded on a one to three-month lag with an estimate of each investee's fourth quarter results recorded at year-end. The Company eliminated the estimate process in 2017 and moved to a true quarter lag as allowed under current authoritative guidance. The Company did not restate its prior year financial statements as the impact from the change in accounting policy was deemed immaterial to prior year results and current year earnings.

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, which are included in limited partnerships and other invested assets, 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.

- (9) 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, other income for hedges of liabilities, and net realized capital gains and losses for hedges of net investments in foreign operations. 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 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 other income for hedges of liabilities and net realized capital gains and losses for hedges of foreign net investments and 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.

## NOTES TO FINANCIAL STATEMENTS

### 2. Accounting Changes and Corrections of Errors

#### Changes in Accounting Principles

Accounting changes adopted to conform to the provisions of NAIC SAP or other state prescribed accounting practices are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is generally reported as an adjustment to unassigned surplus in the period of the change in accounting principle. Generally, the cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. There were no significant accounting changes in 2018 or 2017.

#### Prior Period Correction

The Company determined that it understated reserves dating back to 2014 for a fixed deferred annuity product with guaranteed income benefits. Management evaluated the adjustment and concluded that while the Company's reserves in prior periods were understated, this item was not material to any previously reported annual financial statements. As a result, the Company recorded a prior period correction to reduce surplus by \$169,376,702 in 2018, reflecting the cumulative impact for the years 2017 and prior.

### 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 2018 were 8.37% and 3.38%, respectively. There were no residential mortgage loans funded during 2018.
- (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 52.7%). The maximum percentage of any residential mortgage loan to the value of the security at the time of the loans was 80.0% (current average percentage was 49.3%).
- (3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total were \$289,881 and \$542,632 for the years ended December 31, 2018 and 2017, respectively.

## NOTES TO FINANCIAL STATEMENTS

- (4) Age analysis of mortgage loans and identification of mortgage loans in which the insurer is a participant or co-lender in a mortgage loan agreement:

	Residential			Commercial			Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other			
a. Current Year								
1. Recorded investment (all)								
(a) Current	\$ —	\$ —	\$ 21,432,918	\$ —	\$ 13,317,649,189	\$ 867,635,686	\$ 14,206,717,793	
(b) 30 - 59 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(c) 60 - 89 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(d) 90 - 179 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(e) 180+ days past due	\$ —	\$ —	\$ 3,018,552	\$ —	\$ —	\$ —	\$ 3,018,552	
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	—%	—%	—%	—%	—%	—%	—%	—%
5. Participant or co-lender in a mortgage loan agreement								
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
b. Prior Year								
1. Recorded investment (all)								
(a) Current	\$ —	\$ —	\$ 31,128,931	\$ —	\$ 12,694,382,285	\$ 928,023,710	\$ 13,653,534,926	
(b) 30 - 59 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(c) 60 - 89 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(d) 90 - 179 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(e) 180+ days past due	\$ —	\$ —	\$ 3,712,856	\$ —	\$ —	\$ —	\$ 3,712,856	
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	—%	—%	—%	—%	—%	—%	—%	—%
5. Participant or co-lender in a mortgage loan agreement								
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	

- (5) Investments in impaired loans with or without allowance for credit losses and impaired loans subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan:

	Residential			Commercial			Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other			
a. Current Year								
1. With allowance for credit losses	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2. No allowance for credit losses	—	—	3,018,552	—	—	—	—	3,018,552
3. Total (1 + 2)	\$ —	\$ —	\$ 3,018,552	\$ —	\$ —	\$ —	\$ —	\$ 3,018,552
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Prior Year								
1. With allowance for credit losses	\$ —	\$ —	\$ 437,119	\$ —	\$ —	\$ —	\$ —	\$ 437,119
2. No allowance for credit losses	—	—	3,712,856	—	—	—	—	3,712,856
3. Total (1 + 2)	\$ —	\$ —	\$ 4,149,975	\$ —	\$ —	\$ —	\$ —	\$ 4,149,975
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

## NOTES TO FINANCIAL STATEMENTS

- (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			Total
	Farm	Insured	All Other	Insured	All Other	Mezzanine	
a. Current Year							
1. Average recorded investment	\$ —	\$ —	\$ 3,387,555	\$ —	\$ —	\$ —	\$ 3,387,555
2. Interest income recognized	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
3. Recorded investments on nonaccrual status	\$ —	\$ —	\$ 3,018,552	\$ —	\$ —	\$ —	\$ 3,018,552
4. Amount of interest income recognized using a cash-basis method of accounting	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Prior Year							
1. Average recorded investment	\$ —	\$ —	\$ 4,802,196	\$ —	\$ 4,809,469	\$ —	\$ 9,611,665
2. Interest income recognized	\$ —	\$ —	\$ 15,485	\$ —	\$ —	\$ —	\$ 15,485
3. Recorded investments on nonaccrual status	\$ —	\$ —	\$ 3,712,856	\$ —	\$ —	\$ —	\$ 3,712,856
4. Amount of interest income recognized using a cash-basis method of accounting	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

- (7) Allowance for credit losses:

	December 31, 2018	December 31, 2017
a. Balance at beginning of period	\$ 65,001	\$ 189,001
b. Additions charged to operations	—	158,296
c. Direct write-downs charged against the allowance	—	(244,158)
d. Recoveries of amounts previously charged off	(65,001)	(38,138)
e. Balance at end of period	\$ —	\$ 65,001

- (8) Mortgage loans derecognized as a result of foreclosure:

	December 31, 2018
a. Aggregate amount of mortgage loans derecognized	\$ 862,138
b. Real estate collateral recognized	\$ 862,138
c. Other collateral recognized	\$ —
d. Receivables recognized from a government guarantee of the foreclosed mortgage loan	\$ —

- (9) The Company accrues interest income on mortgage 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 that the collection of interest and repayment of principal 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 mortgage 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, 2018	December 31, 2017
(1) The total recorded investment in restructured debt, as of year-end	\$ —	\$ 12,450,152
(2) The realized capital losses related to this debt	\$ —	\$ 14,737,541
(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	
	December 31, 2018	December 31, 2017
(1) The total recorded investment in restructured debt, as of year-end	\$ —	\$ 477,928
(2) The realized capital losses related to this debt	\$ —	\$ 441,309
(3) Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in TDR	\$ —	\$ —
(4) The Company accrues interest income on impaired debt instruments to the extent it is deemed collectible (delinquent less than 90 days) and the debt instrument continues to perform under its original or restructured contractual terms. Interest income on non-performing debt instruments is generally recognized on a cash basis.		

### C. Reverse Mortgages

The Company does not have any reverse mortgages.

# NOTES TO FINANCIAL STATEMENTS

## D. Loan-Backed Securities

- (1) Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from external sources such as Intex and Blackrock Solutions.
- (2) The Company does not have any loan-backed and structured securities, which are other-than-temporarily impaired where the Company intends to sell, or does not have the intent and ability to hold until recovery, at December 31, 2018.
- (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 <sup>1</sup>	Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Current Period Recognized OTTI	Amortized Cost After OTTI	Fair Value	Financial Statement Reporting Period
<b>General Account</b>						
02147QAF9	\$ 349,133	\$ 347,986	\$ 1,147	\$ 347,986	\$ 331,572	12/31/2018
059469AF3	1,066,021	1,060,924	5,097	1,060,924	1,055,291	12/31/2018
05948KP52	510,866	506,516	4,350	506,516	482,732	12/31/2018
05951KBA0	776,162	764,524	11,638	764,524	757,831	12/31/2018
05953YAA9	4,065,434	4,045,373	20,061	4,045,373	3,912,323	12/31/2018
12544TAH7	266,293	250,894	15,399	250,894	260,084	12/31/2018
12544VAB5	49,614	48,311	1,303	48,311	48,036	12/31/2018
12627HAK6	912,015	894,329	17,686	894,329	866,966	12/31/2018
12628KAF9	1,052,787	1,029,602	23,185	1,029,602	951,660	12/31/2018
12628LAJ9	237,687	232,675	5,012	232,675	224,261	12/31/2018
12629EAD7	1,116,665	1,107,549	9,116	1,107,549	1,057,330	12/31/2018
126384AQ9	40,524	37,302	3,222	37,302	38,155	12/31/2018
12638PAE9	1,329,165	1,313,587	15,578	1,313,587	1,286,205	12/31/2018
12667G6W8	1,111,452	1,089,067	22,385	1,089,067	1,098,223	12/31/2018
12669GT50	586	—	586	—	—	12/31/2018
17029RAA9	182,233	23,207	159,026	23,207	7,355	12/31/2018
17309BAB3	150,612	146,550	4,062	146,550	146,149	12/31/2018
251513AV9	1,878,768	1,818,257	60,511	1,818,257	1,841,820	12/31/2018
251513BC0	730,793	696,291	34,502	696,291	714,348	12/31/2018
32052MAA9	199,014	194,802	4,212	194,802	116,962	12/31/2018
3622E8AC9	3,292,324	3,066,799	225,525	3,066,799	3,088,672	12/31/2018
3622ELAG1	349,176	328,909	20,267	328,909	318,554	12/31/2018
3622MPAT5	40,360	38,953	1,407	38,953	39,444	12/31/2018
36244SAC2	4,803,953	4,450,982	352,971	4,450,982	4,678,999	12/31/2018
36244SAF5	2,989,991	2,769,074	220,917	2,769,074	2,910,482	12/31/2018
466247ZQ9	549,333	512,533	36,800	512,533	539,339	12/31/2018
46625YQX4	2,499,444	2,246,194	253,250	2,246,194	2,108,813	12/31/2018
46628BBD1	410,731	397,399	13,332	397,399	396,254	12/31/2018
61749EAH0	929,404	870,954	58,450	870,954	881,301	12/31/2018
61751DAE4	451,021	416,875	34,146	416,875	422,285	12/31/2018
61751JAH4	1,772,999	1,548,851	224,148	1,548,851	1,714,985	12/31/2018
61751JAJ0	1,760,098	1,539,768	220,330	1,539,768	1,714,709	12/31/2018
61752RAH5	439,205	429,780	9,425	429,780	429,509	12/31/2018
61752RAM4	953,207	917,391	35,816	917,391	923,484	12/31/2018
76110VSU3	721,048	699,325	21,723	699,325	646,184	12/31/2018
81744HAF0	624,459	594,218	30,241	594,218	595,315	12/31/2018
86359B5U1	55,006	50,090	4,916	50,090	53,815	12/31/2018
86359DNP8	181,338	170,421	10,917	170,421	179,865	12/31/2018
93934FCE0	1,126,981	1,097,750	29,231	1,097,750	1,101,714	12/31/2018
00764MCQ8	324,801	324,477	324	324,477	323,775	9/30/2018
05948KH77	747,523	740,518	7,005	740,518	745,667	9/30/2018
059515AE6	1,054,052	1,052,536	1,516	1,052,536	1,024,035	9/30/2018
12627HAK6	934,933	932,432	2,501	932,432	914,110	9/30/2018
12628KAF9	1,086,685	1,075,010	11,675	1,075,010	1,050,633	9/30/2018
12628LAJ9	249,943	242,345	7,598	242,345	228,555	9/30/2018
12629EAD7	1,148,947	1,134,683	14,264	1,134,683	1,120,152	9/30/2018
12638PAE9	1,400,800	1,363,875	36,925	1,363,875	1,367,762	9/30/2018
12667G6W8	805,245	795,371	9,874	795,371	804,796	9/30/2018
12669GT50	2,813	586	2,227	586	—	9/30/2018
15132EFL7	676,093	604,385	71,708	604,385	653,405	9/30/2018
17029RAA9	203,164	141,662	61,502	141,662	136,138	9/30/2018
225458Y85	1,179,108	1,096,869	82,239	1,096,869	1,160,826	9/30/2018
32052MAA9	226,576	202,290	24,286	202,290	121,555	9/30/2018
649603AQ0	123,073	122,983	90	122,983	122,098	9/30/2018
69335QAL7	6,117,994	5,656,880	461,114	5,656,880	5,774,009	9/30/2018
69336QAL6	582,522	540,330	42,192	540,330	550,846	9/30/2018
76110VSU3	804,801	781,428	23,373	781,428	731,014	9/30/2018
059469AF3	1,203,061	1,139,354	63,707	1,139,354	1,183,684	6/30/2018

## NOTES TO FINANCIAL STATEMENTS

IMPAIRMENTS TAKEN ON CURRENT HOLDINGS DURING THE CURRENT YEAR						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP <sup>1</sup>	Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Current Period Recognized OTTI	Amortized Cost After OTTI	Fair Value	Financial Statement Reporting Period
059515AE6	1,137,029	1,096,790	40,239	1,096,790	1,069,028	6/30/2018
059515BM7	1,021	213	808	213	1,112	6/30/2018
05951FAK0	359,164	356,196	2,968	356,196	352,609	6/30/2018
05951KAZ6	100,948	99,187	1,761	99,187	99,371	6/30/2018
05951KBA0	588,857	555,066	33,791	555,066	580,152	6/30/2018
12498NAD5	1,106,438	968,256	138,182	968,256	962,707	6/30/2018
12544TAH7	364,698	356,235	8,463	356,235	364,126	6/30/2018
12544VAB5	54,771	53,498	1,273	53,498	53,839	6/30/2018
12627HAK6	1,005,882	970,857	35,025	970,857	970,503	6/30/2018
12628LAJ9	263,535	257,234	6,301	257,234	242,226	6/30/2018
12629EAD7	1,191,035	1,179,934	11,101	1,179,934	1,189,307	6/30/2018
12669GT50	15,485	14,382	1,103	14,382	13,200	6/30/2018
15132EJH2	413,418	353,005	60,413	353,005	390,623	6/30/2018
17029RAA9	373,423	203,163	170,260	203,163	188,678	6/30/2018
36185MBN1	9,445	9,204	241	9,204	9,392	6/30/2018
362375AF4	845,507	772,217	73,290	772,217	842,579	6/30/2018
46625YQY2	1,197,921	3	1,197,918	3	67,587	6/30/2018
57643MDW1	95,113	11,501	83,612	11,501	90,330	6/30/2018
57643MEU4	3,685	1,115	2,570	1,115	1,500	6/30/2018
69335QAL7	6,174,205	6,152,717	21,488	6,152,717	5,844,650	6/30/2018
76110VSU3	923,597	891,740	31,857	891,740	821,105	6/30/2018
94983PAG3	451,842	449,125	2,717	449,125	447,717	6/30/2018
94984FAT6	1,448,489	1,369,015	79,474	1,369,015	1,440,817	6/30/2018
94985GBB1	1,284,561	1,153,262	131,299	1,153,262	1,279,786	6/30/2018
00011#AA1	1,844,219	1,844,218	1	1,844,218	1,713,277	3/31/2018
05948KH77	494,182	492,943	1,239	492,943	493,852	3/31/2018
05948KP52	628,807	611,050	17,757	611,050	608,659	3/31/2018
059515BM7	7,143	1,659	5,484	1,659	3,598	3/31/2018
05951KAZ6	110,086	105,887	4,199	105,887	107,466	3/31/2018
05951KBA0	1,041,980	993,432	48,548	993,432	1,023,410	3/31/2018
1248MBAJ4	4,517,283	4,454,926	62,357	4,454,926	4,308,509	3/31/2018
1248MBAL9	1,490,170	1,467,743	22,427	1,467,743	1,405,301	3/31/2018
12627HAK6	1,078,911	1,027,919	50,992	1,027,919	1,006,276	3/31/2018
12629EAD7	1,288,293	1,215,929	72,364	1,215,929	1,231,799	3/31/2018
12638PAE9	1,541,759	1,450,939	90,820	1,450,939	1,470,176	3/31/2018
12667GXM0	2,072,328	2,031,791	40,537	2,031,791	2,038,040	3/31/2018
12669GJ51	51,711	41,477	10,234	41,477	51,734	3/31/2018
12669GT50	41,668	39,290	2,378	39,290	38,429	3/31/2018
151314CC3	702,482	548,004	154,478	548,004	681,687	3/31/2018
151314DJ7	227,645	227,315	330	227,315	216,767	3/31/2018
17029RAA9	351,499	334,150	17,349	334,150	282,934	3/31/2018
225470S95	793,619	584,571	209,048	584,571	760,293	3/31/2018
36185MBN1	181,636	179,542	2,094	179,542	180,607	3/31/2018
3622MPAT5	47,739	47,334	405	47,334	48,393	3/31/2018
45660LHT9	638,671	587,643	51,028	587,643	606,468	3/31/2018
46628LBJ6	621,669	241,480	380,189	241,480	502,908	3/31/2018
57643MDX9	41,163	28,836	12,327	28,836	41,170	3/31/2018
57643MDY7	15,055	9,094	5,961	9,094	14,394	3/31/2018
61751DAE4	523,139	490,666	32,473	490,666	517,768	3/31/2018
61752RAH5	514,321	478,328	35,993	478,328	499,688	3/31/2018
61752RAJ1	1,140,284	1,058,574	81,710	1,058,574	1,115,409	3/31/2018
69336RDQ0	720,746	603,020	117,726	603,020	622,570	3/31/2018
69337VAE0	2,373,733	2,017,527	356,206	2,017,527	2,207,181	3/31/2018
76110VSU3	1,006,922	1,002,125	4,797	1,002,125	919,529	3/31/2018
78477AAA5	299,548	299,548	—	299,548	251,868	3/31/2018
863579XV5	337,304	323,361	13,943	323,361	298,708	3/31/2018
93934FEM0	1,202,221	1,131,730	70,491	1,131,730	1,159,523	3/31/2018
<b>Subtotal - General Account</b>	<b>XXX</b>	<b>XXX</b>	<b>7,258,049</b>	<b>XXX</b>	<b>XXX</b>	
<b>Guaranteed Separate Accounts</b>						
009451AP0	2,318	2,311	7	2,311	2,301	12/31/2018
02147QAF9	465,510	463,981	1,529	463,981	442,095	12/31/2018
059469AF3	177,265	176,448	817	176,448	175,882	12/31/2018
05951KBA0	44,741	44,070	671	44,070	43,684	12/31/2018
12544VAB5	19,914	19,325	589	19,325	19,214	12/31/2018
12627HAK6	160,360	157,258	3,102	157,258	152,994	12/31/2018
12628KAF9	137,320	134,296	3,024	134,296	124,130	12/31/2018

## NOTES TO FINANCIAL STATEMENTS

IMPAIRMENTS TAKEN ON CURRENT HOLDINGS DURING THE CURRENT YEAR						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP <sup>1</sup>	Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Current Period Recognized OTTI	Amortized Cost After OTTI	Fair Value	Financial Statement Reporting Period
126384AQ9	40,485	37,302	3,183	37,302	38,155	12/31/2018
3622E8AC9	69,924	65,251	4,673	65,251	65,716	12/31/2018
3622MPAT5	40,360	38,953	1,407	38,953	39,444	12/31/2018
36244SAC2	263,071	243,523	19,548	243,523	256,229	12/31/2018
36244SAF5	249,165	230,513	18,652	230,513	242,540	12/31/2018
61749EAH0	199,158	186,633	12,525	186,633	188,850	12/31/2018
61751DAE4	64,432	59,554	4,878	59,554	60,326	12/31/2018
76110VSU3	6,324	6,134	190	6,134	5,668	12/31/2018
86359B5U1	55,006	50,090	4,916	50,090	53,815	12/31/2018
059515AE6	124,006	123,828	178	123,828	120,475	9/30/2018
12627HAK6	164,414	163,958	456	163,958	161,314	9/30/2018
12628KAF9	141,743	140,219	1,524	140,219	137,039	9/30/2018
76110VSU3	7,061	6,855	206	6,855	6,412	9/30/2018
009451AP0	6,134	2,319	3,815	2,319	2,319	6/30/2018
059469AF3	200,218	189,471	10,747	189,471	197,281	6/30/2018
059515AE6	133,768	129,034	4,734	129,034	125,768	6/30/2018
05951KBA0	253,062	236,939	16,123	236,939	248,950	6/30/2018
12544VAB5	21,935	21,399	536	21,399	21,536	6/30/2018
12627HAK6	177,027	170,739	6,288	170,739	171,265	6/30/2018
76110VSU3	8,102	7,822	280	7,822	7,203	6/30/2018
94984FAT6	26,778	25,327	1,451	25,327	26,682	6/30/2018
05951KBA0	54,841	52,260	2,581	52,260	53,864	3/31/2018
1248MBAL9	228,892	225,466	3,426	225,466	216,200	3/31/2018
12627HAK6	188,862	180,910	7,952	180,910	177,578	3/31/2018
3622MPAT5	47,739	47,334	405	47,334	48,393	3/31/2018
45660LHT9	851,562	783,524	68,038	783,524	808,624	3/31/2018
61751DAE4	74,734	70,095	4,639	70,095	73,967	3/31/2018
76110VSU3	8,834	8,791	43	8,791	8,066	3/31/2018
<b>Subtotal - Guaranteed Separate Accounts</b>	<b>XXX</b>	<b>XXX</b>	<b>213,133</b>	<b>XXX</b>	<b>XXX</b>	
<b>Grand Total</b>	<b>XXX</b>	<b>XXX</b>	<b>\$ 7,471,182</b>	<b>XXX</b>	<b>XXX</b>	

<sup>1</sup> 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, 2018:

	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	\$ 8,820,044,498	\$ 148,887,466	\$ 8,437,267,637	\$ 423,480,322	\$ 17,257,312,135	\$ 572,367,788
Guaranteed Separate Accounts	415,961,722	5,692,424	563,892,758	22,073,659	979,854,480	27,766,083
Total	\$ 9,236,006,220	\$ 154,579,890	\$ 9,001,160,395	\$ 445,553,981	\$ 18,237,166,615	\$ 600,133,871

- (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. Dollar 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, 2018, 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

## NOTES TO FINANCIAL STATEMENTS

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.

## (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	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 675,000,000</u>

b. The Company has not sold or repledged collateral received from securities lending agreements. All collateral is received in cash.

c. Cash received on securities lending transactions and repurchase agreements is then reinvested in short-term investments and bonds with various maturities.

(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	—	—	—	—	447,964,019	447,965,059
31 to 60 days	—	—	—	—	24,957,462	24,961,727
61 to 90 days	—	—	—	—	5,000,000	5,000,000
91 to 120 days	—	—	—	—	—	—
121 to 180 days	—	—	—	—	10,500,000	10,506,130
181 to 365 days	—	—	—	—	39,600,000	39,645,814
1 to 2 years	—	—	—	—	85,500,000	85,259,655
2 to 3 years	—	—	—	—	62,500,051	62,258,692
Greater than 3 years	—	—	—	—	11,436,066	11,441,485
Total Collateral Reinvested	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 687,457,598</u>	<u>\$ 687,038,562</u>

b. To help manage the mismatch of maturity dates between the security lending transactions and the related reinvestment of the collateral received, the Company invests in highly liquid assets.

(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, 2018.

**F. Repurchase Agreements Transactions Accounted for as Secured Borrowing**

Not applicable.

**G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing**

(1) The Company enters into tri-party reverse repurchase agreements to purchase and resell short-term 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. The Company records the amount paid for securities purchased under agreements to resell in cash, cash equivalents and short-term investments.

At December 31, 2018, the carrying value and fair value of securities held under agreements to purchase and resell was \$220,102,000, which were classified as tri-party reverse repurchase agreements and included with cash, cash equivalents and short-term investments on Page 2 - Assets. The securities had a weighted average maturity of two days and a weighted average yield of 2.9%.

The following tables reflect activity for 2018.

(2) Type of repo trades used

	1 First Quarter	2 Second Quarter	3 Third Quarter	4 Fourth Quarter
a. Bilateral (YES/NO)	NO	NO	NO	NO
b. Tri-Party (YES/NO)	YES	YES	YES	YES

## NOTES TO FINANCIAL STATEMENTS

(3) Original (flow) &amp; residual maturity

	First Quarter				Second Quarter			
	1	3	3	4	5	6	7	8
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Open - no maturity	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Overnight	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
c. 2 days to 1 week	\$ 199,698,000	\$ 220,401,000	\$ 208,517,410	\$ 210,442,000	\$ 204,630,000	\$ 230,060,000	\$ 219,360,953	\$ 224,600,000
d. > 1 week to 1 month	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
e. > 1 month to 3 months	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
f. > 3 months to 1 year	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
g. > 1 year	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

	Third Quarter				Fourth Quarter			
	9	10	11	12	13	14	15	16
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Open - no maturity	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Overnight	\$ 167,075,000	\$ 227,085,000	\$ 221,347,587	\$ 219,840,000	\$ —	\$ —	\$ —	\$ —
c. 2 days to 1 week	\$ —	\$ —	\$ —	\$ —	\$ 194,806,000	\$ 223,248,000	\$ 219,343,393	\$ 220,102,000
d. > 1 week to 1 month	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
e. > 1 month to 3 months	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
f. > 3 months to 1 year	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
g. > 1 year	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

(4) Not applicable.

(5) Fair value of securities acquired under repo - secured borrowing

	First Quarter				Second Quarter			
	1	2	3	4	5	6	7	8
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
	\$ 199,698,000	\$ 220,401,000	\$ 208,517,410	\$ 210,442,000	\$ 204,630,000	\$ 230,060,000	\$ 219,360,953	\$ 224,600,000
	Third Quarter				Fourth Quarter			
	9	10	11	12	13	14	15	16
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
	\$ 167,075,000	\$ 227,085,000	\$ 221,347,587	\$ 219,840,000	\$ 194,806,000	\$ 223,248,000	\$ 219,343,393	\$ 220,102,000

(6) Securities acquired under repo - secured borrowing by NAIC designation

	1	2	3	4	5	6	7	8
	None	NAIC 1	NAIC 2	NAIC 3	NAIC 4	NAIC 5	NAIC 6	Does not qualify as admitted
a. Bonds - FV	\$ —	\$ 220,102,000	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. LB & SS - FV	—	—	—	—	—	—	—	—
c. Preferred stock - FV	—	—	—	—	—	—	—	—
d. Common stock	—	—	—	—	—	—	—	—
e. Mortgage loans - FV	—	—	—	—	—	—	—	—
f. Real estate - FV	—	—	—	—	—	—	—	—
g. Derivatives - FV	—	—	—	—	—	—	—	—
h. Other invested assets - FV	—	—	—	—	—	—	—	—
i. Total assets - FV	\$ —	\$ 220,102,000	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

## NOTES TO FINANCIAL STATEMENTS

(7) Collateral pledged - secured borrowing

	First Quarter				Second Quarter			
	1	2	3	4	5	6	7	8
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Cash	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Securities (FV)	\$203,691,960	\$224,809,020	\$212,687,758	\$214,654,961	\$208,722,600	\$234,661,200	\$223,748,172	\$229,092,606
c. Securities (BACV)	XXX	XXX	XXX	\$ —	XXX	XXX	XXX	\$ —
d. Non admitted subset (BACV)	XXX	XXX	XXX	\$ —	XXX	XXX	XXX	\$ —

	Third Quarter				Fourth Quarter			
	9	10	11	12	13	14	15	16
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Cash	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Securities (FV)	\$170,416,500	\$231,626,700	\$225,774,539	\$224,237,120	\$198,702,120	\$227,712,960	\$223,730,261	\$224,504,318
c. Securities (BACV)	XXX	XXX	XXX	\$ —	XXX	XXX	XXX	\$ —
d. Non admitted subset (BACV)	XXX	XXX	XXX	\$ —	XXX	XXX	XXX	\$ —

(8) Allocation of aggregate collateral pledged by remaining contractual maturity

	Amortized Cost	Fair Value
a. Overnight and continuous	\$ —	\$ —
b. 30 days or less	\$ —	\$ —
c. 31 to 90 days	\$ —	\$ —
d. > 90 days	\$ 224,504,318	\$ 224,504,318

(9) At December 31, 2018 and 2017, the Company did not have a recognized receivable for return of collateral.

(10) At December 31, 2018 and 2017, the Company did not have a recognized liability to return collateral.

### H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

### I. Reverse Repurchase Agreements Transactions Accounted for a Sale

Not applicable.

### J. Real Estate

(1)a – (1)c At December 31, 2018, the Company had \$902,938 of real estate held for sale. During 2018, the Company recognized \$13,192 in OTTI on real estate held for sale related to a foreclosed residential property.

(2)a – (2)b During 2018, the Company recognized \$74,363 of realized gains on the disposition of real estate held for sale. 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.

### K. Low-Income Housing Tax Credits

(1) The Company has a range of 1 year to 11 years of remaining unexpired tax credits on its investments in LIHTC. The holding period required for the LIHTC investments ranges from 1 year to 13 years.

(2) The amount of LIHTC and other tax benefits recognized during the years ended December 31, 2018 and 2017 was \$26,015,311 and \$34,478,946, respectively.

(3) The balance of the investment recognized in other invested assets on Page 2 - Assets at December 31, 2018 and 2017 was \$66,016,147 and \$86,955,951, 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

## L. Restricted Assets

(1) Restricted assets (including pledged):

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted							8	9	Percentage	
	Current Year					6	7			10	11
	1	2	3	4	5						
	Total General Account (G/A)	G/A Assets Supporting Separate Accounts (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)						
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	675,000,000	—	—	675,000,000	0.439%	0.440%
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	0.000%	0.000%
d. Subject to reverse repurchase agreements	220,102,000	—	—	—	220,102,000	222,542,000	(2,440,000)	—	220,102,000	0.143%	0.143%
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	18,947,575	—	19,312	—	18,966,887	6,750,774	12,216,113	—	18,966,887	0.012%	0.012%
i. FHLB capital stock	27,560,500	—	—	—	27,560,500	26,397,600	1,162,900	—	27,560,500	0.018%	0.018%
j. On deposit with states	2,977,280	—	—	—	2,977,280	3,830,420	(853,140)	—	2,977,280	0.002%	0.002%
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%
<b>o. Total restricted assets</b>	<b>\$ 944,587,355</b>	<b>\$ —</b>	<b>\$ 19,312</b>	<b>\$ —</b>	<b>\$ 944,606,667</b>	<b>\$ 934,520,794</b>	<b>\$ 10,085,873</b>	<b>\$ —</b>	<b>\$ 944,606,667</b>	<b>0.614%</b>	<b>0.616%</b>

(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, 2018 and 2017.

(3) There were no other restricted assets at December 31, 2018 and 2017.

(4) At December 31, 2018 and 2017, 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:

2018				
Collateral Assets	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)	% of BACV to Total Admitted Assets
a. Cash, Cash Equivalents and Short-Term Investments	\$ 981,699,522	\$ 981,699,522	0.85 %	0.85%
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	—	—	—	—
<b>j. Total collateral assets (a+b+c+d+e+f+g+h+i)</b>	<b>\$ 981,699,522</b>	<b>\$ 981,699,522</b>	<b>0.85 %</b>	<b>0.85%</b>

\* 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 in 2018 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	\$ 981,699,522	0.92%

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

## NOTES TO FINANCIAL STATEMENTS

2017

Collateral Assets	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)	% of BACV to Total Admitted Assets
a. Cash, Cash Equivalents and Short-Term Investments	\$ 877,613,433	\$ 877,613,433	0.79 %	0.79%
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)	<u>\$ 877,613,433</u>	<u>\$ 877,613,433</u>	<u>0.79 %</u>	<u>0.79%</u>

\* 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 2017 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	\$ 877,613,433	0.86%

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

**M. Working Capital Finance Investments**

Not applicable.

**N. Offsetting and Netting of Assets and Liabilities**

Not applicable.

**O. Structured Notes**

The Company had the following structured notes in its general account at December 31, 2018:

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (YES/NO)
G0746#AD0	\$ 6,500,000	\$ 6,555,367	\$ 6,500,000	No
Total	<u>\$ 6,500,000</u>	<u>\$ 6,555,367</u>	<u>\$ 6,500,000</u>	

The Company had the following structured notes in its separate accounts at December 31, 2018.

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (YES/NO)
06738EAP0	\$ 1,230,518	\$ 1,150,296	\$ 1,224,059	No
59156RAP3	448,065	507,930	449,313	No
878091BE6	499,080	507,080	499,199	No
902973AY2	750,000	742,500	750,000	No
Total	<u>\$ 2,927,663</u>	<u>\$ 2,907,806</u>	<u>\$ 2,922,571</u>	

## NOTES TO FINANCIAL STATEMENTS

### P. 5GI Securities

The following represents the Company's 5GI securities at December 31, 2018 and 2017. 5GI securities are securities for which the Company does not have all the information required for the NAIC to provide an NAIC designation, but for which the Company is receiving timely payments of principal and interest.

General Account	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
<b>Investments</b>						
1. Bonds - AC	2	—	\$ 2,749,103	\$ —	\$ 745,704	\$ —
2. Loan-backed and structured securities - AC	3	2	5,182,879	53,951,612	5,215,872	53,566,614
3. Preferred stock - AC	1	—	—	—	221,881	—
4. Preferred stock - FV	—	—	—	—	—	—
5. Total (1+2+3+4)	<u>6</u>	<u>2</u>	<u>\$ 7,931,982</u>	<u>\$ 53,951,612</u>	<u>\$ 6,183,457</u>	<u>\$ 53,566,614</u>

Separate Account	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
<b>Investments</b>						
1. Bonds - AC	—	—	\$ —	\$ —	\$ —	\$ —
2. Loan-backed and structured securities - AC	—	—	—	—	—	—
3. Preferred stock - AC	—	—	—	—	—	—
4. Preferred stock - FV	—	—	—	—	—	—
5. Total (1+2+3+4)	<u>—</u>	<u>—</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

AC - Amortized cost

FV - Fair value

### Q. Short Sales

Not applicable.

### R. Prepayment Penalty and Acceleration Fees

The following represents the Company's securities sold, redeemed or otherwise disposed as a result of a callable feature (including make whole call provisions) and the aggregate amount of investment income generated as a result of a prepayment penalty and/or acceleration fee.

	General Account	Separate Account
Number of CUSIPs	133	64
Aggregate Amount of Investment Income	\$ 36,393,331	\$ 1,636,874

### 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 2018, the Company recognized \$14,913,802 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 investment income due and accrued in 2018 that was nonadmitted and excluded from surplus.

### 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 and interest rate, inflation, and foreign currency swaps. The Company does not engage in derivative instrument transactions for speculative purposes.

#### Interest Rate Risk Management

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

Interest rate swaps are used by the Company to hedge interest rate risk for individual and portfolios of assets. Interest rate swaps are agreements with other parties to exchange, at specified intervals, the difference between interest amounts calculated by reference to an agreed upon notional value. Generally, no cash is exchanged at the onset of the contract and no principal payments are made by either party. The Company does not act as an intermediary or broker in interest rate swaps. At December 31, 2018, the Company had interest rate swaps with a fair value of \$(31,957,955) and a carrying value of \$(34,568,245). 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 (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, 2018, the Company had interest rate futures with a fair value and carrying value of \$(24,406).

## NOTES TO FINANCIAL STATEMENTS

Interest rate 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, if applicable. At December 31, 2018, the Company had interest rate options with a fair value and carrying value of \$32,324,903.

### 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, 2018, the Company had foreign currency swaps with a fair value of \$279,807,023 and a carrying value of \$280,187,233.

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, 2018, the Company had foreign currency forwards with a fair value of and a carrying value of \$3,060,491.

### 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, 2018, the Company had equity put options with a fair value and carrying value of \$33,142,948.

### 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. The Company had no derivative contracts with financing premiums for the year ended December 31, 2018.
- E. 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, 2018.
- F. 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.
- G. 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.
- H. Not applicable.

## 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, 2018 and 2017 were as follows:

		2018		
		Ordinary	Capital	Total
(1)				
	(a) Gross DTAs	\$ 1,060,789,370	\$ 163,587,745	\$ 1,224,377,115
	(b) Statutory valuation allowance adjustment	—	—	—
	(c) Adjusted gross DTAs (1a - 1b)	1,060,789,370	163,587,745	1,224,377,115
	(d) DTAs nonadmitted	296,010,343	—	296,010,343
	(e) Subtotal of net admitted DTAs (1c-1d)	764,779,027	163,587,745	928,366,772
	(f) Gross DTLs	456,201,828	146,294,620	602,496,448
	(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 308,577,199	\$ 17,293,125	\$ 325,870,324
		2017		
		Ordinary	Capital	Total
	(a) Gross DTAs	\$ 943,692,445	\$ 126,910,181	\$ 1,070,602,626
	(b) Statutory valuation allowance adjustment	—	—	—
	(c) Adjusted gross DTAs (1a - 1b)	943,692,445	126,910,181	1,070,602,626
	(d) DTAs nonadmitted	88,139,001	—	88,139,001
	(e) Subtotal of net admitted DTAs (1c-1d)	855,553,444	126,910,181	982,463,625
	(f) Gross DTLs	526,028,786	121,432,006	647,460,792
	(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 329,524,658	\$ 5,478,175	\$ 335,002,833
		Change During 2018		
		Ordinary	Capital	Total
	(a) Gross DTAs	\$ 117,096,925	\$ 36,677,564	\$ 153,774,489
	(b) Statutory valuation allowance adjustment	—	—	—
	(c) Adjusted gross DTAs (1a - 1b)	117,096,925	36,677,564	153,774,489
	(d) DTAs nonadmitted	207,871,342	—	207,871,342
	(e) Subtotal of net admitted DTAs (1c-1d)	(90,774,417)	36,677,564	(54,096,853)
	(f) Gross DTLs	(69,826,958)	24,862,614	(44,964,344)
	(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ (20,947,459)	\$ 11,814,950	\$ (9,132,509)
(2)	The admission calculation components were as follows:			
		2018		
		Ordinary	Capital	Total
	(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ 25,850,807	\$ 25,850,807
	(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)	292,065,913	7,953,604	300,019,517
	1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	292,065,913	7,953,604	300,019,517
	2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	1,239,036,025
	(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	472,713,114	129,783,334	602,496,448
	(d) DTAs admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+2(c))	\$ 764,779,027	\$ 163,587,745	\$ 928,366,772
		2017		
		Ordinary	Capital	Total
	(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ 22,361,636	\$ 22,361,636
	(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)	312,641,197	—	312,641,197
	1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	312,641,197	—	312,641,197
	2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	1,327,782,073
	(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	542,912,247	104,548,545	647,460,792
	(d) DTAs admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+2(c))	\$ 855,553,444	\$ 126,910,181	\$ 982,463,625

## NOTES TO FINANCIAL STATEMENTS

	Change During 2018		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ 3,489,171	\$ 3,489,171
(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)	(20,575,284)	7,953,604	(12,621,680)
1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	(20,575,284)	7,953,604	(12,621,680)
2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	N/A	N/A	(88,746,048)
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	(70,199,133)	25,234,789	(44,964,344)
(d) DTAs admitted as the result of application of SSAP No. 101			
Total (2(a)+2(b)+2(c))	<u>\$ (90,774,417)</u>	<u>\$ 36,677,564</u>	<u>\$ (54,096,853)</u>
(3) The ratio used to determine the applicable period used in 2(b)1 above and the amount of adjusted capital and surplus used to determine the percentage threshold limitation in 2(b)2 above were as follows at December 31, 2018 and 2017:			
		<u>2018</u>	<u>2017</u>
(a) Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above.		1,010%	1,159%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.		\$ 8,260,240,168	\$ 8,851,880,486
(4) There was no impact on adjusted gross and net admitted DTAs due to tax-planning strategies at December 31, 2018 and 2017. The Company did not use reinsurance in its tax-planning strategies.			
B. The Company had no unrecognized DTLs at December 31, 2018 and 2017.			
C. Significant components of income taxes incurred and the changes in DTAs and DTLs for the years ended December 31, 2018 and 2017 were as follows:			

	2018	2017	Change
(1) Current Income Tax:			
(a) Federal	\$ 214,709,782	\$ 248,466,103	\$ (33,756,321)
(b) Foreign	(101,968)	453,776	(555,744)
(c) Subtotal	<u>214,607,814</u>	<u>248,919,879</u>	<u>(34,312,065)</u>
(d) Federal income tax on net capital gains	(24,156,340)	15,158,247	(39,314,587)
(e) Utilization of capital loss carry-forward	—	—	—
(f) Other (Prior period correction)	(21,829,027)	—	(21,829,027)
(g) Federal and foreign income taxes incurred	<u>\$ 168,622,447</u>	<u>\$ 264,078,126</u>	<u>\$ (95,455,679)</u>
(2) DTAs:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ —	\$ —	\$ —
(2) Unearned premium reserve	—	68	(68)
(3) Policyholder reserve	732,653,848	623,878,538	108,775,310
(4) Investments	52,997,515	46,583,982	6,413,533
(5) Deferred acquisition costs	241,264,572	232,634,064	8,630,508
(6) Policyholder dividends accrual	—	—	—
(7) Fixed assets	1,922,573	2,043,700	(121,127)
(8) Compensation and benefits accrual	—	—	—
(9) Pension accrual	27,305,881	28,931,071	(1,625,190)
(10) Receivables - nonadmitted	4,155,787	8,722,412	(4,566,625)
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other	489,194	898,610	(409,416)
(99) Subtotal	<u>1,060,789,370</u>	<u>943,692,445</u>	<u>117,096,925</u>
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	296,010,343	88,139,001	207,871,342
(d) Admitted ordinary DTAs (2a99 - 2b - 2c)	<u>764,779,027</u>	<u>855,553,444</u>	<u>(90,774,417)</u>
(e) Capital:			
(1) Investments	163,565,855	126,906,870	36,658,985
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	21,890	3,311	18,579
(4) Other	—	—	—
(99) Subtotal	<u>163,587,745</u>	<u>126,910,181</u>	<u>36,677,564</u>
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital DTAs (2e99 - 2f - 2g)	<u>163,587,745</u>	<u>126,910,181</u>	<u>36,677,564</u>
(i) Total admitted DTAs (2d + 2h)	<u>\$ 928,366,772</u>	<u>\$ 982,463,625</u>	<u>\$ (54,096,853)</u>

## NOTES TO FINANCIAL STATEMENTS

	2018	2017	Change
(3) DTLs:			
(a) Ordinary:			
(1) Investments	\$ 45,225,113	\$ 28,002,535	\$ 17,222,578
(2) Fixed assets	131,427	121,127	10,300
(3) Deferred & uncollected premium	95,209	100,923	(5,714)
(4) Policyholder reserves	410,270,691	496,929,870	(86,659,179)
(5) Other	479,388	874,331	(394,943)
(99) Subtotal	<u>456,201,828</u>	<u>526,028,786</u>	<u>(69,826,958)</u>
(b) Capital:			
(1) Investments	146,294,620	121,432,006	24,862,614
(2) Real estate	—	—	—
(3) Other	—	—	—
(99) Subtotal	<u>146,294,620</u>	<u>121,432,006</u>	<u>24,862,614</u>
(c) Total DTLs (3a99 + 3b99)	<u>602,496,448</u>	<u>647,460,792</u>	<u>(44,964,344)</u>
(4) Net admitted DTAs/(DTLs) (2i - 3c)	<u>\$ 325,870,324</u>	<u>\$ 335,002,833</u>	<u>\$ (9,132,509)</u>

Deferred income tax (expense)/benefit on change in net unrealized capital gains/losses	\$ 27,716,873
Increase in net deferred tax related to other items	152,697,784
Increase in net deferred tax reported in prior period correction	18,324,176
Decrease in DTAs nonadmitted	(189,547,166)
Decrease in DTAs nonadmitted reported in prior period correction	(18,324,176)
Total change in net admitted DTAs	<u>\$ (9,132,509)</u>

- (5) The Company had investment tax credits of \$29,906,218 and \$36,216,831 for the years ended December 31, 2018 and 2017, respectively.
- (6) The Company did not have operating loss carry-forwards at December 31, 2018.
- (7) The Tax Cuts and Jobs Act ("TCJA") was enacted on December 22, 2017. The TCJA significantly changes U.S. tax law primarily by lowering the corporate income tax rate from 35% to 21%. Deferred taxes were revalued to reflect the 21% corporate income tax rate with the following result:

	2018	2017
Deferred income tax (expense) / benefit on change in net unrealized capital gains and losses	\$ —	\$ 13,596,549
Decrease in net deferred tax related to other items	(2,180,951)	(295,691,106)
Decrease to net deferred taxes booked to surplus	(2,180,951)	(282,094,557)
Decrease to non-admitted deferred taxes booked to surplus	—	325,114,518
Total change in net admitted DTAs	<u>\$ (2,180,951)</u>	<u>\$ 43,019,961</u>

For tax years beginning January 1, 2018, the TCJA limits life insurance reserves for tax purposes to the greater of the net surrender value or 92.81% of NAIC required reserves effective January 1, 2018. Tax accounting for these changes required the restatement of December 31, 2017 life insurance tax reserves calculated using pre TCJA rules to the amounts required to be held under the TCJA. This revaluation required establishing a "gross up" in which a new deferred tax asset for the revised statutory to tax difference is recorded offset by a deferred tax liability of an equal amount. The Company has recorded offsetting DTAs and DTLs in the provisional amount of \$471,983,817 in 2017. The tax accounting has been completed within the measurement period, as defined in INT 18-01. On the basis of life insurance tax reserve computations that were completed during the year ended December 31, 2018, an additional measurement period tax reserve decrease of \$24,024,790 was recognized to the deferred tax liability and \$24,024,790 offset to deferred tax asset. The restatement of life insurance tax reserves, which has now been determined to be complete, resulted in a total deferred tax liability of \$447,959,027, with a corresponding adjustment of \$447,959,027 to the deferred tax asset.

- (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.

## NOTES TO FINANCIAL STATEMENTS

- D. The Company income tax expense and change in deferred tax assets/deferred tax liabilities at December 31, 2018 and 2017 differs from the amount obtained by applying the statutory rate of 21% and 35%, respectively, to net gain from operations after dividends to policyholders and before federal income taxes for the following reasons:

	2018	2017	Change
Net gain from operations after dividends to policyholders and before federal income taxes @ statutory rate	\$ 102,740,754	\$ 303,634,237	\$ (200,893,483)
Net realized capital gains @ statutory rate	(7,459,693)	31,067,271	(38,526,964)
Impact of tax reform	(2,180,951)	295,691,106	(297,872,057)
Tax exempt income	(21,736,013)	(51,751,300)	30,015,287
Tax credits (net of withholding)	(32,655,632)	(39,718,958)	7,063,326
Amortization of IMR	(9,284,546)	(11,598,379)	2,313,833
Equity In Subsidiary	(16,076,638)	12,098,855	(28,175,493)
Prior year audit liability and settlement	(2,809,959)	(1,067,024)	(1,742,935)
Nonadmitted assets	(6,296,920)	11,592,003	(17,888,923)
Accruals in surplus	(6,658,487)	(3,754,276)	(2,904,211)
Other	18,572	276,661	(258,089)
Income tax incurred and change in net DTAs during period	<u>\$ (2,399,513)</u>	<u>\$ 546,470,196</u>	<u>\$ (548,869,709)</u>
Federal income tax reported in the Summary of Operations	\$ 214,607,814	\$ 248,919,879	\$ (34,312,065)
Capital gains tax expense incurred	(24,156,340)	15,158,247	(39,314,587)
Decrease (increase) in net DTAs	(152,697,784)	282,392,070	(435,089,854)
Decrease (increase) in current and deferred taxes reported in prior period correction	(40,153,203)	—	(40,153,203)
Total statutory income taxes	<u>\$ (2,399,513)</u>	<u>\$ 546,470,196</u>	<u>\$ (548,869,709)</u>

- 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 2018 | \$ | —          |
| Year 2017 | \$ | 28,512,896 |
| Year 2016 | \$ | —          |
- (3) At December 31, 2018, the Company had no protective tax deposits on deposit with the Internal Revenue Service under Section 6603 of the Internal Revenue Service Code.
- F. The Company's federal income tax return is consolidated with the following entities:
- New York Life Insurance Company ("New York Life")
  - NYLIFE Insurance Company of Arizona ("NYLAZ")
  - NYLIFE LLC and its domestic affiliates ("NYLIFE LLC")
  - New York Life Investment Management Holdings LLC ("NYL Investments") and its domestic subsidiaries
  - New York Life Enterprises ("NYLE") and its domestic subsidiaries
  - NYL Investors LLC ("NYL Investors")

The Company is a member of an affiliated group, which files a consolidated federal income tax return with New York Life. The consolidated income tax provision or benefit is allocated among the members of the group in accordance with a tax allocation agreement. This tax allocation agreement provides that the Company computes its share of the consolidated tax provision or benefit, in general, on a separate company basis, and may, where applicable, include the tax benefits of operating or capital losses utilizable in the New York Life's consolidated returns. Intercompany tax balances are settled quarterly on an estimated basis with a final settlement occurring within 30 days of the filing of the consolidated tax return. Current federal income taxes are charged or credited to operations based upon amounts estimated to be payable or recoverable as a result of taxable operations for the current year and any adjustments to such estimates from prior years.

- G. The Company does not anticipate any significant changes to its total unrecognized tax benefits within the next 12 months.
- H. The Company does not have repatriation transition tax owed under TCJA.
- I. The Company does not have an AMT credit that was recognized as a current year recoverable or DTA.

### 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 2018, the Company paid a dividend of \$600,000,000 to its parent company, New York Life.

During 2018 and 2017, the Company received dividend distributions from Madison Capital Funding LLC ("MCF") of \$76,555,420 and \$63,045,640, respectively.

The Company's interests in commercial mortgage loans are held in the form of participations in mortgages originated or acquired by New York Life. A real estate portfolio acquired through foreclosure is called REO Property. The Company's interests in the ownership of REO Property is called REO Ownership Interest. 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.

## NOTES TO FINANCIAL STATEMENTS

On December 31, 2015, and as amended on January 1, 2017, the Company and New York Life entered into a note funding agreement with MCF (the "MCF Note Agreement") and acquired a variable funding note issued by MCF thereunder (the "2015 Note"). The MCF Note Agreement was further amended on July 1, 2018 and the 2015 Note was canceled and reissued as of July 1, 2018 (the "2018 Note"). The 2015 and 2018 Notes, which are reported as bonds, had an outstanding balance for the Company of \$1,908,690,804 and \$1,874,776,048 at December 31, 2018 and 2017, respectively. At the same time, the Company acquired a membership interest in, and made an equity capital contribution to, MCF. At December 31, 2018, the Company's equity investment in MCF was \$629,830,593 which represents 45% of MCF's total outstanding equity at December 31, 2018; the remainder of MCF's equity is owned by New York Life. During 2018 and 2017, the Company recorded interest income from MCF under the MCF Note agreement of \$92,752,270 and 79,145,421, respectively. 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 \$5,200,000,000 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 2300 Empire LLC and a pledge of an unleveraged equity interest in the owner of Retreat at Seven Bridges, an existing multifamily property, the Company provided a first mortgage loan in the principal amount of \$82,500,000 to REEP-OFC 2300 Empire LLC and REEP-MF Woodridge IL LLC. The mortgage loan's maturity date is August 10, 2022 with fixed rate of 3.75% per annum. For the year ended December 31, 2018, interest earned amounted to \$3,274,219.

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 both years ended December 31, 2018 and 2017, income earned amounted to \$2,718,791.

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, 2018 and 2017, policyholder reserve balances for these policies amounted to \$4,021,523,399 and \$3,974,314,131, 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, 2018 and 2017, policyholder reserve balances for these policies amounted to \$394,466,422 and \$411,491,582, 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, 2018 and 2017, the policyholder reserves related to these contracts amounted to \$145,260,205 and \$149,260,246, 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, 2018 and 2017, the Company received \$19,557,692 and \$18,857,611, respectively, from New York Life for these services.

- D. At December 31, 2018 and 2017, the Company reported a net amount of \$58,954,240 and \$294,020,088, 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, 2018 and 2017, the Company had no outstanding loan balance. During 2018 and 2017, the Company 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 2018 and 2017, 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 2018 and 2017, 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, 2018 and 2017, the fees incurred associated with these services and facilities, amounted to \$890,644,751 and \$968,374,184, 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, 2018 and 2017, the fees incurred associated with these services and facilities, amounted to \$10,850,397 and \$14,286,888, 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, 2018 and 2017, the total cost for these services amounted to \$130,591,998 and \$124,757,712, 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, 2018 and 2017, the Company recorded fee income from NYLIM of \$35,407,585 and \$36,840,749, 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, 2018 and 2017, the Company received service fees of \$45,390,731 and \$43,672,415, respectively, under a 12b-1 Plan Services Agreement, in consideration for providing 12b-1 Plan services attributable to the variable products.

## NOTES TO FINANCIAL STATEMENTS

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, 2018 and 2017, the Company incurred commission expense to NYLIFE Securities’ registered representatives of \$116,660,692 and \$119,353,258, 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, 2018 and 2017, the fees incurred for these services amounted to \$43,052,042 and \$42,705,664, 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 an SCA.
- O. The Company does not hold investments in an SCA in a loss position.

### 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.

(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	27,560,500	27,560,500	—
Activity stock	—	—	—
Excess stock	—	—	—
Aggregate Total	\$ 27,560,500	\$ 27,560,500	\$ —
Actual or estimated borrowing capacity as determined by insurer	\$ 5,073,451,418	\$ 5,073,451,418	\$ —

2. Prior Year

	Total	General Account	Separate Accounts
Membership stock - Class A	\$ —	\$ —	\$ —
Membership stock - Class B	26,397,600	26,397,600	—
Activity stock	—	—	—
Excess stock	—	—	—
Aggregate total	\$ 26,397,600	\$ 26,397,600	\$ —
Actual or estimated borrowing capacity as determined by insurer	\$ 4,902,735,493	\$ 4,902,735,493	\$ —

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	\$ 27,560,500	\$ 27,560,500	\$ —	\$ —	\$ —	\$ —

## NOTES TO FINANCIAL STATEMENTS

## (3) Collateral pledged to FHLB of Pittsburgh

- a. At December 31, 2018 and 2017, 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 <sup>1</sup>	Carrying Value <sup>1</sup>	Amount Borrowed at Time of Maximum Collateral
1. Current year total general and separate accounts	\$ 31,432,554	\$ 31,432,554	\$ 10,000,000
2. Current year general account	\$ 31,432,554	\$ 31,432,554	\$ 10,000,000
3. Current year separate accounts	\$ —	\$ —	\$ —
4. Prior year total general and separate accounts	\$ 16,566,410	\$ 16,566,410	\$ 10,000,000

<sup>1</sup> Includes amounts in excess of minimum requirements.

## (4) Borrowing from FHLB of Pittsburgh

- a. At December 31, 2018 and 2017, 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	\$ —	\$ —	\$ —
Funding agreements	—	—	—
Other	—	—	—
Aggregate total	\$ —	\$ —	\$ —

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

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

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

#### A. Defined Benefit Plan

Refer to section G.

#### B. Plan Asset Investment Policies and Strategies

Refer to section G.

#### C. Determination of Fair Values

Refer to section G.

#### D. Long-term Rate of Return on Plan Assets

Refer to section G.

#### E. Defined Contribution Plans

Refer to section G.

#### F. Multiemployer Plans

Not applicable.

#### G. Consolidated/Holding Company Plans

The Company participates in the cost of the following plans sponsored by New York Life: (1) certain postretirement life and health benefits for retired employees and agents including their eligible dependents, (2) certain defined benefit pension plans for eligible employees and agents (3) certain defined contribution plans for substantially all employees and agents and (4) postemployment benefits. The expense for these plans is allocated to the Company in accordance with an intercompany cost sharing agreement. The liabilities for these plans are included with the liabilities for the corresponding plan of New York Life. The Company's share of the cost for these plans was as follows for the years ended December 31, 2018 and 2017:

	2018	2017
Postretirement life and health	\$ 6,333,501	\$ 5,760,635
Defined benefit pension	30,518,060	27,288,464
Defined contribution	9,221,689	9,487,808
Postemployment benefits	—	—
Total	\$ 46,073,250	\$ 42,536,907

#### H. Postemployment Benefits and Compensated Absences

Refer to section G.

## NOTES TO FINANCIAL STATEMENTS

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

Refer to section G.

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

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

At December 31, 2018, the amount of earned surplus of the Company available for the payment of dividends was \$4,633,353,179. The maximum amount of dividends that may be paid in 2019 without prior notice to or approval of the Commissioner is \$856,111,049. 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, 2018, the Company paid a dividend of \$600,000,000 to its sole shareholder, New York Life.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- (6) No restrictions have been placed on the unassigned surplus funds of the Company.
- (7) The Company did not have any advances to surplus.
- (8) The Company did not hold stock, including stock of affiliated companies, for any special purpose.
- (9) The Company did not hold any special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative net unrealized gains, gross of deferred taxes, is \$38,572,985 at December 31, 2018.
- (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, 2018, the Company and its guaranteed separate accounts had outstanding contractual obligations to acquire additional private placement securities amounting to \$722,466,731.

Unfunded commitments on limited partnerships, limited liability companies, and other invested assets amounted to \$311,572,895 at December 31, 2018. Included in the total unfunded commitments is \$10,639,728 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, 2018, the Company and its guaranteed separate accounts had contractual commitments to extend credit for commercial mortgage loans totaling \$1,290,738,634 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, 2018.

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.

## NOTES TO FINANCIAL STATEMENTS

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 \$443,541, 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	\$	4,227,467
	b. Decreases current year: Premium tax offset applied		(1,978,954)
	c. Increases current year: Increase in guaranty funds receivable		126,282
	d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year -end	\$	2,374,795

(3) Long-term care guarantee fund assessments

Not applicable.

### 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.

## 15. Leases

### A. Lessee Operating Lease

(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 \$2,077,367 in 2018. The agreement expires in 2024.

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

### B. Lessor Leases

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	
	2018	2017	2018	2017
Foreign currency swaps	\$ 68,492,918	\$ 68,492,918	\$ —	\$ —
Interest rate swaps	11,500,000	11,500,000	—	—
Total	\$ 79,992,918	\$ 79,992,918	\$ —	\$ —

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 futures, 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).

## NOTES TO FINANCIAL STATEMENTS

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 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 defines the terms under which collateral is transferred between the parties in order to mitigate credit risk arising from "in the money" derivative positions. The CSA requires that an OTC-bilateral counterparty post collateral to secure its anticipated derivative obligation, taking into account netting arrangements. 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 contracts or full collateralization of the positions thereunder. 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, 2018 was \$684,509,382, with a fair value of \$659,193,212. 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, 2018, 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, 2018, the Company did not enter into any dollar repurchase agreements.

- (2) - (7) Not applicable.

#### C. Wash Sales

- (1) In the course of the Company's investment management activities, securities may be sold and purchased within 30 days of the sale date to meet individual portfolio objectives and to achieve the ongoing rebalancing of exposure.
- (2) The details by NAIC designation of 3 or below, or unrated, of securities sold during the year ended December 31, 2018 and reacquired within 30 days of the sale date are as follows:

Description	NAIC Designation	Number of Transactions	Book Value of Securities Sold	Cost of Securities Repurchased	Gain/(Loss)
Bonds	NAIC 3	—	\$ —	\$ —	\$ —
Bonds	NAIC 4	4	828,688	828,716	—
Bonds	NAIC 5	1	404,053	377,150	(15,985)
Bonds	NAIC 6	—	—	—	—
Preferred Stock	NAIC 3	1	27,303	24,646	(685)
Preferred Stock	NAIC 4	—	—	—	—
Preferred Stock	NAIC 5	—	—	—	—
Preferred Stock	NAIC 6	—	—	—	—
Common Stock		497	69,965,479	71,759,196	3,011,228
		503	\$ 71,225,523	\$ 72,989,708	\$ 2,994,558

### 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 equal to or greater than 5% of surplus during 2018.

## NOTES TO FINANCIAL STATEMENTS

### 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.

The following table represents the balances of assets and liabilities measured at fair value or net asset value ("NAV") as of December 31, 2018:

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
1. Bonds					
U.S. corporate	\$ —	\$ 5,744,518	\$ —	\$ —	\$ 5,744,518
Non-agency commercial mortgage-backed securities	—	—	—	—	—
Non-agency residential mortgage-backed securities	—	1,330,902	—	—	1,330,902
Non-agency asset-backed securities	—	3,235,897	21,302,024	—	24,537,921
Total bonds	—	10,311,317	21,302,024	—	31,613,341
2. Common stocks	1,227,688,627	—	36,752,224	51,035,485	1,315,476,336
3. Derivative assets					
Foreign currency swaps	—	308,615,364	—	—	308,615,364
Equity options	—	33,142,948	—	—	33,142,948
Interest rate swaps	—	27,070,809	—	—	27,070,809
Interest rate options	—	—	32,324,903	—	32,324,903
Foreign currency forwards	—	3,244,294	—	—	3,244,294
Futures	46,906	—	—	—	46,906
Total derivative assets	46,906	372,073,415	32,324,903	—	404,445,224
4. Separate accounts assets	32,024,709,964	2,780,298	2,513,529	272,829,317	32,302,833,108
Total assets at fair value	<u>\$ 33,252,445,497</u>	<u>\$ 385,165,030</u>	<u>\$ 92,892,680</u>	<u>\$ 323,864,802</u>	<u>\$ 34,054,368,009</u>
b. Liabilities at fair value					
1. Derivative liabilities					
Interest rate swaps	\$ —	\$ 61,639,155	\$ —	\$ —	\$ 61,639,155
Foreign currency swaps	—	42,048,532	—	—	42,048,532
Inflation swaps	—	—	—	—	—
Foreign currency forwards	—	183,803	—	—	183,803
Futures	71,313	—	—	—	71,313
Total derivative liabilities	71,313	103,871,490	—	—	103,942,803
2. Separate accounts liabilities - derivatives					
Total liabilities at fair value	<u>\$ 71,313</u>	<u>\$ 109,236,074</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 109,307,387</u>

<sup>(1)</sup> 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.

## NOTES TO FINANCIAL STATEMENTS

(2) The table below presents a rollforward of Level 3 assets and liabilities for the year ended December 31, 2018:

	Balance at 01/01/2018	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 12/31/2018
Bonds:										
Non-agency RMBS	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Non-agency asset-backed securities	1,147,440	20,385,000	(1,147,440)	—	(3,488,642)	5,919,640	—	—	(1,513,974)	21,302,024
Total bonds	1,147,440	20,385,000	(1,147,440)	—	(3,488,642)	5,919,640	—	—	(1,513,974)	21,302,024
Common stocks	32,092,070	3,048,829	(3,397,617)	(558,164)	4,457,948	4,070,573	—	(2,961,415)	—	36,752,224
Derivatives	3,757,094	—	—	(13,371,755)	(2,274,466)	44,214,030	—	—	—	32,324,903
Separate accounts assets	1,972,056	34,265	—	(2,161,949)	2,675,828	588	—	(7,259)	—	2,513,529
Total	\$ 38,968,660	\$ 23,468,094	\$ (4,545,057)	\$ (16,091,868)	\$ 1,370,668	\$ 54,204,831	\$ —	\$ (2,968,674)	\$ (1,513,974)	\$ 92,892,680

## 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.

*Transfers between Levels 1 and 2*

During the year ended December 31, 2018, 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 \$23,468,094 for the year ended December 31, 2018, which primarily relates to \$20,385,000 of non-agency asset-backed securities which were measured at amortized cost at the beginning of the period and measured at fair value at the end of the period, and common stock securities of \$3,048,829 that had a level change from 1 to 3. Transfers out of Level 3 totaled \$4,545,057, which primarily relates to common stock securities of \$3,397,617 that had a level change from 3 to 1 and a non-agency asset-backed security of \$1,147,440 that had a level change from 3 to 2.

(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, 2018, the Company challenged the price it received from third party pricing services on general account securities with a book value of \$22 and a market value of \$9,298.

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.

## NOTES TO FINANCIAL STATEMENTS

### *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 an income-based approach by using a discounted cash-flow model or it may also use a market approach by looking at recent trades of a specific security to determine fair value on public securities or a combination of the two. 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 market approach such as a matrix-based pricing methodology, which uses spreads derived from third-party benchmark bond indices. Specifically, the Barclays Investment Grade Corporate 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. The spreads derived from each matrix are adjusted for liquidity. The liquidity premium is standardized and based on market transactions.

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. The 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 usually based on market transactions. These securities are classified as Level 2.

For some of the private placement securities priced through the model, the liquidity adjustments may not be based on market data, but rather, calculated internally. If the impact of the liquidity adjustment, which usually requires the most judgment, is not significant to the overall value of the security, the security is still classified as Level 2. If it is deemed to be significant, the security is classified as Level 3.

#### *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 that use an income approach, except for derivatives, which are either exchange-traded, or the fair value is priced using broker quotations. 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.

### **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 a security could not be priced by a third-party vendor or through internal pricing models, broker quotes are received and reviewed by each investment analyst. These inputs may not be observable. Therefore, Level 3 classification is determined to be appropriate.

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.

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, 2018. 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	Net Asset Value (NAV)	Not Practicable (Carrying Value)
<b>Assets:</b>							
Bonds	\$ 84,537,610,558	\$ 84,919,560,023	\$ 50,582,371	\$81,404,804,143	\$ 3,082,224,044	\$ —	\$ —
Preferred stocks	20,712,932	11,881,015	—	171,988	20,540,944	—	—
Common stocks	1,315,476,336	1,315,476,336	1,227,688,627	—	36,752,224	51,035,485	—
Mortgage loans	14,182,990,245	14,209,736,345	—	—	14,182,990,245	—	—
Cash, cash equivalents and short-term investments	1,891,328,585	1,891,328,585	85,851,390	1,805,477,195	—	—	—
Derivatives	420,295,707	418,065,726	46,906	387,923,900	32,324,901	—	—
Derivatives - collateral	3,199,812	3,199,812	—	3,199,812	—	—	—
Other invested assets <sup>1</sup>	208,537,396	186,741,038	—	95,912,975	112,624,421	—	—
Investment income due and accrued	712,492,869	712,492,869	—	712,492,869	—	—	—
Separate accounts assets	38,465,134,923	38,465,773,492	32,034,507,199	5,283,955,358	873,843,049	272,829,317	—
<b>Total assets</b>	<b>\$ 141,757,779,363</b>	<b>\$ 142,134,255,241</b>	<b>\$33,398,676,493</b>	<b>\$89,693,938,240</b>	<b>\$18,341,299,828</b>	<b>\$ 323,864,802</b>	<b>\$ —</b>
<b>Liabilities:</b>							
<b>Deposit fund contracts:</b>							
Annuities certain	\$ 941,704,150	\$ 939,739,625	\$ —	\$ —	\$ 941,704,150	\$ —	\$ —
Derivatives	103,942,803	103,942,803	71,313	103,871,490	—	—	—
Derivatives - collateral	301,879,522	301,879,522	—	301,879,522	—	—	—
Amounts payable for securities lending	676,142,941	676,142,941	—	676,142,941	—	—	—
Separate accounts liabilities - derivatives	16,827,631	10,840,012	—	10,840,012	5,987,619	—	—
<b>Total liabilities</b>	<b>\$ 2,040,497,047</b>	<b>\$ 2,032,544,903</b>	<b>\$ 71,313</b>	<b>\$ 1,092,733,965</b>	<b>\$ 947,691,769</b>	<b>\$ —</b>	<b>\$ —</b>

<sup>1</sup> 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 an income-based approach by using a discounted cash-flow model or it may also use a market approach by looking at recent trades of a specific security to determine fair value on public securities or a combination of the two. 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 market approach such as 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 \$1,908,690,804 and a fair value of \$1,909,206,150 at December 31, 2018. 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

Preferred stocks valued using prices from third-party pricing services generally use a discounted cash flow model or a market approach to arrive at the security's fair value and are classified as Level 2. Preferred stocks classified as Level 3 are valued based on internal valuations where significant inputs are deemed to be unobservable.

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 using an income approach, 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, LTV and remaining term of each loan. The spread is a significant component of the pricing inputs. These investments are classified as Level 3.

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

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

## NOTES TO FINANCIAL STATEMENTS

### Derivatives (including separate accounts liabilities)

The fair value of derivative instruments is generally derived using valuation models that use an income approach, 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 and other investments with characteristics of debt. The fair value of LIHTC investments is derived using an income valuation approach, which 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 6 - Investments, for details on LIHTC investments). The fair value of the investments with debt characteristics is derived using an income valuation approach, which is based on discounted cash flow calculations that may or may not use observable inputs.

### 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, 2018.

### 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.
- E. The following table provides additional information for investments that are measured at fair value using NAV as a practical expedient, as allowed under authoritative guidance, for investments that meet specified criteria:

2018

Category of Investment	Investment Strategy	Fair Value Determined using NAV	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Hedge Fund	Multi-Strategy	\$ 248,678,649	\$ —	Quarterly, Monthly	180 days or less
Hedge Fund	Sector Investing	\$ 22,587,653	\$ —	Monthly	30 days
Hedge Fund	Long/Short Equity	\$ 1,563,015	\$ —	Monthly	30 days
Mutual Funds	Multi Strategy, Global Allocation	\$ 51,035,485	\$ —	Quarterly, Weekly	5 days - 45 days (Assets subject to lock up periods)

## NOTES TO FINANCIAL STATEMENTS

### 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 \$2,977,280 at December 31, 2018 were on deposit with government authorities or trustees as required by certain state insurance laws.

#### D. Business Interruption Insurance Recoveries

Not applicable.

#### E. State Transferable and Non-transferable Tax Credits

Not applicable.

#### F. Subprime and Midprime Mortgage Related Risk Exposure

- (1) The Company categorizes mortgage securities with an average FICO score (credit score) of 625 or less as “subprime” mortgage securities and mortgage securities with an average FICO score of greater than 625 and less than 700 as “midprime” mortgage securities. Securities with an average FICO score of 700 or greater are characterized as “prime”. The delinquency, credit loss, prepayment rate of the pool of mortgages collateralizing the investment and credit enhancement available for the investment are reviewed. Cash flow forecasts for each subprime and midprime mortgage security using estimates of future prepayment, delinquency, default and loss severity rates are prepared and are stress tested. This analysis shows that the majority of the unrealized losses associated with the Company’s subprime and midprime mortgage holdings are due to market dislocation and is not reflective of the projected cash flows for the portfolio of securities or how these securities have performed to date.
- (2) The Company does not engage in subprime residential or commercial mortgage lending and therefore has no direct exposure through investments in subprime mortgage loans.
- (3) The Company has exposure to subprime and midprime residential mortgage lending through its fixed maturity investments that are collateralized by mortgages that have characteristics of subprime or midprime lending. Subprime residential mortgage lending is the origination of residential mortgage loans to customers with weak credit profiles, including using relaxed mortgage-underwriting standards that provide for affordable mortgage products. These investments are primarily in the form of asset-backed securities (“ABS”) supported by subprime or midprime residential mortgage loans or collateralized debt securities (“CDOs”) that contain a subprime or midprime loan component. The collective carrying value of these investments is \$184,191,680 representing 0.22% of total fixed maturity investments. Of this amount, 2.17% 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, 2018 are:

Subprime - Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 16,195,500	\$ 16,657,884	\$ 16,935,166	\$ 1,928,925
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	1,200,108	467,955	575,966	1,376,462
Structured securities	—	—	—	—
Equity investment in SCAs	—	—	—	—
Other assets	—	—	—	—
Total	<u>\$ 17,395,608</u>	<u>\$ 17,125,839</u>	<u>\$ 17,511,132</u>	<u>\$ 3,305,387</u>

Midprime - Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 165,234,235	\$ 167,021,673	\$ 184,132,436	\$ 98,981,954
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	113,272	44,168	54,363	129,917
Structured securities	—	—	—	—
Equity investment in SCAs	—	—	—	—
Other assets	—	—	—	—
Total	<u>\$ 165,347,507</u>	<u>\$ 167,065,841</u>	<u>\$ 184,186,799</u>	<u>\$ 99,111,871</u>

Grand total (subprime and midprime)	<u>\$ 182,743,115</u>	<u>\$ 184,191,680</u>	<u>\$ 201,697,931</u>	<u>\$ 102,417,258</u>
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## NOTES TO FINANCIAL STATEMENTS

The Company's guaranteed separate accounts fixed maturity investments that are collateralized by residential mortgages that have characteristics of subprime or midprime lending at December 31, 2018 are:

<b>Subprime - Type</b>	<b>Actual Cost</b>	<b>Book Adjusted Carrying Value</b>	<b>Fair Value</b>	<b>OTTI Losses</b>
Residential mortgage-backed securities	\$ 51,306	\$ 51,179	\$ 52,984	\$ 12,336
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	—	—	—	—
Structured securities	—	—	—	—
Equity investment in SCAs	—	—	—	—
Other assets	—	—	—	—
<b>Total</b>	<b>\$ 51,306</b>	<b>\$ 51,179</b>	<b>\$ 52,984</b>	<b>\$ 12,336</b>

<b>Midprime - Type</b>	<b>Actual Cost</b>	<b>Book Adjusted Carrying Value</b>	<b>Fair Value</b>	<b>OTTI Losses</b>
Residential mortgage-backed securities	\$ 4,273,843	\$ 4,325,251	\$ 4,440,089	\$ 3,093,695
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	—	—	—	—
Structured securities	—	—	—	—
Equity investment in SCAs	—	—	—	—
Other assets	—	—	—	—
<b>Total</b>	<b>\$ 4,273,843</b>	<b>\$ 4,325,251</b>	<b>\$ 4,440,089</b>	<b>\$ 3,093,695</b>

<b>Grand total (subprime and midprime)</b>	<b>\$ 4,325,149</b>	<b>\$ 4,376,430</b>	<b>\$ 4,493,073</b>	<b>\$ 3,106,031</b>
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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 2018:

Effective Date		Interest Rate \$10,000 or more	Interest Rate \$9,999.99 or less
From	Through		
1/1/2018	2/25/2018	0.14%	0.14%
2/26/2018	3/25/2018	0.15%	0.15%
3/26/2018	4/1/2018	0.18%	0.17%
4/2/2018	4/8/2018	0.21%	0.19%
4/9/2018	4/15/2018	0.32%	0.28%
4/16/2018	4/22/2018	0.44%	0.37%
4/23/2018	5/6/2018	0.51%	0.43%
5/7/2018	5/13/2018	0.53%	0.44%
5/14/2018	5/20/2018	0.55%	0.46%
5/21/2018	5/27/2018	0.53%	0.44%
5/28/2018	6/3/2018	0.50%	0.42%
6/4/2018	6/10/2018	0.51%	0.43%
6/11/2018	6/17/2018	0.50%	0.42%
6/18/2018	7/1/2018	0.52%	0.43%
7/2/2018	7/8/2018	0.53%	0.45%
7/9/2018	7/15/2018	0.58%	0.48%
7/16/2018	7/29/2018	0.65%	0.54%
7/30/2018	8/5/2018	0.64%	0.53%
8/6/2018	8/26/2018	0.59%	0.49%
8/27/2018	9/2/2018	0.56%	0.47%
9/3/2018	9/9/2018	0.57%	0.48%
9/10/2018	9/16/2018	0.55%	0.46%
9/17/2018	9/23/2018	0.57%	0.48%
9/24/2018	9/30/2018	0.56%	0.47%
10/1/2018	10/7/2018	0.53%	0.45%
10/8/2018	10/14/2018	0.57%	0.48%
10/15/2018	10/28/2018	0.59%	0.49%
10/29/2018	11/4/2018	0.71%	0.58%
11/5/2018	11/11/2018	0.75%	0.61%
11/12/2018	11/18/2018	0.73%	0.60%
11/19/2018	11/25/2018	0.77%	0.63%
11/26/2018	12/2/2018	0.79%	0.64%
12/3/2018	12/9/2018	0.81%	0.66%
12/10/2018	12/16/2018	0.86%	0.70%
12/17/2018	12/23/2018	0.90%	0.73%
12/24/2018	12/30/2018	0.98%	0.79%
12/31/2018	12/31/2018	0.99%	0.80%

The applicable fees charged for retained asset accounts in 2018 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

## NOTES TO FINANCIAL STATEMENTS

(2) The following table presents the number and balance of retained asset accounts in-force at December 31, 2018 and 2017, respectively:

	In-Force			
	2018		2017	
	Number	Amount	Number	Amount
Up to and including 12 months	—	\$ —	—	\$ —
13 to 24 months	—	—	—	—
25 to 36 months	—	—	—	—
37 to 48 months	—	—	—	—
49 to 60 months	—	—	—	—
Over 60 months	894	24,313,476	1,074	28,631,778
Total	894	\$ 24,313,476	1,074	\$ 28,631,778

(3) The following table presents the Company's retained asset accounts at December 31, 2018:

	Individual	
	Number	Amount
Retained asset accounts at the beginning of the year	1,074	\$ 28,631,778
Retained asset accounts issued/added during the year	—	—
Investment earnings credited to retained asset accounts during the year	N/A	123,666
Fees and other charges assessed to retained asset accounts during the year	N/A	(20)
Retained asset accounts transferred to state unclaimed property funds during the year	(10)	(60,037)
Retained asset accounts closed/withdrawn during the year	(170)	(4,381,911)
Retained asset accounts at the end of the year	894	\$ 24,313,476

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

Not applicable.

### 22. Events Subsequent

At March 7, 2019, the date the financial statements were available to be issued, there have been no events occurring subsequent to the close of the Company's books or accounts for the accompanying annual statement that would have a material effect on the financial condition of the Company.

### 23. Reinsurance

#### A. Ceded Reinsurance Report

##### Section 1 – General Interrogatories

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

##### Section 2 – Ceded Reinsurance Report – Part A

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

##### Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction, in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. If all reinsurance agreements were terminated by either party as of the date of the statement, the resulting reduction in surplus due to loss of reserve credits net of unearned premium would be approximately \$270,370,629.
- (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.

## NOTES TO FINANCIAL STATEMENTS

### C. Commutation of Ceded Reinsurance

The Company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts which are reflected as:

	Amount
(1) Claims incurred	\$ —
(2) Claim adjustment expenses incurred	\$ —
(3) Premiums earned	\$ —
(4) Other	\$ 20,500,000
(5) Company	
New York Life	\$ 20,500,000

Effective April 1, 2018, the Company's coinsurance with funds withheld and modified coinsurance agreements with New York Life to cede 90% of a block of inforce life insurance business were terminated and the Company fully recaptured the risks related to the business previously reinsured under the agreements. The Company paid New York Life a recapture fee in the amount of \$20,500,000 pre-tax. The recapture of these reinsurance agreements did not have a material impact to the Company's surplus.

### 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, 2018 and 2017, the carrying value of the interest in annuity contracts and the corresponding obligations under structured settlement agreements amounted to \$8,673,183,476 and \$8,228,643,997, 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, 2018, the Company had \$12,736,978,416 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 \$515,295,922 at December 31, 2018 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	\$ 196,017,957
Change in deficiency reserves due to change in X-factors	20,290,219
Change in GMDB reserve	(22,031,738)
IBNR methodology change	4,289,622
Impact of reinsurance	3,898,061,581
Miscellaneous	1,164,791
Total for Ordinary Life	4,097,792,432

Group Life:

Change in general account CRVM allowance	
and change in secondary guarantee reserve	44,557
Impact of reinsurance	(1,488,789)
Total for Group Life	(1,444,232)

Individual Annuity:

Change in general account CARVM allowance	148,512,172
Change in excess reserves (GMDB/GMAB)	8,703,562
Change in excess payment on GMDB	28,668
Change in disability reserve	(25,217)
Single premium immediate annuities market value adjustment withdrawals	(11,387,865)
Impact of GFIA/Trec Moody's rate change	28,804,734
Change in IPP puts	(77,515)
Manual increase in reserves on FDA with GLWB	238,830,808
Other - miscellaneous	122,774
Total for Individual Annuity	413,512,121

Group Annuity:

SPIA2 Corrections	(224,793)
Total for Group Annuity	(224,793)

Total	\$ 4,509,635,528
-------	------------------

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

Difference between net single premiums and deposits	(12,614,287)
Total other increases (net)	\$ 4,497,021,241

## NOTES TO FINANCIAL STATEMENTS

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

		December 31, 2018				
		General Account	Separate Accounts with Guarantees	Non-guaranteed Separate Accounts	Total	% of Total
<b>A. Subject to discretionary withdrawal:</b>						
(1)	With market value adjustment	\$ 24,894,775,407	\$ —	\$ —	\$ 24,894,775,407	27%
(2)	At book value less current surrender charge of 5% or more	6,584,535,358	—	—	6,584,535,358	7%
(3)	At fair value	—	—	24,533,054,510	24,533,054,510	26%
(4)	Total with market value adjustment or at fair value (total of 1 through 3)	31,479,310,765	—	24,533,054,510	56,012,365,275	60%
(5)	At book value without adjustment (minimal or no charge or adjustment)	21,718,044,854	—	—	21,718,044,854	23%
<b>B. Not subject to discretionary withdrawal</b>						
		15,729,353,290	—	—	15,729,353,290	17%
<b>C. Total (gross: direct + assumed)</b>		68,926,708,909	—	24,533,054,510	93,459,763,419	100%
<b>D. Reinsurance ceded</b>		—	—	—	—	—%
<b>E. Total (net) * (C) – (D)</b>		\$ 68,926,708,909	\$ —	\$ 24,533,054,510	\$ 93,459,763,419	100%

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

#### F. Life & Accident & Health Annual Statement:

		December 31, 2018
(1)	Exhibit 5, Annuities Section, Total (net)	\$ 67,368,661,422
(2)	Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	250,238,609
(3)	Exhibit 7, Deposit-Type Contracts Line 14, Column 1	1,307,808,878
(4)	Subtotal	68,926,708,909
Separate Accounts Annual Statement:		
(5)	Exhibit 3, Annuities Section, Total (net)	24,533,054,510
(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	24,533,054,510
(12)	Combined Total	\$ 93,459,763,419

### 33. Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations at December 31, 2018, were as follows:

Type	Gross	Net of Loading
(1) Ordinary new business	\$ 3,882	\$ 3,882
(2) Ordinary renewal	631,892	445,331
(3) Group life	—	—
Total	\$ 635,774	\$ 449,213

### 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. The Company reported separate accounts assets and liabilities from the following product lines/transactions into separate accounts:
- Variable universal life ("VUL") insurance products guaranteed
  - VUL insurance products non-guaranteed
  - Variable annuity ("VA") products non-guaranteed
  - Universal life ("UL") 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.

All items that were permitted for separate accounts reporting were supported by state statute.

## NOTES TO FINANCIAL STATEMENTS

- (2) At December 31, 2018, the Company's separate accounts statement included legally insulated assets of \$38,415,350,027. The assets legally and not legally insulated from the general account at December 31, 2018 are attributed to the following products/transactions:

Product /Transaction	Separate Accounts Assets	
	Legally Insulated Assets	(Not Legally Insulated) <sup>1</sup>
VUL insurance products guaranteed	\$ 194,902,343	\$ 6,575,208
VUL insurance products non-guaranteed	6,912,523,970	3,431,606
VA products non-guaranteed	25,348,265,048	32,620,399
UL insurance products guaranteed	5,959,658,666	7,796,252
Total	<u>\$ 38,415,350,027</u>	<u>\$ 50,423,465</u>

<sup>1</sup>Separate accounts assets classified as not legally insulated support \$33,173,886 of remittances and items not allocated and other transfers to the general account due or accrued (net), \$10,184,584 of derivatives, \$1,099,398 of payable for securities, \$4,687,462 of other liabilities and \$1,278,135 of surplus.

- (3) To compensate the general account for the risk taken, the separate accounts have paid risk charges as follows for the past five years:

a.	2018	\$ 53,580,254
b.	2017	\$ 51,012,614
c.	2016	\$ 48,961,709
d.	2015	\$ 46,118,276
e.	2014	\$ 39,296,411

For the periods ending December 31, 2018, 2017, 2016, 2015 and 2014, the general account of the Company paid \$7,324,597, \$7,353,097, \$9,074,413, \$6,887,470 and \$4,097,269, respectively, toward separate accounts guarantees.

- (4) At December 31, 2018, 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 12/31/2018	\$ —	\$ 7,575,970	\$ —	\$ 1,910,891,871	\$ 1,918,467,841
Reserves at 12/31/2018					
(2) For accounts with assets at:					
a. Fair value	\$ —	\$ —	\$ —	\$ 31,381,844,574	\$ 31,381,844,574
b. Amortized cost	—	5,663,195,848	485,173,476	—	6,148,369,324
c. Total reserves *	<u>\$ —</u>	<u>\$ 5,663,195,848</u>	<u>\$ 485,173,476</u>	<u>\$ 31,381,844,574</u>	<u>\$ 37,530,213,898</u>
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$ —	\$ 5,663,195,848	\$ 485,173,476	\$ —	\$ 6,148,369,324
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	—	—	—	—
3. At market value	—	—	—	31,381,844,574	31,381,844,574
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	—	5,663,195,848	485,173,476	31,381,844,574	37,530,213,898
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total reserves	<u>\$ —</u>	<u>\$ 5,663,195,848</u>	<u>\$ 485,173,476</u>	<u>\$ 31,381,844,574</u>	<u>\$ 37,530,213,898</u>

\*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)	\$ 1,918,425,364
b. Transfers from separate accounts (Page 4, Line 10)	<u>2,127,925,583</u>
c. Net transfers to or (from) separate accounts (a) – (b)	<u>(209,500,219)</u>
(2) Reconciling adjustments:	
a. Reinsurance ceded	<u>(387,367)</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>\$ (209,887,586)</u></u>

### 35. Loss/Claim Adjustment Expenses

Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2018 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? ..... Yes [ X ] No [ ]  
 If yes, complete Schedule Y, Parts 1, 1A and 2
- 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
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ ] No [ X ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....
- 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. .... 12/31/2017
- 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? ..... Yes [ ] No [ X ]  
     4.12 renewals? ..... 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? ..... Yes [ ] No [ X ]  
     4.22 renewals? ..... 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 ]  
 If yes, complete and file the merger history data file with the NAIC.
- 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 Name of Entity	2 NAIC Company Code	3 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 Nationality	2 Type of Entity

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION**  
**GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]  
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.  
 .....  
 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]  
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
NYLIFE Securities LLC	New York, NY				YES
NYLIFE Distributors LLC	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
GoldPoint Partners LLC	New York, NY				YES
NYLIM Service Company LLC	Jersey City, NJ				YES
Private Advisors, L.L.C.	Richmond, VA				YES
Credit Value Partners, LLC	Greenwich, CT				YES
NYL Investors LLC	New York, NY				YES
IndexIQ Advisors LLC	New York, NY				YES
Madison Capital Funding LLC	Chicago, IL				YES
CHIPC Evergreen General, LLC	Greenwich, CT				YES
CHIPC PE General, LLC	Greenwich, CT				YES
CVP IV General LLC	Greenwich, CT				YES
CVP CLO Advisors, LLC	Greenwich, CT				YES
CVP CLO Manager, LLC	Greenwich, CT				YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
 Pricewaterhouse Coopers 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 and 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 [ ] No [ X ]  
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
 .....
- 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 2018 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: ..... \$ 24,950,775

**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)  
 .....
- 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 2018 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 .....	\$ .....	687,038,568
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....	\$ .....	687,457,602
24.103 Total payable for securities lending reported on the liability page .....	\$ .....	676,142,941

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  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 .....	\$ .....	220,102,001
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 .....	\$ .....	18,947,575
25.27 FHLB Capital Stock .....	\$ .....	27,560,500
25.28 On deposit with states .....	\$ .....	2,977,279
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	ADVANTAGE CAPITAL 2014 NATIONAL TA .....	.1
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	ADVANTAGE CAPITAL STATE TAX CREDIT .....	.1
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	CUMULUS MEDIA INC CLASS A .....	573,523
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	DIGITAL CURRENCY GROUP INC .....	5,715,441
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	HARVEY GULF INT MARINE US CIT .....	852,138
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	HI Q INC .....	1,008,022
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	NETSKOPE, INC .....	3,188,219
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	PARAGON OFFSHORE LTD CLASS A .....	5,110
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	PARAGON OFFSHORE LTD CLASS B .....	105,120
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	PERSONAL CAPITAL CORPORATION .....	2,500,000
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  No

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?..... Yes  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

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  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
JPMorgan Chase .....	270 Park Avenue, New York, NY 10017 .....
The Bank of New York Mellon .....	240 Greenwich Street, New York, NY 10286 .....
The Northern Trust Company .....	50 S LaSalle Street, Chicago, IL 60603 .....
RBC Investor Services Trust .....	1 Place Ville Marie, Montreal, QC H3B 3P1, Canada .....

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

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 2018 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 .....
Madison Capital Funding LLC .....	A .....
MacKay Shields LLC .....	A .....
Goldpoint Partners LLC .....	A .....
Ausbil Investment Management Limited .....	A .....
Guggenheim Partners Investment Management, LLC .....	U .....
New York Life Investment Management LLC .....	A .....
Credit Value Partners, LP .....	A .....

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 .....	5493000EG09W0QURS721 .....	SEC .....	DS .....
158808 .....	Madison Capital Funding LLC .....	n/a .....	SEC .....	NO .....
107717 .....	MacKay Shields LLC .....	549300Y7LLC0FU7R8H16 .....	SEC .....	NO .....
116776 .....	Goldpoint Partners LLC .....	n/a .....	SEC .....	DS .....
n/a .....	Ausbil Investment Management Limited .....	213800CAHL6BV66NEZ11 .....	ASIC .....	DS .....
137432 .....	Guggenheim Partners Investment Management, LLC .....	549300XWQLVNUK615E79 .....	SEC .....	NO .....
109591 .....	New York Life Investment Management LLC .....	1GJ1X7QLRC5K7CY9GE11 .....	SEC .....	NO .....
154625 .....	Credit Value Partners, LP .....	PH9L08JDKW4453VQ1706 .....	SEC .....	DS .....

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
.....	.....	.....	.....

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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds .....	86,900,460,976	86,518,511,968	(381,949,008)
30.2 Preferred stocks .....	11,881,015	20,712,931	8,831,916
30.3 Totals	86,912,341,991	86,539,224,899	(373,117,092)

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

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

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

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

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

32.2 If no, list exceptions:  
Initial filings that were not made within 120 days of purchase including:  
Filings for which we have not yet received the required documentation necessary for submission to the SVO: 3  
Filings that have been submitted but not yet rated by the SVO: 18 .....

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION  
**GENERAL INTERROGATORIES**

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:  
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
 b. Issuer or obligor is current on all contracted interest and principal payments.  
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
 Has the reporting entity self-designated 5GI securities? ..... Yes [ X ] No [ ]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
 a. The security was purchased prior to January 1, 2018.  
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
 c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
 d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
 Has the reporting entity self-designated PLGI securities? ..... Yes [ X ] No [ ]

**OTHER**

35.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....2,141,348

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

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

36.1 Amount of payments for legal expenses, if any? .....\$ .....151,789

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

1 Name	2 Amount Paid
Frost Brown Todd LLC .....	46,022
Willkie Farr & Gallagher LLP .....	42,204
.....	.....

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 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 .....	12,235,244,056	13,315,769,239
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....		
2.5 Reserve Denominator .....	93,503,973,283	85,817,844,228
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? ..... \$ 878,944,444

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 ..... \$ 1,032,404,155

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 ..... \$ 1,107,661,052

7.12 Stock ..... \$

**ANNUAL STATEMENT FOR THE YEAR 2018 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. 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:

9.1 Amount of loss reserves established by these annuities during the current year: ..... \$ .....

9.2 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	

10.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]

10.2 If yes, please provide the amount of custodial funds held as of the reporting date. .... \$ .....

10.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]

10.4 If yes, please provide the balance of funds administered as of the reporting date. .... \$ .....

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION**  
**GENERAL INTERROGATORIES**

11.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [  ] No [  ] N/A [  ]  
 11.2 If the answer to 11.1 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

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

12.1 Direct Premium Written .....\$ .....1,426,575,330  
 12.2 Total Incurred Claims .....\$ .....785,839,045  
 12.3 Number of Covered Lives .....532,447

*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 gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

13. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [  ] No [  ]

13.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [  ] No [  ]

**FIVE-YEAR HISTORICAL DATA**

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.  
\$000 omitted for amounts of life insurance

	1 2018	2 2017	3 2016	4 2015	5 2014
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	171,650,354	171,667,789	169,901,854	169,738,696	164,473,076
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	3,600,263	4,053,271	4,578,820	4,702,942	4,708,862
3. Credit life (Line 21, Col. 6) .....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	8,159,273	8,212,509	5,984,471	5,800,736	5,799,107
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	183,409,890	183,933,569	180,465,145	180,242,374	174,981,045
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....			XXX	XXX	XXX
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	7,524,053	7,748,878	8,118,385	12,109,586	9,207,938
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	66,049	212,019	160,127	229,119	86,060
10. Credit life (Line 2, Col. 6) .....					
11. Group (Line 2, Col. 9) .....	395,600	2,626,457	503,777	454,410	291,028
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....	7,985,702	10,587,354	8,782,289	12,793,115	9,585,026
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....					
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	1,281,332,565	1,579,043,088	1,392,566,005	1,781,827,171	1,534,154,504
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	10,862,258,846	11,567,913,638	11,206,973,003	10,686,169,322	10,255,241,364
16. Credit life (group and individual) (Line 20.4, Col. 5) .....					
17.1 Group life insurance (Line 20.4, Col. 6) .....	55,077,626	96,476,454	40,348,918	96,737,651	106,069,077
17.2 Group annuities (Line 20.4, Col. 7) .....	36,575,019	72,336,059	92,257,098	109,435,286	132,747,010
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 .....	12,235,244,056	13,315,769,239	12,732,145,024	12,674,169,430	12,028,211,955
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	114,991,887,178	111,564,166,786	104,495,188,176	97,460,557,908	92,215,053,980
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	106,407,054,819	102,378,775,667	95,772,087,234	89,316,929,587	84,547,596,715
23. Aggregate life reserves (Page 3, Line 1) .....	94,130,622,370	86,310,220,715	80,438,050,982	74,781,475,277	70,356,186,621
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....			XXX	XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2) .....					
25. Deposit-type contract funds (Page 3, Line 3) .....	1,307,808,878	1,176,393,131	1,105,765,024	981,493,966	877,384,024
26. Asset valuation reserve (Page 3, Line 24.01) .....	1,213,064,321	1,189,175,755	1,052,070,290	931,148,160	892,569,793
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) .....	8,561,110,493	9,161,883,319	8,699,514,865	8,120,823,846	7,643,503,218
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	3,955,937,251	6,204,475,311	6,381,740,887	4,909,274,882	3,943,936,184
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	9,639,621,738	10,080,059,074	9,586,177,954	8,890,592,080	8,178,601,145
31. Authorized control level risk - based capital .....	922,061,017	840,757,609	797,349,148	751,810,713	714,481,796
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	80.8	80.7	80.6	80.5	81.0
33. Stocks (Lines 2.1 and 2.2) .....	1.3	1.4	1.1	0.6	0.8
34. Mortgage loans on real estate(Lines 3.1 and 3.2 ) .....	13.5	13.4	13.5	13.6	12.3
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) .....	1.8	2.2	2.0	2.6	0.8
37. Contract loans (Line 6) .....	0.9	0.8	0.9	1.0	1.0
38. Derivatives (Page 2, Line 7) .....	0.4	0.2	0.5	0.4	0.2
39. Other invested assets (Line 8) .....	1.3	1.2	1.2	1.4	3.7
40. Receivables for securities (Line 9) .....	0.0	0.0	0.1	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	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2018	2 2017	3 2016	4 2015	5 2014
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....	1,908,690,804	1,874,776,048	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 .....	867,081,318	794,147,506	746,503,011	748,010,655	2,549,579,672
50. Total of above Lines 44 to 49 .....	2,775,772,122	2,668,923,554	2,526,424,404	2,527,942,595	2,570,712,438
51. Total Investment in Parent included in Lines 44 to 49 above .....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	331,287,534	153,401,527	561,858,582	470,794,071	319,387,928
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	153,457,660,670	152,850,586,517	141,352,943,548	132,239,256,444	126,837,329,332
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	3,987,647,670	3,850,607,190	3,706,082,311	3,516,277,325	3,447,162,897
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	(7,844,175)	33,571,857	(112,268,186)	(78,724,436)	14,702,237
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	93,301,776	(147,242,013)	225,055,090	151,347,910	262,683,684
57. Total of above Lines 54, 55 and 56 .....	4,073,105,271	3,736,937,034	3,818,869,215	3,588,900,799	3,724,548,818
<b>Benefits and Reserve Increases (Page 6)</b>					
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) .....	11,723,367,104	9,527,227,858	8,753,736,624	8,898,279,611	8,626,472,664
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) .....	4,729,774,876	1,419,346,750	1,179,897,690	1,356,646,870	940,703,743
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11) .....					
62. Dividends to policyholders (Line 30, Col. 1) .....					
<b>Operating Percentages</b>					
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 .....	11.3	10.0	10.0	10.5	10.7
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	3.6	3.8	3.9	3.9
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) .....					
<b>A &amp; H Claim Reserve Adequacy</b>					
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) .....					
<b>Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)</b>					
72. Industrial life (Col. 2) .....					
73. Ordinary - life (Col. 3) .....	154,666,339	257,194,797	217,686,567	128,264,404	247,112,227
74. Ordinary - individual annuities (Col. 4) .....	12,206,624	332,688,391	538,368,632	249,317,649	392,343,819
75. Ordinary-supplementary contracts (Col. 5) .....	(3,905,801)	(3,861,160)	(6,488,781)	5,901,466	(4,764,711)
76. Credit life (Col. 6) .....					
77. Group life (Col. 7) .....	12,739,665	(77,682,672)	1,925,226	21,996,912	(866,871)
78. Group annuities (Col. 8) .....	(1,653,993)	(532,713)	5,045,399	(136,157)	4,308,422
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) ....	100,581,021	110,799,910	133,419,284	70,165,666	89,893,830
83. Total (Col. 1) .....	274,633,855	618,606,553	889,956,327	475,509,940	728,026,716

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 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year .....			535,725	175,721,059			4	3,158	8,212,509	183,933,569
2. Issued during year .....			21,112	7,590,102				242	395,600	7,985,702
3. Reinsurance assumed .....				31,122						31,122
4. Revived during year .....			208	65,568						65,568
5. Increased during year (net) .....			670							
6. Subtotals, Lines 2 to 5 .....			21,990	7,686,792				242	395,600	8,082,391
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) .....			557,715	183,407,851			4	3,400	8,608,109	192,015,960
Deductions during year:										
10. Death .....			5,173	1,095,470			XXX	12	18,493	1,113,963
11. Maturity .....			37	2,517			XXX			2,517
12. Disability .....							XXX			
13. Expiry .....										
14. Surrender .....			12,914	4,052,803				28	80,197	4,133,000
15. Lapse .....			9,669	2,533,017				19	67,887	2,600,904
16. Conversion .....							XXX	XXX	XXX	
17. Decreased (net) .....				473,426					282,259	755,685
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			27,793	8,157,234				59	448,836	8,606,070
21. In force end of year (Line 9 minus Line 20) .....			529,922	175,250,618			4	3,341	8,159,273	183,409,890
22. Reinsurance ceded end of year .....	XXX		XXX	81,400,189	XXX		XXX	XXX	5,915,284	87,315,473
23. Line 21 minus Line 22 .....	XXX		XXX	93,850,429	XXX	(a)	XXX	XXX	2,243,989	96,094,417
<b>DETAILS OF WRITE-INS</b>										
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) Group \$ ..... ; Individual \$ .....

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance) (Continued)  
**ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR**

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends .....	XXX		XXX	
25. Other paid-up insurance .....			7,672	632,974
26. Debit ordinary insurance .....	XXX	XXX		

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term 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	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....				
28. Term policies - other .....			37	173
29. Other term insurance - decreasing .....	XXX		XXX	874
30. Other term insurance .....	XXX	66,049	XXX	3,586,336
31. Totals (Lines 27 to 30) .....		66,049	37	3,587,382
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX	271	12,882
34. Totals, whole life and endowment .....	21,112	7,524,053	529,614	171,650,354
35. Totals (Lines 31 to 34) .....	21,112	7,590,102	529,922	175,250,618

**CLASSIFICATION OF AMOUNT OF INSURANCE 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 .....	7,590,102		175,250,618	
38. Credit Life (Group and Individual) .....				
39. Group .....	395,600		8,159,272	
40. Totals (Lines 36 to 39) .....	7,985,702		183,409,890	

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies .....	XXX		XXX	339,626
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 .....			3,341	8,159,272

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force end of year under ordinary policies .....	1,150,451
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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 in the above .....	
47.1 .....	
47.2 .....	

**NONE**

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....			86,840	16,219,253				
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....		(a)	86,840	(a) 16,219,253		(a)		(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

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

**SUPPLEMENTARY CONTRACTS**

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year .....	5,792	5,555		
2. Issued during year .....	1,069	990		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....	6,861	6,545		
Deductions during year:				
6. Decreased (net) .....	277	944		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	277	944		
9. In force end of year .....	6,584	5,601		
10. Amount on deposit .....		(a) 368,048,512		(a)
11. Income now payable .....		5,601		
12. Amount of income payable .....	(a) 31,512,544	(a) 55,112,866	(a)	(a)

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	177,698	756,494	16	15,405
2. Issued during year .....	12,369	75,685		366
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	190,067	832,179	16	15,771
Deductions during year:				
6. Decreased (net) .....	4,741	79,726	4	844
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	4,741	79,726	4	844
9. In force end of year .....	185,326	752,453	12	14,927
Income now payable:				
10. Amount of income payable .....	(a) 1,464,351,685	XXX	XXX	(a) 86,837,027
Deferred fully paid:				
11. Account balance .....	XXX	(a) 44,323,486,514	XXX	(a) 2,514,251
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 28,127,830,831	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
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	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	10,883	
2. Issued during year .....	1,798	
3. Reinsurance assumed .....		
4. Increased during year (net) .....		
5. Totals (Lines 1 to 4) .....	12,681	
Deductions During Year:		
6. Decreased (net) .....	1,207	
7. Reinsurance ceded .....		
8. Totals (Lines 6 and 7) .....	1,207	
9. In force end of year .....	11,474	
10. Amount of account balance .....	(a) 202,101,079	(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

**ANNUAL STATEMENT FOR THE YEAR 2018 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 .....	153,543,224
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... (4,458,006) transferred into the reserve net of taxes of \$ ..... (936,181) .....	(3,521,825)
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) .....	150,021,399
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	44,212,124
6. Reserve as of December 31, current year (Line 4 minus Line 5)	105,809,276

**AMORTIZATION**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2018 .....	40,911,240	3,300,884		44,212,124
2. 2019 .....	30,137,543	(3,034,355)		27,103,188
3. 2020 .....	21,653,654	(2,488,580)		19,165,074
4. 2021 .....	13,398,057	(2,538,089)		10,859,968
5. 2022 .....	7,608,017	(2,610,267)		4,997,750
6. 2023 .....	4,981,433	(2,708,679)		2,272,754
7. 2024 .....	4,663,505	(2,402,766)		2,260,739
8. 2025 .....	3,843,403	(1,790,903)		2,052,500
9. 2026 .....	6,332,694	(1,132,174)		5,200,520
10. 2027 .....	2,575,311	(459,681)		2,115,630
11. 2028 .....	2,353,501	286,365		2,639,866
12. 2029 .....	3,054,787	660,211		3,714,998
13. 2030 .....	2,188,860	653,592		2,842,452
14. 2031 .....	1,790,946	675,384		2,466,330
15. 2032 .....	1,314,559	679,596		1,994,155
16. 2033 .....	961,042	692,278		1,653,320
17. 2034 .....	847,009	700,258		1,547,267
18. 2035 .....	848,833	690,705		1,539,538
19. 2036 .....	839,927	693,934		1,533,861
20. 2037 .....	807,350	693,313		1,500,663
21. 2038 .....	703,763	681,745		1,385,508
22. 2039 .....	574,171	682,369		1,256,540
23. 2040 .....	458,961	689,926		1,148,887
24. 2041 .....	272,511	679,013		951,524
25. 2042 .....	165,864	695,857		861,721
26. 2043 .....	124,846	686,781		811,627
27. 2044 .....	96,793	635,046		731,839
28. 2045 .....	56,504	505,445		561,949
29. 2046 .....	941	362,884		363,825
30. 2047 .....	(22,800)	220,322		197,522
31. 2048 and Later		77,761		77,761
32. Total (Lines 1 to 31)	153,543,224	(3,521,825)		150,021,399

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

**ASSET VALUATION RESERVE**

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	655,627,210	143,829,405	799,456,615	216,956,321	172,762,819	389,719,140	1,189,175,755
2. Realized capital gains/(losses) net of taxes - General Account .....	(6,364,117)	40,634	(6,323,484)	6,704,309	(20,459,836)	(13,755,527)	(20,079,011)
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....	145,262		145,262	5,494	8,610	14,103	159,366
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	(1,695,781)	51,351	(1,644,430)	(112,431,183)	29,666,085	(82,765,098)	(84,409,529)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....	(20,151)		(20,151)	(161,353)		(161,353)	(181,504)
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....							
7. Basic contribution .....	141,905,420	35,553,564	177,458,984		1,119,251	1,119,251	178,578,235
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	789,597,843	179,474,953	969,072,796	111,073,587	183,096,929	294,170,516	1,263,243,312
9. Maximum reserve .....	663,010,961	151,530,418	814,541,379	257,665,143	178,351,478	436,016,621	1,250,558,000
10. Reserve objective .....	461,238,963	116,595,755	577,834,718	257,582,462	176,931,179	434,513,641	1,012,348,359
11. 20% of (Line 10 - Line 8) .....	(65,671,776)	(12,575,840)	(78,247,616)	29,301,775	(1,233,150)	28,068,625	(50,178,991)
12. Balance before transfers (Lines 8 + 11) .....	723,926,067	166,899,114	890,825,180	140,375,362	181,863,779	322,239,141	1,213,064,321
13. Transfers .....	(60,915,106)	(15,368,694)	(76,283,800)	79,796,101	(3,512,301)	76,283,800	
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15) .....	663,010,961	151,530,419	814,541,380	220,171,463	178,351,478	398,522,941	1,213,064,321

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

Line Number	NAIC Designation	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)
<b>LONG-TERM BONDS</b>												
1.		Exempt Obligations	5,730,566,111	XXX	XXX	5,730,566,111	0.0000		0.0000		0.0000	
2.	1	Highest Quality	48,985,236,727	XXX	XXX	48,985,236,727	0.0004	19,594,095	0.0023	112,666,044	0.0030	146,955,710
3.	2	High Quality	25,789,774,538	XXX	XXX	25,789,774,538	0.0019	49,000,572	0.0058	149,580,692	0.0090	232,107,971
4.	3	Medium Quality	2,456,182,067	XXX	XXX	2,456,182,067	0.0093	22,842,493	0.0230	56,492,188	0.0340	83,510,190
5.	4	Low Quality	1,724,147,838	XXX	XXX	1,724,147,838	0.0213	36,724,349	0.0530	91,379,835	0.0750	129,311,088
6.	5	Lower Quality	191,199,929	XXX	XXX	191,199,929	0.0432	8,259,837	0.1100	21,031,992	0.1700	32,503,988
7.	6	In or Near Default	42,452,813	XXX	XXX	42,452,813	0.0000		0.2000	8,490,563	0.2000	8,490,563
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)	84,919,560,023	XXX	XXX	84,919,560,023	XXX	136,421,345	XXX	439,641,315	XXX	632,879,510
<b>PREFERRED STOCK</b>												
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	184,774	XXX	XXX	184,774	0.0093	1,718	0.0230	4,250	0.0340	6,282
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	11,696,240	XXX	XXX	11,696,240	0.0000		0.2000	2,339,248	0.2000	2,339,248
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	11,881,015	XXX	XXX	11,881,015	XXX	1,718	XXX	2,343,498	XXX	2,345,530
<b>SHORT - TERM BONDS</b>												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.	1	Highest Quality	6,086,551	XXX	XXX	6,086,551	0.0004	2,435	0.0023	13,999	0.0030	18,260
20.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
21.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality	135,289	XXX	XXX	135,289	0.0213	2,882	0.0530	7,170	0.0750	10,147
23.	5	Lower Quality	2,156,306	XXX	XXX	2,156,306	0.0432	93,152	0.1100	237,194	0.1700	366,572
24.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	8,378,146	XXX	XXX	8,378,146	XXX	98,469	XXX	258,363	XXX	394,978
<b>DERIVATIVE INSTRUMENTS</b>												
26.		Exchange Traded	46,906	XXX	XXX	46,906	0.0004	19	0.0023	108	0.0030	141
27.	1	Highest Quality	11,614,284	XXX	XXX	11,614,284	0.0004	4,646	0.0023	26,713	0.0030	34,843
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	11,661,191	XXX	XXX	11,661,191	XXX	4,664	XXX	26,821	XXX	34,984
34.		Total (Lines 9 + 17 + 25 + 33)	84,951,480,374	XXX	XXX	84,951,480,374	XXX	136,526,197	XXX	442,269,996	XXX	635,655,002

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

Line Number	NAIC Designation	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 .....	21,432,918		XXX	21,432,918	0.0013	27,863	0.0030	64,299	0.0040	85,732
42.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0006		0.0010	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	6,623,033,623		XXX	6,623,033,623	0.0010	6,623,034	0.0050	33,115,168	0.0065	43,049,719
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	7,415,499,314		XXX	7,415,499,314	0.0035	25,954,248	0.0100	74,154,993	0.0130	96,401,491
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	146,751,937		XXX	146,751,937	0.0060	880,512	0.0175	2,568,159	0.0225	3,301,919
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 .....	787,084		XXX	787,084	0.0005	394	0.0012	945	0.0020	1,574
50.		Residential Mortgages - All Other .....			XXX		0.0025		0.0058		0.0090	
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 .....	2,231,468		XXX	2,231,468	0.0000		0.0130	29,009	0.0130	29,009
56.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0040		0.0040	
57.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1700		0.1700	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	14,209,736,344		XXX	14,209,736,344	XXX	33,486,049	XXX	109,932,572	XXX	142,869,443
59.		Schedule DA Mortgages			XXX		0.0030		0.0100		0.0130	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	14,209,736,344		XXX	14,209,736,344	XXX	33,486,049	XXX	109,932,572	XXX	142,869,443

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

Line Number	NAIC Designation	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)
<b>COMMON STOCK</b>												
1.		Unaffiliated - Public .....	1,280,616,198	XXX	XXX	1,280,616,198	0.0000		0.2000 (a)	256,123,240	0.2000 (a)	256,123,240
2.		Unaffiliated - Private .....	7,299,638	XXX	XXX	7,299,638	0.0000		0.1600	1,167,942	0.1600	1,167,942
3.		Federal Home Loan Bank .....	27,560,500	XXX	XXX	27,560,500	0.0000		0.0050	137,803	0.0080	220,484
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		0.2000 (a)		0.2000 (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)	1,315,476,336			1,315,476,336	XXX		XXX	257,428,984	XXX	257,511,666
<b>REAL ESTATE</b>												
18.		Home Office Property (General Account only) .....					0.0000		0.0750		0.0750	
19.		Investment Properties .....	55,673,628			55,673,628	0.0000		0.0750	4,175,522	0.0750	4,175,522
20.		Properties Acquired in Satisfaction of Debt .....	902,938			902,938	0.0000		0.1100	99,323	0.1100	99,323
21.		Total Real Estate (Sum of Lines 18 through 20)	56,576,566			56,576,566	XXX		XXX	4,274,845	XXX	4,274,845
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
22.		Exempt Obligations .....	34,872,617	XXX	XXX	34,872,617	0.0000		0.0000		0.0000	
23.	1	Highest Quality .....	69,259,627	XXX	XXX	69,259,627	0.0004	27,704	0.0023	159,297	0.0030	207,779
24.	2	High Quality .....	712,500	XXX	XXX	712,500	0.0019	1,354	0.0058	4,133	0.0090	6,413
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 .....	15,285,704	XXX	XXX	15,285,704	0.0432	660,342	0.1100	1,681,427	0.1700	2,598,570
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)	120,130,448	XXX	XXX	120,130,448	XXX	689,400	XXX	1,844,857	XXX	2,812,761

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF 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 .....	37,062,078		XXX	37,062,078	0.0035	129,717	0.0100	370,621	0.0130	481,807
40.		Mortgages - CM3 - Medium Quality .....			XXX		0.0060		0.0175		0.0225	
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)	37,062,078		XXX	37,062,078	XXX	129,717	XXX	370,621	XXX	481,807
57.		Unaffiliated - In Good Standing With Covenants .....			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities .....	5,380,143		XXX	5,380,143	0.0010	5,380	0.0050	26,901	0.0065	34,971
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)	5,380,143		XXX	5,380,143	XXX	5,380	XXX	26,901	XXX	34,971
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	42,442,221		XXX	42,442,221	XXX	135,097	XXX	397,521	XXX	516,778

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public .....		XXX	XXX		0.0000		0.1300 (a)		0.1300 (a)	
66.		Unaffiliated Private .....	185,915,514	XXX	XXX	185,915,514	0.0000		0.1600	29,746,482	0.1600	29,746,482
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 .....	790,091,661	XXX	XXX	790,091,661	0.0000		0.1600	126,414,666	0.1600	126,414,666
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	976,007,175	XXX	XXX	976,007,175	XXX		XXX	156,161,148	XXX	156,161,148
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 .....	21,290,766			21,290,766	0.0003	6,387	0.0006	12,774	0.0010	21,291
76.		Non-guaranteed Federal Low Income Housing Tax Credit .....	44,725,381			44,725,381	0.0063	281,770	0.0120	536,705	0.0190	849,782
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)	66,016,147			66,016,147	XXX	288,157	XXX	549,479	XXX	871,073
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 .....	105,118,444	XXX		105,118,444	0.0000		0.1300	13,665,398	0.1300	13,665,398
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) .....	105,118,444	XXX		105,118,444	XXX		XXX	13,665,398	XXX	13,665,398
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	1,320,214,434			1,320,214,434	XXX	1,116,855	XXX	172,642,553	XXX	174,058,658

(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.

**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
<b>NONE</b>								
0599999 - Total								

ANNUAL STATEMENT FOR THE YEAR 2018 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

1 Contract Numbers	2 Claim Numbers	3 State of Residence of Claimant	4 Year of Claim for Death or Disability	5 Amount Claimed	6 Amount Paid During the Year	7 Amount Resisted Dec. 31 of Current Year	8 Why Compromised or Resisted
62883698		NY	2018	6,317,557	4,180,000		Suit for Death Benefits. Corporation contended policy had lapsed and was not in force on the date of the Insured's death. Settlement reached.
0199999. Death Claims - Ordinary				6,317,557	4,180,000		XXX
0599999. Death Claims - Disposed Of				6,317,557	4,180,000		XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of							XXX
1599999. Disability Benefits Claims - Disposed Of							XXX
2099999. Matured Endowments Claims - Disposed Of							XXX
2599999. Annuities with Life Contingency Claims - Disposed Of							XXX
2699999. Claims Disposed of During Current Year				6,317,557	4,180,000		XXX
62915015	532408	NY	2018	500,000		500,000	Suit for Death Benefits. Corporation contended policy had lapsed and was not in force on the date of the Insured's death.
2799999. Death Claims - Ordinary				500,000		500,000	XXX
3199999. Death Claims - Resisted				500,000		500,000	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted							XXX
4199999. Disability Benefits Claims - Resisted							XXX
4699999. Matured Endowments Claims - Resisted							XXX
5199999. Annuities with Life Contingencies Claims - Resisted							XXX
5299999. Claims Resisted During Current Year				500,000		500,000	XXX
5399999 - Totals				6,817,557	4,180,000	500,000	XXX

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 - Test of Prior Year's Claim Reserves and Liabilities

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**



ANNUAL STATEMENT FOR THE YEAR 2018 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 Type of Business Assumed	8 Premiums	9 Unearned Premiums	10 Reserve Liability Other Than for Unearned Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
<b>NONE</b>												
9999999 - Totals												



ANNUAL STATEMENT FOR THE YEAR 2018 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 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
66915	13-5582869	11/01/1982	New York Life Insurance Company	NY	YRT/I	OL	4,322,712,980	28,879,789	26,160,755	24,723,906				
66915	13-5582869	11/01/1982	New York Life Insurance Company	NY	YRT/G	OL	143,865,550	1,151,112	972,616	897,211				
66915	13-5582869	12/31/2004	New York Life Insurance Company	NY	COMBII/I	OL			3,908,142,885	59,007,075				
0299999. General Account - Authorized U.S. Affiliates - Other							4,466,578,530	30,030,901	3,935,276,256	84,628,192				
0399999. Total General Account - Authorized U.S. Affiliates							4,466,578,530	30,030,901	3,935,276,256	84,628,192				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							4,466,578,530	30,030,901	3,935,276,256	84,628,192				
80659	38-0397420	05/25/2001	Canada Life Assurance Company	MI	YRT/I	OL	542,973,374	6,211,803	6,833,862	7,585,220				
80659	38-0397420	05/25/2001	Canada Life Assurance Company	MI	YRT/G	OL	3,982,939	28,529	26,074	23,076				
86258	13-2572994	01/01/1994	General Re Life Corporation	CT	YRT/I	OL	1,909,500,276	21,255,405	22,484,479	17,511,046				
86258	13-2572994	01/01/1994	General Re Life Corporation	CT	YRT/G	OL	35,683,080	205,829	239,792	207,398				
88340	59-2859797	02/14/2011	Hannover Life Reassurance Co. of America	FL	YRT/I	OL	7,199,152,377	28,077,415	24,067,488	20,468,956				
88340	59-2859797	03/01/2012	Hannover Life Reassurance Co. of America	FL	YRT/G	OL	279,593,450	885,395	822,043	587,999				
65676	35-0472300	11/01/1982	Lincoln National Life Insurance Company	IN	YRT/I	OL	1,756,073,170	1,477,299	1,458,279	15,938,254				
93580	84-0849721	01/01/1997	MLIFE Insurance Company	CO	MCO/G	OL	249,852,695			1,212,671			43,773,084	
66346	58-0828824	11/01/1982	Munich American Reassurance Company	GA	YRT/I	OL	13,319,687,348	101,516,819	98,998,243	70,845,433				
66346	58-0828824	11/01/1982	Munich American Reassurance Company	GA	YRT/G	OL	968,048,292	4,682,352	4,207,798	3,045,772				
88099	75-1608507	01/01/2007	Optimum Re Insurance Company	TX	OTH/I	OL	1,510,413,308			5,598,085				
88099	75-1608507	01/01/2007	Optimum Re Insurance Company	TX	OTH/G	OL	6,316,368			50,750				
93572	43-1235868	11/01/1994	RGA Reinsurance Company	MO	YRT/G	OL	1,104,260,425	5,734,791	5,492,217	3,459,596				
93572	43-1235868	11/01/1982	RGA Reinsurance Company	MO	YRT/I	OL	26,164,899,579	198,982,152	195,059,312	157,756,593				
64688	75-6020048	04/01/2007	SCOR Global Life Americas Reins. Company	DE	YRT/I	OL	573,777,411	2,329,050	2,212,794	1,751,831				
64688	75-6020048	09/30/2011	SCOR Global Life Americas Reins. Company	DE	YRT/G	OL	35,548,238	95,361	92,056	69,681				
97071	13-3126819	12/06/1976	SCOR Global Life USA Reinsurance Company	DE	YRT/I	OL	52,159,885	401,714	499,290	228,866				
87572	23-2038295	01/01/1994	Scottish Re U.S. Inc.	DE	YRT/I	OL	113,802,868	4,768,608	5,165,172	5,379,066				
87572	23-2038295	01/01/1994	Scottish Re U.S. Inc.	DE	YRT/G	OL	13,885,902	100,314	98,448	90,268				
68713	84-0499703	02/11/1998	Security Life of Denver Insurance Company	CO	YRT/G	OL			187,145	(11,673)				
68713	84-0499703	02/11/1998	Security Life of Denver Insurance Company	CO	YRT/I	OL	274,716,894	4,268,866	8,933,781	3,913,566				
82627	06-0839705	02/11/1998	Swiss Re Life and Health America, Inc.	MO	YRT/I	OL	12,352,335,293	106,904,021	103,328,967	84,639,080				
82627	06-0839705	01/01/1993	Swiss Re Life and Health America, Inc.	MO	YRT/G	OL	2,370,385,530	7,911,941	7,351,492	4,468,614				
70688	36-6071399	08/01/1984	Transamerica Financial Life Insurance Co.	NY	YRT/I	OL	3,161,638,563	24,502,359	24,105,753	17,722,389				
70688	36-6071399	07/30/1999	Transamerica Financial Life Insurance Co.	NY	YRT/G	OL	3,379,260	11,485	14,462	6,165				
70688	36-6071399	10/01/2006	Transamerica Financial Life Insurance Co.	NY	OTH/I	OL				3,447,146				
0899999. General Account - Authorized U.S. Non-Affiliates							74,002,066,525	520,351,508	511,678,947	425,995,848			43,773,084	
1099999. Total General Account - Authorized Non-Affiliates							74,002,066,525	520,351,508	511,678,947	425,995,848			43,773,084	
1199999. Total General Account Authorized							78,468,645,055	550,382,409	4,446,955,203	510,624,040			43,773,084	
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	01/01/1998	New York Life Agents Reinsurance Company	AZ	YRT/I	OL	2,204,160,693			12,035,682				
1999999. General Account - Unauthorized U.S. Non-Affiliates							2,204,160,693			12,035,682				
00000	AA-5420050	02/01/2016	Korean Reinsurance Company	KOR	OTH/I	OL	794,704,516			1,824,135				
00000	AA-1461000	02/01/2016	Swiss Life Ltd.	CHE	OTH/I	OL	793,171,003			1,801,514				
00000	AA-1580095	06/07/2008	TOA Reinsurance Co. Ltd.	JPN	OTH/I	OL	4,354,309,516			13,175,716				
00000	AA-1580095	10/01/2008	TOA Reinsurance Co. Ltd.	JPN	OTH/G	OL	700,481,839			1,315,748				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							6,642,666,874			18,117,113				
2199999. Total General Account - Unauthorized Non-Affiliates							8,846,827,567			30,152,795				
2299999. Total General Account Unauthorized							8,846,827,567			30,152,795				
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3499999. Total General Account Authorized, Unauthorized and Certified							87,315,472,622	550,382,409	4,446,955,203	540,776,835			43,773,084	
3799999. Total Separate Accounts - Authorized U.S. Affiliates														

ANNUAL STATEMENT FOR THE YEAR 2018 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 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
4199999. Total Separate Accounts - Authorized Affiliates														
4499999. Total Separate Accounts - Authorized Non-Affiliates														
4599999. Total Separate Accounts Authorized														
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														
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)														
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)														
9999999 - Totals														
							80,672,805,748	550,382,409	4,446,955,203	522,659,722			43,773,084	
							6,642,666,874			18,117,113				
							87,315,472,622	550,382,409	4,446,955,203	540,776,835			43,773,084	

ANNUAL STATEMENT FOR THE YEAR 2018 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		
<b>NONE</b>													
9999999 - Totals													

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

**SCHEDULE S - PART 4**

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 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														
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates														
0799999. Total General Account - Life and Annuity Affiliates														
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company		4,643,468	199,322	4,842,790		XXX				3,587,210	3,587,210
0899999. General Account - Life and Annuity U.S. Non-Affiliates														
00000	AA-1580095	10/01/2008	TOA Reinsurance Co. LTD		2,717,519		2,717,519						695,713	695,713
00000	AA-5420050	02/01/2016	Korean Reinsurance Company		258,883		258,883						97,439	97,439
00000	AA-1461000	02/01/2016	Swiss Life Ltd		258,883		258,883						96,316	96,316
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates														
1099999. Total General Account - Life and Annuity Non-Affiliates														
1199999. Total General Account Life and Annuity														
1499999. Total General Account - Accident and Health U.S. Affiliates														
1799999. Total General Account - Accident and Health Non-U.S. Affiliates														
1899999. Total General Account - Accident and Health Affiliates														
2199999. Total General Account - Accident and Health Non-Affiliates														
2299999. Total General Account Accident and Health														
2399999. Total General Account														
2699999. Total Separate Accounts - U.S. Affiliates														
2999999. Total Separate Accounts - Non-U.S. Affiliates														
3099999. Total Separate Accounts - Affiliates														
3399999. Total Separate Accounts - Non-Affiliates														
3499999. Total Separate Accounts														
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)														
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)														
9999999 - Totals														

(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
<b>NONE</b>				

Schedule S - Part 5

**NONE**

Schedule S - Part 5 - Bank Footnote

**NONE**

**SCHEDULE S - PART 6**

Five Year Exhibit of Reinsurance Ceded Business  
(\$000 Omitted)

	1 2018	2 2017	3 2016	4 2015	5 2014
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	540,777	616,132	632,228	541,941	501,049
2. Commissions and reinsurance expense allowances .....	(6,858)	58,598	59,829	68,223	70,913
3. Contract claims .....	467,972	773,888	715,623	603,549	551,176
4. Surrender benefits and withdrawals for life contracts .....	59,541	239,091	249,171	248,266	274,072
5. Dividends to policyholders .....					
6. Reserve adjustments on reinsurance ceded .....	3,606	16,794	21,295	18,511	(10,837)
7. Increase in aggregate reserve for life and accident and health contracts .....	(3,896,573)	(102,804)	(227,409)	(98,373)	(127,393)
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	68,080	89,787	103,125	96,022	103,181
9. Aggregate reserves for life and accident and health contracts .....	550,382	4,446,955	4,549,759	4,705,277	4,803,649
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	112,143	147,354	160,790	113,140	169,131
12. Amounts recoverable on reinsurance .....	75,453	121,701	102,738	134,079	113,253
13. Experience rating refunds due or unpaid .....	598	32,931	463	27,143	826
14. Policyholders' dividends (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances due .....	59	14,735	15,018	21,150	17,559
16. Unauthorized reinsurance offset .....	3,601	4,397	6,795	2,376	2,505
17. Offset for reinsurance with Certified Reinsurers .....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....					
19. Letters of credit (L) .....					
20. Trust agreements (T) .....					
21. Other (O) .....					
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
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)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	105,041,389,666		105,041,389,666
2. Reinsurance (Line 16) .....	76,109,530	(76,109,530)	
3. Premiums and considerations (Line 15) .....	449,126	68,080,047	68,529,173
4. Net credit for ceded reinsurance .....	XXX	598,196,601	598,196,601
5. All other admitted assets (balance) .....	9,873,938,856		9,873,938,856
6. Total assets excluding Separate Accounts (Line 26) .....	114,991,887,178	590,167,118	115,582,054,296
7. Separate Account assets (Line 27) .....	38,465,773,492		38,465,773,492
8. Total assets (Line 28)	153,457,660,670	590,167,118	154,047,827,788
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	94,130,622,370	550,382,408	94,681,004,778
10. Liability for deposit-type contracts (Line 3) .....	1,307,808,878		1,307,808,878
11. Claim reserves (Line 4) .....	243,683,541	112,143,080	355,826,621
12. Policyholder dividends/reserves (Lines 5 through 7) .....			
13. Premium & annuity considerations received in advance (Line 8) .....	283		283
14. Other contract liabilities (Line 9) .....	174,581,740	(68,772,464)	105,809,276
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	3,601,397	(3,601,397)	
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) .....	10,546,756,610	15,490	10,546,772,100
20. Total liabilities excluding Separate Accounts (Line 26) .....	106,407,054,819	590,167,117	106,997,221,936
21. Separate Account liabilities (Line 27) .....	38,464,495,358		38,464,495,358
22. Total liabilities (Line 28) .....	144,871,550,177	590,167,117	145,461,717,294
23. Capital & surplus (Line 38) .....	8,586,110,493	XXX	8,586,110,493
24. Total liabilities, capital & surplus (Line 39)	153,457,660,670	590,167,117	154,047,827,787
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	550,382,408		
26. Claim reserves .....	112,143,080		
27. Policyholder dividends/reserves .....			
28. Premium & annuity considerations received in advance .....			
29. Liability for deposit-type contracts .....			
30. Other contract liabilities .....	(68,772,464)		
31. Reinsurance ceded assets .....	76,109,530		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	669,862,554		
34. Premiums and considerations .....	68,080,047		
35. Reinsurance in unauthorized companies .....	3,601,397		
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 .....	(15,490)		
40. Total ceded reinsurance payable/offsets .....	71,665,954		
41. Total net credit for ceded reinsurance	598,196,600		

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			
		2	3	4	5	6	7
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	L	26,153,833	130,604,509		156,758,342	2,800,942
2. Alaska	AK	L	6,388,855	57,387,015		63,775,870	210,074
3. Arizona	AZ	L	24,768,868	210,822,394		235,591,262	3,792,870
4. Arkansas	AR	L	15,205,638	46,794,446		62,000,084	1,635,453
5. California	CA	L	237,285,093	1,407,355,489		1,644,640,582	33,249,873
6. Colorado	CO	L	22,079,336	262,760,293		284,839,629	10,070,791
7. Connecticut	CT	L	19,098,307	142,137,722		161,236,029	2,738,298
8. Delaware	DE	L	11,532,383	34,873,804		46,406,187	2,783,862
9. District of Columbia	DC	L	3,974,436	14,528,111		18,502,547	867,157
10. Florida	FL	L	90,178,460	686,345,860		776,524,320	23,840,512
11. Georgia	GA	L	34,069,388	157,115,623		191,185,011	5,410,297
12. Hawaii	HI	L	6,244,525	112,754,148		118,998,673	3,221,783
13. Idaho	ID	L	3,401,684	50,101,299		53,502,983	616,502
14. Illinois	IL	L	38,843,243	309,526,848		348,370,091	8,401,987
15. Indiana	IN	L	11,448,810	106,563,314		118,012,124	1,859,881
16. Iowa	IA	L	16,273,545	96,431,388		112,704,933	3,207,464
17. Kansas	KS	L	16,642,565	75,152,018		91,794,583	1,931,734
18. Kentucky	KY	L	9,362,392	98,933,114		108,295,506	2,139,561
19. Louisiana	LA	L	58,757,906	186,060,366		244,818,272	8,053,196
20. Maine	ME	L	2,707,466	37,262,999		39,970,465	1,010,464
21. Maryland	MD	L	34,840,526	224,067,767		258,908,293	5,356,691
22. Massachusetts	MA	L	57,483,076	533,464,592		590,947,668	8,458,158
23. Michigan	MI	L	32,979,853	249,081,920		282,061,773	4,252,209
24. Minnesota	MN	L	75,526,096	161,958,596		237,484,692	7,754,544
25. Mississippi	MS	L	18,968,170	58,547,095		77,515,265	1,265,953
26. Missouri	MO	L	26,065,027	215,619,843		241,684,870	12,439,715
27. Montana	MT	L	7,413,943	33,933,813		41,347,756	949,517
28. Nebraska	NE	L	13,829,794	55,549,325		69,379,119	1,712,640
29. Nevada	NV	L	9,680,076	54,287,544		63,967,620	613,474
30. New Hampshire	NH	L	9,116,623	65,827,579		74,944,202	2,126,033
31. New Jersey	NJ	L	65,744,951	456,860,579		522,605,530	11,113,577
32. New Mexico	NM	L	7,263,112	75,101,895		82,365,007	3,076,302
33. New York	NY	L	219,998,958	1,114,777,105		1,334,776,063	32,189,284
34. North Carolina	NC	L	45,481,134	265,940,233		311,421,367	4,900,450
35. North Dakota	ND	L	5,292,410	22,580,013		27,872,423	629,229
36. Ohio	OH	L	49,136,215	375,827,691		424,963,906	9,982,600
37. Oklahoma	OK	L	26,153,816	82,862,119		109,015,935	775,698
38. Oregon	OR	L	12,479,247	112,066,173		124,545,420	3,312,614
39. Pennsylvania	PA	L	55,887,433	472,104,643		527,992,076	11,199,198
40. Rhode Island	RI	L	4,426,128	46,476,234		50,902,362	2,679,536
41. South Carolina	SC	L	19,634,826	139,845,767		159,480,593	2,445,279
42. South Dakota	SD	L	21,349,269	59,125,818		80,475,087	1,306,986
43. Tennessee	TN	L	46,216,359	144,087,902		190,304,261	6,210,582
44. Texas	TX	L	140,421,560	768,587,931		909,009,491	21,701,652
45. Utah	UT	L	13,914,380	77,523,517		91,437,897	2,612,770
46. Vermont	VT	L	3,338,619	32,601,874		35,940,493	808,313
47. Virginia	VA	L	68,195,885	286,965,525		355,161,410	6,683,118
48. Washington	WA	L	52,235,410	316,715,817		368,951,227	5,731,463
49. West Virginia	WV	L	2,818,039	32,674,705		35,492,744	1,131,313
50. Wisconsin	WI	L	19,261,707	108,481,499		127,743,206	3,019,426
51. Wyoming	WY	L	2,769,316	28,561,131		31,330,447	819,378
52. American Samoa	AS	N					
53. Guam	GU	L	14,554	2,505,514		2,520,068	
54. Puerto Rico	PR	N	308,987	523,274		832,261	
55. U.S. Virgin Islands	VI	L	43,427	4,000		47,427	
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N	1,612,636	33,573		1,646,209	
58. Aggregate Other Alien	OT	XXX	10,048,283	144,989		10,193,272	
59. Subtotal	XXX		1,834,366,578	10,898,828,355		12,733,194,933	295,100,403
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		94,544	5,510		100,054	
94. Aggregate or other amounts not allocable by State	XXX		38,017,152			38,017,152	
95. Totals (Direct Business)	XXX		1,872,478,274	10,898,833,865		12,771,312,139	295,100,403
96. Plus reinsurance assumed	XXX		4,536,128			4,536,128	
97. Totals (All Business)	XXX		1,877,014,402	10,898,833,865		12,775,848,267	295,100,403
98. Less reinsurance ceded	XXX		562,484,033			562,484,033	
99. Totals (All Business) less Reinsurance Ceded	XXX		1,314,530,369	10,898,833,865	(c)	12,213,364,234	295,100,403
58001. DETAILS OF WRITE-INS							
58002. ZZZ other alien	XXX		10,048,283	144,989		10,193,272	
58003. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58998. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		10,048,283	144,989		10,193,272	
9401. Parent company contribution for employee benefit plans	XXX		38,017,152			38,017,152	
9402. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9403. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		38,017,152			38,017,152	

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG ..... 53  
 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 ..... 4

R - Registered - Non-domiciled RRGs .....  
 Q - Qualified - Qualified or accredited reinsurer .....

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

(b) 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.

(c) 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				6 Totals
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	
States, Etc.							
1. Alabama	AL	26,153,833	130,604,509			2,800,942	159,559,284
2. Alaska	AK	6,388,855	57,387,015			210,074	63,985,944
3. Arizona	AZ	24,768,868	210,822,394			3,792,870	239,384,132
4. Arkansas	AR	15,205,638	46,794,446			1,635,453	63,635,537
5. California	CA	237,285,093	1,407,355,489			33,249,873	1,677,890,455
6. Colorado	CO	22,079,336	262,760,293			10,070,791	294,910,420
7. Connecticut	CT	19,098,307	142,137,722			2,738,298	163,974,327
8. Delaware	DE	11,532,383	34,873,804			2,783,862	49,190,049
9. District of Columbia	DC	3,974,436	14,528,111			867,157	19,369,704
10. Florida	FL	90,178,460	686,345,860			23,840,512	800,364,832
11. Georgia	GA	34,069,388	157,115,623			5,410,297	196,595,308
12. Hawaii	HI	6,244,525	112,754,148			3,221,783	122,220,456
13. Idaho	ID	3,401,684	50,101,299			616,502	54,119,485
14. Illinois	IL	38,843,243	309,526,848			8,401,987	356,772,078
15. Indiana	IN	11,448,810	106,563,314			1,859,881	119,872,005
16. Iowa	IA	16,273,545	96,431,388			3,207,464	115,912,397
17. Kansas	KS	16,642,565	75,152,018			1,931,734	93,726,317
18. Kentucky	KY	9,362,392	98,933,114			2,139,561	110,435,067
19. Louisiana	LA	58,757,906	186,060,366			8,053,196	252,871,468
20. Maine	ME	2,707,466	37,262,999			1,010,464	40,980,929
21. Maryland	MD	34,840,526	224,067,767			5,356,691	264,264,984
22. Massachusetts	MA	57,483,076	533,464,592			8,458,158	599,405,826
23. Michigan	MI	32,979,853	249,081,920			4,252,209	286,313,982
24. Minnesota	MN	75,526,096	161,958,596			7,754,544	245,239,236
25. Mississippi	MS	18,968,170	58,547,095			1,265,953	78,781,218
26. Missouri	MO	26,065,027	215,619,843			12,439,715	254,124,585
27. Montana	MT	7,413,943	33,933,813			949,517	42,297,273
28. Nebraska	NE	13,829,794	55,549,325			1,712,640	71,091,759
29. Nevada	NV	9,680,076	54,287,544			613,474	64,581,094
30. New Hampshire	NH	9,116,623	65,827,579			2,126,033	77,070,235
31. New Jersey	NJ	65,744,951	456,860,579			11,113,577	533,719,107
32. New Mexico	NM	7,263,112	75,101,895			3,076,302	85,441,309
33. New York	NY	219,998,958	1,114,777,105			32,189,284	1,366,965,347
34. North Carolina	NC	45,481,134	265,940,233			4,900,450	316,321,817
35. North Dakota	ND	5,292,410	22,580,013			629,229	28,501,652
36. Ohio	OH	49,136,215	375,827,691			9,982,600	434,946,506
37. Oklahoma	OK	26,153,816	82,862,119			775,698	109,791,633
38. Oregon	OR	12,479,247	112,066,173			3,312,614	127,858,034
39. Pennsylvania	PA	55,887,433	472,104,643			11,199,198	539,191,274
40. Rhode Island	RI	4,426,128	46,476,234			2,679,536	53,581,898
41. South Carolina	SC	19,634,826	139,845,767			2,445,279	161,925,872
42. South Dakota	SD	21,349,269	59,125,818			1,306,986	81,782,073
43. Tennessee	TN	46,216,359	144,087,902			6,210,582	196,514,843
44. Texas	TX	140,421,560	768,587,931			21,701,652	930,711,143
45. Utah	UT	13,914,380	77,523,517			2,612,770	94,050,667
46. Vermont	VT	3,338,619	32,601,874			808,313	36,748,806
47. Virginia	VA	68,195,885	286,965,525			6,683,118	361,844,528
48. Washington	WA	52,235,410	316,715,817			5,731,463	374,682,690
49. West Virginia	WV	2,818,039	32,674,705			1,131,313	36,624,057
50. Wisconsin	WI	19,261,707	108,481,499			3,019,426	130,762,632
51. Wyoming	WY	2,769,316	28,561,131			819,378	32,149,825
52. American Samoa	AS						
53. Guam	GU	14,554	2,505,514				2,520,068
54. Puerto Rico	PR	308,987	523,274				832,261
55. U.S. Virgin Islands	VI	43,427	4,000				47,427
56. Northern Mariana Islands	MP						
57. Canada	CAN	1,612,636	33,573				1,646,209
58. Aggregate Other Alien	OT	10,048,283	144,989				10,193,272
59. Total		1,834,366,578	10,898,828,355			295,100,403	13,028,295,336

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

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

New York Life Insurance and Annuity Corporation (91596) (DE)  
 NYLIFE Insurance Company of Arizona (81353) (AZ)  
 New York Life Enterprises LLC (See page 51.2 for entity's org chart) (DE)  
 NYLIFE LLC (See page 51.2 for entity's org chart) (DE)  
 New York Life Investment Management Holdings LLC (See page 51.4 for entity's org chart) (DE)  
 NYLife Real Estate Holdings LLC (See page 51.9 for entity's org chart) (DE)  
 NYL Real Assets LLC (DE)  
 NYL Emerging Manager LLC (DE)  
 NYL Wind Investments LLC (DE)  
 NYL Investors LLC (See page 51.3 for entity's org chart) (DE)  
 Madison Capital Funding LLC (See page 51.2 for entity's org chart) (DE)  
 NYLIM Jacob Ballas India Holdings IV (MUS)  
 NYLIM Flatiron CLO 2004-1 Ltd. (CYM)  
     NYLIM Flatiron CLO 2004-1 Equity Holdings LLC, Series A (DE)  
 NYLIM Flatiron CLO 2006-1 Ltd. (CYM)  
     NYLIM Flatiron CLO 2006-1 Equity Holdings LLC, Series A (DE)  
 Flatiron CLO 2007-1 Ltd. (CYM)  
     NYLIM Flatiron CLO 2007-1 Equity Holdings LLC, Series A (CYM)  
 Flatiron CLO 2011-1 Ltd. (CYM)  
 Flatiron CLO 2012-1 Ltd. (CYM)  
 Flatiron CLO 2013-1 Ltd. (CYM)  
 Flatiron CLO 2014-1 Ltd. (CYM)  
 Flatiron CLO 2015-1 Ltd (CYM)  
 Flatiron CLO 17 Ltd. (CYM)  
 Flatiron CLO 18 Ltd. (CYM)  
 Flatiron CLO 18 Funding Ltd. (CYM)  
 Stratford CDO 2001-1 Ltd. (CYM)  
 Silverado CLO 2006-II Limited (CYM)  
     Silverado CLO 2006-II Equity Holdings LLC, Series A (CYM)  
 Silver Spring, LLC (DE)  
     Silver Spring Associates, L.P. (PA)  
 SCP 2005-C21-002 LLC (DE)  
 SCP 2005-C21-003 LLC (DE)  
 SCP 2005-C21-006 LLC (DE)  
 SCP 2005-C21-007-LLC (DE)  
 SCP 2005-C21-008 LLC (DE)  
 SCP 2005-C21-009 LLC (DE)  
 SCP 2005-C21-017 LLC (DE)  
 SCP 2005-C21-018 LLC (DE)  
 SCP 2005-C21-021 LLC (DE)  
 SCP 2005-C21-025 LLC (DE)  
 SCP 2005-C21-031 LLC (DE)  
 SCP 2005-C21-036 LLC (DE)  
 SCP 2005-C21-041 LLC (DE)  
 SCP 2005-C21-043 LLC (DE)  
 SCP 2005-C21-044 LLC (DE)  
 SCP 2005-C21-048 LLC (DE)  
 SCP 2005-C21-061 LLC (DE)

SCP 2005-C21-063 LLC (DE)  
 SCP 2005-C21-067 LLC (DE)  
 SCP 2005-C21-069 LLC (DE)  
 SCP 2005-C21-070 LLC (DE)  
 NYMH-Ennis GP, LLC (DE)  
     NYMH-Ennis, L.P. (TX)  
 NYMH-Freeport GP, LLC (DE)  
     NYMH-Freeport, L.P. (TX)  
 NYMH-Houston GP, LLC (DE)  
     NYMH-Houston, L.P. (TX)  
 NYMH-Plano GP, LLC (DE)  
     NYMH-Plano, L.P. (TX)  
 NYMH-San Antonio GP, LLC (DE)  
     NYMH-San Antonio, L.P. (TX)  
 NYMH-Stephenville GP, LLC (DE)  
     NYMH-Stephenville, L.P. (TX)  
 NYMH-Taylor GP, LLC (DE)  
     NYMH-Taylor, L.P. (TX)  
 NYMH-Attleboro MA, LLC (DE)  
 NYMH-Farmingdale, NY, LLC (DE)  
 NYLMDC-King of Prussia GP, LLC (DE)  
     NYLMDC-King of Prussia Realty, LP (DE)  
 2015 DIL PORTFOLIO HOLDINGS LLC (DE)  
     NJ 663 E. CRESCENT AVE LLC (DE)  
     NJ 1881 ROUTE 46 LLC (DE)  
     PA 180 KOST RD LLC (DE)  
 2017 CT REO HOLDINGS LLC (DE)  
     CT 611 W. JOHNSON AVE LLC (DE)  
     CT 550 RESEARCH PKWY LLC (DE)  
     CT 160 CORPORATE COURT LLC (DE)  
 Cortlandt Town Center LLC (DE)  
 REEP-IND 10 WEST AZ LLC (DE)  
 REEP-IND 4700 Nall TX LLC (DE)  
 REEP-IND Aegean MA LLC (DE)  
 REEP-IND Alpha TX LLC (DE)  
 REEP-IND CDC NC LLC (DE)  
 REEP-IND CHINO CA LLC (DE)  
 REEP-IND FREEDOM MA LLC (DE)  
 REEP-IND Fridley MN LLC (MN)  
 REEP-IND Green Oaks IL LLC (DE)  
 REEP-IND Kent LLC (DE)  
 REEP-IND LYMAN MA LLC (DE)  
 REEP-IND RTG NC LLC (DE)  
 REEP-IND Simonton TX LLC (DE)  
 REEP-IND Valley View TX LLC (DE)  
 REEP-IND Valwood TX LLC (DE)  
 REEP-MF 960 East Paces Ferry GA LLC (DE)  
 REEP-MF Mount Vernon GA 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)

REEP-MF 960 EPF Opco GA LLC (DE)  
 REEP-MF Issaquah WA LLC (DE)  
 REEP-MF Mount Laurel NJ LLC (DE)  
 REEP-MF Verde NC LLC (DE)  
 REEP-MF Wallingford WA LLC (DE)  
 REEP-OFC Bellevue WA LLC (DE)  
 REEP-OFC WATER RIDGE NC HOLDCO LLC (DE)  
 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-MF FOUNTAIN PLACE MN LLC (DE)  
     REEP-MF FOUNTAIN PLACE LLC (DE)  
 REEP-OFC 2300 Empire CA LLC (DE)  
 REEP-IND 10 WEST II AZ LLC (DE)  
 REEP-RTL Flemington NJ LLC (DE)  
 REEP-RTL Mill Creek NJ LLC (DE)  
 NJIND Raritan Center LLC (DE)  
 NJIND Talmadge Road LLC (DE)  
 NJIND Melrich Road LLC (DE)  
 FP Building 18, LLC (DE)  
 FP Building 19, LLC (DE)  
 PTC Acquisitions, LLC (DE)  
 Martingale Road LLC (DE)  
 New York Life Funding (CYM)  
 New York Life Global Funding (DE)  
 NYL Equipment Issuance Trust (DE)  
 NYL Equipment Issuance Trust 2014-2 (DE)  
 Government Energy Savings Trust 2003-A (NY)  
 UFI-NOR Federal Receivables Trust, Series 2009B (NY)  
 JREP Fund Holdings I, L.P. (CYM)  
 Jaguar Real Estate Partners L.P. (CYM)  
 NYLIFE Office Holdings Member LLC (DE)  
     NYLIFE Office Holdings LLC (DE)  
         NYLIFE Office Holdings REIT LLC (DE)  
             REEP-OFC DRAKES LANDING CA LLC (DE)  
             REEP-OFC CORPORATE POINTE CA LLC (DE)  
             REEP-OFC VON KARMAN CA LLC (DE)  
             REEP-OFC ONE BOWDOIN SQUARE MA LLC (DE)  
             REEP-OFC 525 N Tryon NC LLC (DE)  
                 525 Charlotte Office LLC (DE)  
             NYLIFE Office Holdings Acquisition REIT LLC (DE)

REEP-OFC Westory DC LLC (DE)  
 NYLIC HKP Member LLC (DE)  
 MSVEF Investor LLC (DE)  
     MSVEF Feeder LP (DE)  
         MSVEF REIT LLC (DE)  
             Madison Square Value Enhancement Fund LP (DE)  
                 MSVEF-MF Evanston GP LLC (DE)  
                 MSVEF-MF Evanston IL LP (DE)

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

**New York Life Enterprises LLC**

SEAF Sichuan SME Investment Fund LLC (DE)  
 New York Life International Holdings Limited (MUS)  
     MAX Ventures and Industries Limited (IND)  
 NYL Cayman Holdings Ltd. (CYM)  
     NYL Worldwide Capital Investments LLC (DE)  
 Seguros Monterrey New York Life, 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)  
     Inmobiliaria SMNYL, S.A. de C.V. (MEX)

**NYLIFE LLC**

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

**Madison Capital Funding LLC**

MCF Co-Investment GP LLC (DE)  
     MCF Co-Investment GP LP (DE)  
         Madison Capital Funding Co-Investment Fund LP (DE)  
 Madison Avenue Loan Fund GP LLC (DE)  
     Madison Avenue Loan Fund LP (DE)  
 MCF Fund I LLC (DE)  
 MCF Hanwha Fund LLC (DE)  
 Ironshore Investment BL I Ltd. (BMU)  
 MCF CLO IV LLC (DE)  
 MCF CLO V LLC (DE)  
 MCF CLO VI LLC (DE)  
 MCF CLO VII LLC (DE)  
 MCF CLO VIII Ltd. (DE)  
     MCF CLO VIII LLC (DE)  
 MCF KB Fund LLC (DE)  
 MCF KB Fund II LLC (DE)  
 Montpelier Carry Parent, LLC (DE)  
     Montpelier Carry, LLC (DE)  
 Montpelier GP, LLC (DE)  
     Montpelier Fund, L.P. (DE)  
 MCF Mezzanine Carry I LLC (DE)  
 MCF Mezzanine Fund I LLC (DE)  
 MCF PD Fund GP LLC (DE)  
     MCF PD Fund LP (DE)  
 Warwick Seller Representative, LLC (DE)  
 Young America Holdings, LLC (DE)  
     YAC.ECOM Incorporated (MN)  
     Young America, LLC (MN)  
         Global Fulfillment Services, Inc. (AZ)  
         SourceOne Worldwide, Inc. (MN)  
         YA Canada Corporation (CAN)  
 Zenith Products Holdings, Inc. (DE)  
     ZPC Holding Corp. (DE)  
         Zenith Products Corporation (DE)

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

NYL Investors LLC

NYL Investors (U.K.) Limited (GBR)  
 NYL Investors REIT Manager LLC (DE)  
 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 LL (DE)  
             MNCVAD-CP Norris Canyon LLC (DE)  
         MNCVAD-IND Petaluma CA LLC (DE)  
         MNCVAD-OFC 2665 NORTH FIRST CA LLC (DE)  
             MNCVAD-SEAGATE 2665 NORTH FIRST 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)  
 NYL Investors NCVAD II GP, LLC (DE)  
     McMorgan Northern California Value Add/Development Fund II, LP (DE)  
         MNCVAD II-MF HENLEY CA LLC (DE)  
         MNCVAD II-SP HENLEY JV LLC (DE)  
             MNCVAD II-SP HENLEY OWNER LLC (DE)  
         MNCVAD II-OFC 770 L Street CA LLC (DE)  
 MSVEF GP 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)  
     MIREF Century, LLC (DE)  
     MIREF Saddle River LLC (DE)  
     MIREF Newpoint Commons, LLC (DE)  
     MIREF Northsight, LLC (DE)  
     MIREF Riverside, LLC (DE)  
     MIREF Corporate Woods, LLC (DE)  
     MIREF Bedminster, LLC (DE)  
     MIREF Barton's Creek, LLC (DE)  
         Barton's Lodge Apartments, LLC (DE)  
     MIREF Marketpointe, LLC (DE)  
     MIREF 101 East Crossroads, LLC (DE)  
         101 East Crossroads, LLC (DE)  
     MIREF Chain Bridge, LLC (DE)  
         1991 Chain Bridge Road, 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-OFC Centerstone I CA LLC (DE)  
 MADISON-OFC Centerstone III CA LLC (DE)  
 MADISON-MOB Centerstone IV 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)  
 MADISON-OFC 1201 WEST IL LLC (DE)  
     MADISON-MCCAFFERY 1201 WEST IL LLC (DE)  
 MADISON-MF CRESTONE AZ 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**

New York Life Investment Management Asia Limited (CYM)  
MacKay Shields LLC (DE)

- MacKay Shields Core Plus Opportunities Fund GP LLC (DE)
- MacKay Shields Core Plus / Opportunities Fund LP (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 Credit Opportunities HL Fund, L.P. (DE)
- MacKay Municipal Managers Credit Opportunities HL (Cayman) GP LLC (CYM)
- MacKay Municipal Credit Opportunities HL (Cayman) Fund, LP (CYM)
- MacKay Municipal Short Term Opportunities Fund GP LLC (DE)
- MacKay Municipal Short Term Opportunities Fund LP (DE)
- Plainview Funds plc (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)
  - Plainview Funds plc - MacKay Shields High Yield Crossover Portfolio (IRL)
  - MacKay Shields Statutory Trust – High Yield Bond Series (CT)
- MacKay Shields High Yield Active Core Fund GP LLC (DE)
- MacKay Shields High Yield Active Core Fund LP (DE)
- MacKay Shields Credit Strategy Fund Ltd (CYM)
- MacKay Shields Credit Strategy Partners LP (DE)
- MacKay Shields Defensive Bond Arbitrage Fund Ltd. (BMU)
- MacKay Shields Core Fixed Income Fund GP LLC (DE)
- MacKay Shields Core Fixed Income Fund LP (DE)
- MacKay Shields Select High Yield Bond Fund GP LLC (DE)
- MacKay Shields Select High Yield Bond Fund LP (DE)
- MacKay Shields High Yield Crossover Fund LP (DE)
- 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 Funds, L.P. (DE)
- MacKay Puerto Rico Opportunities Feeder Fund, L.P. (CYM)
- MacKay Municipal Managers California Opportunities GP LLC (DE)
- MacKay Municipal Managers California Opportunities Fund, L.P. (DE)
- MacKay Municipal New York Opportunities GP LLC (DE)
- MacKay Municipal New York Opportunities Fund, L.P. (DE)
- MacKay Municipal Opportunity HL Fund, L.P. (DE)
- MacKay Municipal Capital Trading GP LLC (DE)
- MacKay Municipal Capital Trading Master Fund, L.P. (DE)
- MacKay Municipal Capital Trading Fund, L.P. (DE)
- MacKay Municipal Managers Strategic Opportunities GP LLC (DE)
- MacKay Municipal Managers Strategic Opportunities Fund, L.P. (DE)

- MacKay Shields US Equity Market Neutral Fund GP LLC (DE)
- MacKay Cornerstone US Equity Market Neutral Fund LP (DE)
- MacKay Shields Intermediate Bond Fund GP LLC (DE)
- MacKay Shields Intermediate Bond Fund LP (DE)
- MacKay Shields General Partner (L/S) LLC (DE)
- MacKay Shields Long/Short Fund LP (DE)
- MacKay Shields Long/Short Fund (Master) LP (DE)
- Cornerstone Capital Management Holdings LLC (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)
- GoldPoint Partners LLC (DE)
- New York Life Capital Partners, L.L.C. (DE)
- New York Life Capital Partners, L.P. (DE)
- New York Life Capital Partners II, L.L.C. (DE)
- New York Life Capital Partners II, LP (DE)
- New York Life Capital Partners III GenPar GP, LLC (DE)
- New York Life Capital Partners III GenPar, L.P. (DE)
- New York Life Capital Partners III, L.P. (DE)
- New York Life Capital Partners III-A, L.P. (DE)
- New York Life Capital Partners IV GenPar GP, LLC (DE)
- New York Life Capital Partners IV GenPar, L.P. (DE)
- New York Life Capital Partners IV, L.P. (DE)
- New York Life Capital Partners IV-A, L.P. (DE)
- GoldPoint Mezzanine Partners IV GenPar GP, LLC (DE)
- GoldPoint Mezzanine Partners IV GenPar, LP (DE)
- GoldPoint Mezzanine Partners Co-Investment Fund A, 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 Holdco B, LP (DE)
- GPP Mezzanine Blocker Holdco C, LP (DE)
- GPP Mezzanine Blocker Holdco D, LP (DE)
- GPP Mezzanine Blocker Holdco E, LP (DE)
- GPP Mezz IV ECI Aggregator, LP (DE)
- GPP Mezzanine Blocker Holdco F, LP (DE)
- GoldPoint Mezzanine Partners Offshore IV, L.P. (CYM)
- GoldPoint Partners Co-Investment V GenPar GP LLC (DE)
- GoldPoint Partners Co-Investment V GenPar, L.P. (DE)
- GoldPoint Partners Co-Investment Fund A, LP (DE)
- GoldPoint Partners Co-Investment V, 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)

**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)

<p>GoldPoint Partners Co-Investment V ECI Blocker E, LP (DE)                  GoldPoint Partners Co-Investment V ECI Blocker Holdco F, LP (DE)                  GoldPoint Partners Co-Investment V ECI Blocker F, LP (DE)                  GoldPoint Partners Co-Investment V ECI Blocker Holdco G, LP (DE)                  GoldPoint Partners Co-Investment V ECI Blocker G, LP (DE)                  GoldPoint Partners FA I, LLC (DE)                  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. (DE)                  GoldPoint Partners Select Manager IV GenPar GP, LLC (DE)                      GoldPoint Partners Select Manager IV GenPar, L.P. (DE)                      GoldPoint Partners Select Manager Fund IV, L.P. (DE)                  GoldPoint Partners Canada III GenPar Inc (CAN)                      GoldPoint Partners Select Manager Canada Fund III, L.P. (CAN)                  GoldPoint Partners Canada IV GenPar Inc. (CAN)                      GoldPoint Partners Select Manager Canada Fund IV, L.P. (CAN)                  GoldPoint Partners Co-Investment VI GenPar GP LLC (DE)                      GoldPoint Partners Co-Investment VI GenPar, LP (DE)                      GoldPoint Partners Co-Investment VI, LP (DE)                      GPP VI – ECI Aggregator LP (DE)                      GPP VI Blocker A LLC (DE)                      GPP VI Blocker B LLC (DE)                  GoldPoint Private Credit GenPar GP, LLC (DE)                      GoldPoint Private Credit Fund, 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 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 F L.P. (DE)                  GoldPoint Partners 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)                  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 Partners II Parallel Fund, LP (DE)                          NYLIM Mezzanine II Parallel Luxco S.á.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)</p>	<p>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 A, LP (DE)                      NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco B, LP (DE)                          NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker B, LP (DE)                      NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco C, LP (DE)                          NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker C, LP (DE)                      NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco D, LP (DE)                          NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker D, LP (DE)                      NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco F, LP (DE)                          NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker F, LP (DE)                  NYLCAP Mezzanine Offshore Partners III, L.P. (CYM)                  NYLCAP Select Manager GenPar GP, LLC (DE)                      NYLCAP Select Manager GenPar, LP (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 India Funding LLC (DE)                      NYLIM-JB Asset Management Co., LLC (MUS)                          New York Life Investment Management India Fund II, LLC (MUS)                          New York Life Investment Management India Fund (FVCI) II, LLC (MUS)                  NYLCAP India Funding III LLC (DE)                      NYLIM-Jacob Ballas Asset Management Company III, LLC (MUS)                      NYLIM Jacob Ballas India Fund III, LLC (MUS)                      NYLIM Jacob Ballas Capital India (FVCI) III, LLC (MUS)                      NYLIM Jacob Ballas India (FII) III, LLC (MUS)                  Evolvence Asset Management, Ltd. (CYM)                  NYLCAP Holdings (Mauritius) LLC (MUS)                      Jacob Ballas Capital India PVT, Ltd. (MUS)                  NYLIM Service Company LLC (DE)                  NYL Workforce GP LLC (DE)                  New York Life Investment Management LLC (DE)                      NYLIM Fund II GP, LLC (DE)                      NYLIM Real Estate Mezzanine Fund II, LP (DE)                          NYLIM-TND, LLC (DE)                  WFHG, GP LLC (DE)                      Workforce Housing Fund I-2007, LP (DE)                  Index IQ Holdings Inc. (DE)                  Financial Development LLC (DE)                      IndexIQ, Inc. (DE)                      IndexIQ LLC (DE)                          IndexIQ Advisors LLC (DE)                          IndexIQ Active ETF Trust (DE)                          IQ MacKay Shields Muncpl Insrd ETF (DE)                          IQ MacKay Shields Muncpl Intern ETF (DE)                      IndexIQ ETF Trust (DE)</p>
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**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 - ORGANIZATIONAL CHART**

New York Life Investment Management Holdings LLC (continued)

IQ 50 Percent Hedged FTSE Europe ETF (DE)  
 IQ 50 Percent Hedged FTSE Intl ETF (DE)  
 IQ 50 Percent Hedged FTSE Japan ETF (DE)  
 IQ 500 International ETF (DE)  
 IQ Chaikin US Large Cap ETF (DE)  
 IQ Chaikin US Small Cap ETF (DE)  
 IQ Enhanced Core Bond US ETF (DE)  
 IQ Enhanced Core Plus Bond US ETF (DE)  
 IQ Global Agribusiness Small Cap ETF (DE)  
 IQ Global Resources ETF (DE)  
 IQ Hedge Event-Driven Tracker ETF (DE)  
 IQ Hedge Long/Short Tracker ETF (DE)  
 IQ Hedge Macro Tracker ETF (DE)  
 IQ Hedge Market Neutral Tracker ETF (DE)  
 IQ Hedge Multi-Strategy Tracker (DE)  
 IQ Leaders GTAA Tracker ETF (DE)  
 IQ Merger Arbitrage ETF (DE)  
 IQ Real Return ETF (DE)  
 IQ S&P High Yield Low Volatility Bd ETF (DE)  
 IQ Short Duration Enhanced Cor Bd US ETF (DE)  
 IQ US Real Estate Small Cap ETF (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)  
 Candriam Group S.á.r.l (LUX)  
     CGH UK Acquisition Company Limited (GBR)  
         Tristan Capital Partners Holdings Limited (GBR)  
 Candriam Luxco S.á.r.l. (LUX)  
 Candriam Luxembourg (LUX)  
     Candriam Belgium (BEL)  
     Candriam France (FRA)  
         Candriam Monétaire SICAV (FRA)  
     Candriam Switzerland LLC (CHE)  
     BIL Invest (LUX)  
     Cordius (LUX)  
         Cordius CIG (LUX)  
     Candriam Absolute Return (LUX)  
         Candriam Absolute Return Long Short Digital Equity (LUX)  
         Candriam Absolute Return Systematic Long Short Equity (LUX)  
     Candriam Alternative (LUX)  
         Candriam Alternative Return Equity Market Neutral (LUX)  
         Candriam Alternative Systemat (LUX)  
     Candriam Bonds (LUX)  
         Candriam Bonds Convertible Defensive (LUX)  
         Candriam Bonds Convertible Opportunities (LUX)  
         Candriam Bonds Credit Opportunities (LUX)  
         Candriam Bonds Emerging Debt Local Currencies (LUX)  
         Candriam Bonds Emerging Markets (LUX)  
         Candriam Bonds Emerging Markets Total Return (LUX)

Candriam Bonds Euro Corporate (LUX)  
 Candriam Bonds Euro Government (LUX)  
 Candriam Bonds Euro High Yield (LUX)  
 Candriam Bonds Euro Short Term (LUX)  
 Candriam Bonds Global High Yield (LUX)  
 Candriam Bonds International (LUX)  
 Candriam Bonds Total Return (LUX)  
 Candriam Business Equities (BEL)  
 Candriam Equities L (LUX)  
     Candriam Equities L Emerging Markets (LUX)  
     Candriam Equities L Europe Conviction (LUX)  
     Candriam Equities L Europe Small & Mid Caps (LUX)  
     Candriam Equities L Global Demography (LUX)  
     Candriam Equities L Robotics & Innovation Technology (LUX)  
 Candriam Fund (LUX)  
 Candriam GF (LUX)  
     Candriam GF Global Equity Opportunities (LUX)  
     Candriam GF Short Duration US High Yield Bonds (LUX)  
     Candriam GF U.S. Equity Opportunities (LUX)  
     Candriam GF US High Yield Corporate Bonds (LUX)  
 Candriam L (LUX)  
     Candriam L Conservative Asset Allocation (LUX)  
     Candriam L Multi-Asset Income (LUX)  
     Candriam L Multi-Asset Income & Growth (LUX)  
 Candriam Money Market (LUX)  
     Candriam Money Market Euro AAA (LUX)  
 Candriam Quant (LUX)  
 Candriam SRI (LUX)  
     Candriam SRI Bond Emerging Markets (LUX)  
     Candriam SRI Bond Euro (LUX)  
     Candriam SRI Bond Euro Corporate (LUX)  
     Candriam SRI Bond Global High Yield (LUX)  
     Candriam SRI Defensive Asset Allocation (LUX)  
     Candriam SRI Equity Emerging Markets (LUX)  
     Candriam SRI Equity EMU (LUX)  
     Candriam SRI Equity Europe (LUX)  
     Candriam SRI Equity North America (LUX)  
     Candriam SRI Equity World (LUX)  
 Candriam Treasury Management (FRA)  
 Candriam World Alternative (LUX)  
     Candriam World Alternative Alphamax (LUX)  
 Cleome Index (LUX)  
     Cleome Index World Equities (LUX)  
 Ausbil Investment Management Limited (AUS)  
     Ausbil Australia Pty. Ltd. (AUS)  
     Ausbil Asset Management Pty. Ltd. (AUS)  
     Ausbil Focus Investment Company Limited (AUS)  
     Ausbil Global Infrastructure Pty. Limited (AUS)

**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)

<p>Ausbil Investment Management Limited Employee Share Trust (AUS)                  Ausbil 130/30 Focus Fund (AUS)                  Ausbil Active Dividend Income Fund (AUS)                  Ausbil Active Sustainable Equity Fund (AUS)                  Ausbil Australian Active Equity Fund (AUS)                  Ausbil Australian Concentrated Equity Fund (AUS)                  Ausbil Australian Emerging Leaders Fund (AUS)                  Ausbil Australian Geared Equity Fund (AUS)                  Ausbil Australian Smallcap Fund (AUS)                  Ausbil Balanced Fund (AUS)                  Ausbil EGS Focus Fund (AUS)                  Ausbil Global Essential Infrastructure Fund (AUS)                  Ausbil Global Resources Fund (AUS)                  Ausbil Global SmallCap Fund (AUS)                  Ausbill Microcap Fund (AUS)                  MacKay Shields Unconstrained Bond Fund (AUS)</p> <p>NYLIFE Distributors LLC (DE)                  Private Advisors L.L.C. (DE)                  PACIF Carry Parent, LLC (DE)                  PACIF Carry, LLC (DE)                  PACIF GP, LLC (DE)                  Private Advisors Coinvestment Fund, LP (DE)                  PACIF II GP, LLC (DE)                  Private Advisors Coinvestment Fund II, LP (DE)                  PACIF II Carry Parent, LLC (DE)                  PACIF II Carry, LLC (DE)                  PACIF III GP, LLC (DE)                  Private Advisors Coinvestment Fund III, LP (DE)                  PACIF III Carry Parent, LLC (DE)                  PACIF III Carry, LLC (DE)                  PACIF IV GP, LLC (DE)                  Private Advisors Coinvestment Fund IV, LP (DE)                  PACIF IV Carry Parent, LLC (DE)                  PACIF IV Carry, LLC (DE)                  PA Hedged Equity Fund, L.P. (DE)                  Private Advisors Hedged Equity Fund (QP), L.P. (DE)                  Private Advisors Hedged Equity Master Fund (DE)                  PASCBF III GP, LLC (DE)                  Private Advisors Small Company Buyout Fund III, LP (DE)                  PASCBF IV GP, LLC (DE)                  Private Advisors Small Company Buyout Fund IV, LP (DE)                  PASCBF IV Carry Parent, LLC (DE)                  PASCBF IV 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)                  PASCBF V Carry Parent, LLC (DE)                  PASCBF V Carry, LLC (DE)</p>	<p>PASCPEF VI Carry Parent, LLC (DE)                  PASCPEF 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)                  Private Advisors Small Company Private Equity Fund VII (Cayman), LP (CYM)                  PASCPEF VII Carry Parent, LLC (DE)                  PASCPEF VII Carry, LLC (DE)                  PASCPEF VIII GP, LLC (DE)                  Private Advisors Small Company Private Equity Fund VIII, LP (DE)                  Private Advisors Small Company Private Equity Fund VIII (Cayman), LP (DE)                  Cuyahoga Capital Partners I Management Group, LLC (DE)                  Cuyahoga Capital Partners I, L.P. (DE)                  Cuyahoga Capital Partners II Management Group LLC (DE)                  Cuyahoga Capital Partners II LP (DE)                  Cuyahoga Capital Partners III Management Group LLC (DE)                  Cuyahoga Capital Partners III LP (DE)                  Cuyahoga Capital Partners IV Management Group LLC (DE)                  Cuyahoga Capital Partners IV LP (DE)                  Cuyahoga Capital Emerging Buyout Partners Management Group LLC (DE)                  Cuyahoga Capital Emerging Buyout Partners LP (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)                  PASF V GP, LLC (DE)                  Private Advisors Secondary Fund V, LP (DE)                  PASF V Carry Parent, LLC (DE)                  PASF V Carry, LLC (DE)                  PARAF GP, LLC (DE)                  Private Advisors Real Assets Fund, LP (DE)                  PARAF Carry Parent, LLC (DE)                  PARAF Carry, LLC (DE)                  PASCCEF GP, LLC (DE)                  Private Advisors Small Company Coinvestment Fund, LP (DE)                  Private Advisors Small Company Coinvestment Fund-ERISA, LP (DE)                  PASCCEF Carry Parent, LLC (DE)                  PASCCEF Carry, LLC (DE)                  PARAF II GP LLC (DE)                  Private Advisors Real Assets Fund II LP (DE)                  Private Advisors Hedged Equity Fund, Ltd. (CYM)                  Private Advisors Hedged Equity Fund (QP), Ltd. (CYM)</p>
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**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 - ORGANIZATIONAL CHART**

New York Life Investment Management Holdings LLC (continued)

Private Advisors Hedged Equity Master Fund, Ltd. (CYM)  
UVF GP, LLC (DE)  
Undiscovered Value Fund, LP (DE)  
Undiscovered Value Fund, Ltd. (CYM)  
Undiscovered Value Master Fund SPC (CYM)  
NYLIM Alternatives LLC (DE)  
CVP Holdings, LLC (DE)  
CVP CLO Manager, LLC (DE)  
CVP CLO Holdings GP LLC (DE)  
CVP CLO Holdings, LP (CYM)  
CVP CLO Advisors, LLC (DE)  
Credit Value Partners, LLC (DE)  
CHIPC Evergreen General, LLC (DE)  
CVP High Income Private Credit Master Fund, LP (CYM)  
CVP Loan Servicing LLC (DE)  
CHIPC PE General, LLC (DE)  
CHIPC PE Intermediate Fund, LP (CYM)  
CVP High Income Private Credit PE Fund (Cayman), LP (CYM)  
CVP High Income Private Credit PE Fund, LP (DE)  
CVF IV General, LLC (DE)  
Credit Value Fund IV, LP (DE)  
Credit Value Fund (Cayman) IV, LP (CYM)  
Credit Value Intermediate Fund IV, LP (CYM)  
Credit Value Master Fund IV-A, LP (CYM)  
Credit Value Master Fund IV-B, LP (CYM)  
CVF IV Vert LLC (DE)  
CVF IV-A1 Vert LLC (DE)  
CVP SPV LLC (DE)  
CVP SPV LLC Series I (DE)  
CVP SPV LLC Series II (DE)  
CVP SPV LLC Series III (DE)  
CVP Europe Investment Management Limited (IRL)

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

NYLife Real Estate Holdings LLC

Huntsville NYL LLC (DE)  
 CC Acquisitions, LP (DE)  
 REEP-IND Cedar Farms TN LLC (DE)  
     Cedar Farms JV LLC (DE)  
 REEP-IND Continental NC LLC (DE)  
     LRC-Patriot, LLC (DE)  
         REEP-LRC Industrial LLC (DE)  
 REEP-IND Forest Park NJ LLC (DE)  
     FP Building 4 LLC (DE)  
     FP Building 1-2-3 LLC (DE)  
     FP Building 17, LLC (DE)  
     FP Building 20, LLC (DE)  
     FP Mantua Grove LLC (DE)  
     FP Lot 1.01 LLC (DE)  
 REEP-IND NJ LLC (DE)  
     NJIND JV LLC (DE)  
         NJIND Hook Road LLC (DE)  
         NJIND Bay Avenue LLC (DE)  
         NJIND Corbin Street LLC (DE)  
 REEP-MF Cumberland TN LLC (DE)  
     Cumberland Apartments, LLC (TN)  
 REEP-MF Enclave TX LLC (DE)  
     Enclave CAF LLC (DE)  
 REEP-MF Marina Landing WA LLC (DE)  
     REEP-SP Marina Landing LLC (DE)  
 REEP-MF Mira Loma II TX LLC (DE)  
     Mira Loma II, LLC (DE)  
 REEP-MF Summitt Ridge CO LLC (DE)  
     Summitt Ridge Apartments, LLC (DE)  
 REEP-MF Woodridge IL LLC (DE)  
 REEP-OF Centerpointe VA LLC (DE)  
     Centerpointe (Fairfax) Holdings LLC (DE)  
 REEP-OFC 575 Lex NY LLC (DE)  
 REEP-OFC 575 Lex NY GP LLC (DE)  
     Maple REEP-OFC 575 Lex Holdings LP (DE)  
     Maple REEP-OFC 575 Lex Owner LLC (DE)  
 REEP-RTL SASI GA LLC (DE)  
 REEP-RTL Bradford PA 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 LC (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)  
 REEP-OFC VIRIDIAN AZ LLC (DE)  
     REEP-HINES VIRIDIAN JV LLC (DE)  
 REEP-OFC 2300 Empire LLC (DE)  
 REEP-MF Wynnewood PA LLC (DE)  
     Wynnewood JV LLC (DE)  
 REEP-MU Fayetteville NC LLC (DE)  
     501 Fayetteville JV LLC (DE)  
         501 Fayetteville Owner LLC (DE)  
 REEP-MU SOUTH GRAHAM NC LLC (DE)  
     401 SOUTH GRAHAM JC LLC (DE)  
         401 SOUTH GRAHAM OWNER LLC (DE)

ANNUAL STATEMENT FOR THE YEAR 2018 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	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
.0826	New York Life Group	66915	13-5582869	1583827	0000071633		New York Life Insurance Company	NY	UDP						
.0826	New York Life Group	91596	13-3044743	3683691	0000727136		New York Life Insurance and Annuity Corporation	DE		New York Life Insurance Company	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	
			13-4199614				New York Life Enterprises LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
			13-4081725	2928649	0001270096		NYLIFE LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
			52-2206682		0001513831		New York Life Investment Management Holdings LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
			27-0166422				NYLIFE Real Estate Holdings, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
			47-2379075				NYL Real Assets LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
			47-2530753				NYL Emerging Manager LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
			46-4293486		0001606720		NYL Wind Investments LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
			36-4715120				NYL Investors LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	.N	
			36-4715120				Madison Capital Funding LLC	DE	NIA	New York Life Insurance Company	Ownership	55.000	New York Life Insurance Company	.N	
			26-2806813				Madison Capital Funding LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	45.000	New York Life Insurance Company	.N	
			26-2806864		0001538585		MCF Co-Investment GP LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	.N	
			26-2806864				MCF Co-Investment GP LP	DE	NIA	MCF Co-Investment GP LLC	Ownership	100.000	New York Life Insurance Company	.N	
			26-2806918		0001538584		Madison Capital Funding Co-Investment Fund LP	DE	NIA	MCF Co-Investment GP LP	Ownership	100.000	New York Life Insurance Company	.N	
			80-0920962				Madison Avenue Loan Fund GP LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	.N	
			61-1711540		0001577927		Madison Avenue Loan Fund LP	DE	NIA	Madison Avenue Loan Fund GP LLC	Ownership	100.000	New York Life Insurance Company	.N	
			30-1143853				MCF Fund I LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	.N	
			46-2213974				MCF Hanuha Fund LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	.N	.1
			46-2213974				Ironshore Investment BL I Ltd.	BMU	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	.N	.1
			81-4067250				MCF CLO IV LLC	DE	NIA	New York Life Insurance Company	Ownership	6.700	New York Life Insurance Company	.N	
			81-4067250				MCF CLO IV LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	.N	.1
			82-1943737				MCF CLO V LLC	DE	NIA	New York Life Insurance Company	Ownership	5.000	New York Life Insurance Company	.N	
			82-2734635				MCF CLO V LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	.N	.1
			36-4883128				MCF CLO VI LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	.N	.1
			61-1907486				MCF CLO VII LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	.N	.1
			37-1749427				MCF CLO VII LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	.N	.1
			46-2042988				MCF CLO VIII Ltd	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	.N	.1
			46-2042988		0001570694		MCF CLO VIII LLC	DE	NIA	MCF CLO VIII Ltd	Ownership	100.000	New York Life Insurance Company	.N	
			35-2537165				MCF KB Fund LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	.N	.1
			32-0469843				MCF KB Fund II LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	.N	.1
			32-0469843				Montpelier Carry Parent, LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	.N	
			32-0469843				Montpelier Carry, LLC	DE	NIA	Montpelier Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	.N	
			98-1450997				Montpelier GP, LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	.N	
							Montpelier Fund, L.P.	DE	NIA	Montpelier GP, LLC	Ownership	100.000	New York Life Insurance Company	.N	
							MCF Mezzanine Carry I LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	.N	.1
							MCF Mezzanine Fund I LLC	DE	NIA	New York Life Insurance Company	Ownership	66.670	New York Life Insurance Company	.N	
							New York Life Insurance and Annuity Corporation	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	33.330	New York Life Insurance Company	.N	
							MCF PD Fund GP LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	.N	.1
							MCF PD Fund LP	DE	NIA	MCF PD Fund GP LLC	Other	0.000	New York Life Insurance Company	.N	.1
							Warwick Seller Representative, LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	.N	
							Young America Holdings, LLC	DE	NIA	Madison Capital Funding LLC	Ownership	36.350	New York Life Insurance Company	.N	
							YAC.ECOM Incorporated	MN	NIA	Young America Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
				2644154			Young America, LLC	MN	NIA	Young America Holdings, LLC	Ownership	100.000	New York Life Insurance Company	.N	
							Global Fulfillment Services, Inc.	AZ	NIA	Young America, LLC	Ownership	100.000	New York Life Insurance Company	.N	
							SourceOne Worldwide, Inc.	MN	NIA	Young America, LLC	Ownership	100.000	New York Life Insurance Company	.N	
							YA Canada Corporation	CAN	NIA	Young America, LLC	Ownership	100.000	New York Life Insurance Company	.N	
							Zenith Products Holdings, Inc	DE	NIA	Madison Capital Funding LLC	Ownership	16.360	New York Life Insurance Company	.N	
					0001347648		ZPC Holding Corp.	DE	NIA	Zenith Products Holdings Inc.	Ownership	100.000	New York Life Insurance Company	.N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Zenith Products Corporation	DE	NIA	ZPC Holding Corp.	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM Jacob Ballas India Holdings IV	MUS	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM Flatiron CLO 2004-1 Ltd.	CYM	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
			27-4658141				NYLIM Flatiron CLO 2004-1 Equity Holdings LLC, Series A	DE	DTH	NYLIM Flatiron CLO 2004-1 Ltd.	Influence	0.000	New York Life Insurance Company	N	5
							NYLIM Flatiron CLO 2006-1 Ltd.	CYM	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
			27-4658881				NYLIM Flatiron CLO 2006-1 Equity Holdings LLC, Series A	DE	DTH	NYLIM Flatiron CLO 2006-1 Ltd.	Influence	0.000	New York Life Insurance Company	N	5
							Flatiron CLO 2007-1 Ltd.	CYM	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
							NYLIM Flatiron CLO 2007-1 Equity Holdings LLC, Series A	CYM	DTH	Flatiron CLO 2007-1 Ltd.	Influence	0.000	New York Life Insurance Company	N	5
			27-4706466				Flatiron CLO 2011-1 Ltd.	CYM	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
			98-1011066				Flatiron CLO 2012-1 Ltd.	CYM	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
			98-0372384				Flatiron CLO 2013-1 Ltd.	CYM	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
			98-1075997				Flatiron CLO 2014-1 Ltd.	CYM	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
			98-1089000				Flatiron CLO 2015-1 Ltd.	CYM	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
			98-1180305				Flatiron CLO 17 Ltd.	CYM	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
			98-1330289				Flatiron CLO 18 Ltd.	CYM	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
							Flatiron CLO 18 Funding Ltd.	CYM	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
				4007034			Stratford CDO 2001-1 Ltd.	CYM	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	9
							Silverado CLO 2006-II Limited	CYM	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
			27-4659041				Silverado CLO 2006-II Equity Holdings LLC, Series A	CYM	DTH	Silverado CLO 2006-II Limited	Influence	0.000	New York Life Insurance Company	N	5
							Silver Spring, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							Silver Spring Associates, L.P.	PA	NIA	Silver Spring, LLC	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-002 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-003 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-006 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-007 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-008 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-009 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-017 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-018 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-021 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-025 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-031 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-036 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-041 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-043 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-044 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-048 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-061 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-063 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-067 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-069 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-070 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Ennis GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Ennis, L.P.	TX	NIA	NYMH-Ennis GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Freepport GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Freepport, L.P.	TX	NIA	NYMH-Freepport GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Houston GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Houston, L.P.	TX	NIA	NYMH-Houston GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Plano GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Plano, L.P.	TX	NIA	NYMH-Plano GP, LLC	Ownership	100.000	New York Life Insurance Company	N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

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

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							NYMH-San Antonio GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-San Antonio, L.P.	TX	NIA	NYMH-San Antonio GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Stephenville GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Stephenville, L.P.	TX	NIA	NYMH-Stephenville GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Taylor GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Taylor, L.P.	TX	NIA	NYMH-Taylor GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYMH Attleboro MA, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Farmingdale, NY, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYLMDK-King of Prussia GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYLMDK-King of Prussia Realty, LP	DE	NIA	NYLMDK King of Prussia GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-3304035				2015 DIL PORTFOLIO HOLDINGS LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			47-3372912				NJ 663 E. CRESCENT AVE LLC	DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-3430713				NJ 1881 ROUTE 46 LLC	DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-3444658				PA 180 KOST RD LLC	DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-2586171				2017 CT REO HOLDINGS LLC	DE	NIA	New York Life Insurance Company	Ownership	62.308	New York Life Insurance Company	N	
							New York Life Insurance and Annuity Corporation								
			82-2586171				2017 CT REO HOLDINGS LLC	DE	NIA	Corporation	Ownership	37.692	New York Life Insurance Company	N	
			47-3329770				CT 611 W. JOHNSON AVE LLC	DE	NIA	2017 CT REO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-3317261				CT 550 RESEARCH PKWY LLC	DE	NIA	2017 CT REO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-3358263				CT 160 CORPORATE COURT LLC	DE	NIA	2017 CT REO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	N	
							Cortlandt Town Center LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND 10 WEST AZ LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND 4700 Nall TX LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			37-1768259				REEP-IND Aegean MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Alpha TX LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			83-2598877				REEP-IND CDC NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND CHINO CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			61-1738919				REEP-IND FREEDOM MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Fridley MN LLC	MN	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Green Oaks IL LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Kent LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			32-0442193				REEP-IND LYMAN MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND RTG NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Simonton TX LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Valley View TX LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Valwood TX LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			82-1945938				REEP-MF 960 East Paces Ferry GA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF 960 EPF Opco GA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Issaquah WA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Mount Vernon GA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Mount Laurel NJ LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Verde NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Wallingford WA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC Bellevue WA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC WATER RIDGE NC HOLDCO LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC ONE WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC TWO WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC FOUR WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC FIVE WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC SIX WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC SEVEN WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC EIGHT WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC NINE WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC TEN WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	



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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
							Seguros Monterrey New York Life, S.A. de C.V.	MEX	IA	New York Life Enterprises LLC	Ownership	99.998	New York Life Insurance Company	N	
							Seguros Monterrey New York Life, S.A. de C.V.	MEX	IA	NYL Worldwide Capital Investments	Ownership	0.002	New York Life Insurance Company	N	
							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	
							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	
							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	
							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	
			26-1483563				Eagle Strategies LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
			13-3853547				New York Life Capital Corporation	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
			13-3808042		0001033244		New York Life Trust Company	NY	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
			13-5582869				NYL Executive Benefits LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
			27-0145686		0000071637		NYLIFE Securities LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
			13-3929029				NYLINK Insurance Agency Incorporated	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLK I Company	GBR	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLK II Company	GBR	NIA	NYLK I Company	Ownership	100.000	New York Life Insurance Company	N	
							Gresham Mortgage	GBR	NIA	NYLK II Company	Ownership	100.000	New York Life Insurance Company	N	
							W Construction Company	GBR	NIA	NYLK II Company	Ownership	100.000	New York Life Insurance Company	N	
							WUT	GBR	NIA	NYLK II Company	Ownership	100.000	New York Life Insurance Company	N	
							WIM (AIM)	GBR	NIA	NYLK II Company	Ownership	100.000	New York Life Insurance Company	N	
							NYL Investors (U.K.) Limited	GBR	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYL Investors REIT Manager LLC	DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM Holdings NCVAD GP LLC	DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001570433		McMorgan Northern California Value Add/Development Fund I, L.P.	DE	NIA	NYLIM Holdings NCVAD GP LLC	Ownership	50.000	New York Life Insurance Company	N	
							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	
							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	
							MNCVAD-CP Norris Canyon LLC	DE	NIA	MNCVAD-IND Norris Canyon CA LLC	Ownership	94.000	New York Life Insurance Company	N	
							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	
							MNCVAD-0FC 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	
							MNCVAD-SEAGATE 2665 NORTH FIRST LLC	DE	NIA	MNCVAD-0FC 2665 NORTH FIRST CA LLC	Ownership	90.000	New York Life Insurance Company	N	
							MNCVAD-0FC Bridgepointe CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund I, L.P.	Ownership	100.000	New York Life Insurance Company	N	
							MNCVAD-0FC 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	
							MNCVAD-GRAYMARK RIDDER PARK LLC	DE	NIA	MNCVAD-0FC RIDDER PARK CA LLC	Ownership	97.500	New York Life Insurance Company	N	
							MNCVAD-0FC ONEBAY CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund I, L.P.	Ownership	100.000	New York Life Insurance Company	N	
							MNCVAD-HARVEST ONE BAY LLC	DE	NIA	MNCVAD-0FC ONEBAY CA LLC	Ownership	95.000	New York Life Insurance Company	N	
							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	
							NYL Investors NCVAD II GP, LLC	DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001705770		McMorgan Northern California Value Add/Development Fund II, LP	DE	NIA	NYL Investors NCVAD II GP, LLC	Ownership	50.000	New York Life Insurance Company	N	
							MNCVAD II-MF HENLEY CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund II, L.P.	Ownership	100.000	New York Life Insurance Company	N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

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

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							MNCVAD 11-SP HENLEY JV LLC	DE	NIA	MNCVAD 11-MF HENLEY CA LLC	Ownership	90.000	New York Life Insurance Company	N	
							MNCVAD 11-SP HENLEY OWNER LLC	DE	NIA	MNCVAD 11-SP HENLEY JV LLC	Ownership	100.000	New York Life Insurance Company	N	
							MNCVAD 11-OFC 770 L Street CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund II, L.P.	Ownership	100.000	New York Life Insurance Company	N	
							MSVEF GP LLC	DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Madison Core Property Fund LLC	DE	NIA	NYL Investors LLC	Management	0.000	New York Life Insurance Company	N	11
							MIREF 1500 Quail, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Mill Creek, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Gateway, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Delta Court, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Fremont Distribution Center, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Century, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Saddle River LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Newpoint Commons, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Northsight, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Riverside, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Corporate Woods, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Bedminster, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Bartons Creek, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							Bartons Lodge Apartments, LLC	DE	NIA	MIREF Bartons Creek, LLC	Ownership	90.000	New York Life Insurance Company	N	
							MIREF Marketpointe, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF 101 East Crossroads, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							101 East Crossroads, LLC	DE	NIA	MIREF 101 East Crossroads, LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Chain Bridge, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							1991 Chain Bridge Road, LLC	DE	NIA	MIREF Chain Bridge, LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Hawthorne, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Auburn 277, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Sumner North, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Wellington, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Warner Center, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-IND Valley Business Park CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-MF Duluth GA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-OFC Centerstone I CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-OFC Centerstone III CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-MOB Centerstone IV CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-OFC Centerpoint Plaza CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-2279230				MADISON-IND Logistics NC LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-2283899				MCPF-LRC Logistics LLC	DE	NIA	MADISON-IND Logistics NC LLC	Ownership	90.000	New York Life Insurance Company	N	
							MADISON-MF Desert Mirage AZ LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-OFC One Main Place OR LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-IND Fenton MO LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-IND Hitzert Roadway MO LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-MF Hoyt OR LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-RTL Clifton Heights PA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-IND Locust CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-5640009				MADISON-OFC Weston Pointe FL LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-MF Henderson NV LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MCPF-SP Henderson LLC	DE	NIA	MADISON-MF Henderson NV LLC	Ownership	90.000	New York Life Insurance Company	N	
							MADISON-SP Henderson LLC	DE	NIA	MCPF-SP Henderson LLC	Ownership	90.000	New York Life Insurance Company	N	
							MADISON-IND VISTA LOGISTICS OR LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-SPECHT VISTA LOGISTICS LLC	DE	NIA	MADISON-IND VISTA LOGISTICS OR LLC	Ownership	95.000	New York Life Insurance Company	N	
							MADISON-MF MCCADDEN CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-OFC 1201 WEST IL LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-MCCAFFERY 1201 WEST IL LLC	DE	NIA	MADISON-OFC 1201 WEST IL LLC	Ownership	92.500	New York Life Insurance Company	N	

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**SCHEDULE Y**

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							MADISON-MF CRESTONE AZ LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	
			13-4080466		0000061227		MackKay Shields LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
			27-2850988				MackKay Shields Core Plus Opportunities Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			27-2851036		0001502131		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	
			27-0676586				MackKay Municipal Managers Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			26-2332835		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	
			22-2267512		0001432468		MackKay Municipal Opportunities Fund, L.P.	DE	NIA	MackKay Municipal Managers Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			27-0676650				MackKay Municipal Managers Credit Opportunities GP, LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			30-0523736		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	
			30-0523739		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	
			38-4019880		0001700102		MackKay Municipal Credit Opportunities HL Fund, L.P.	DE	NIA	MackKay Municipal Managers Credit Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1374021				MackKay Municipal Managers Credit Opportunities HL (Cayman) GP LLC	CYM	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1370729		0001710885		MackKay Municipal Credit Opportunities HL (Cayman) Fund, LP	CYM	NIA	MackKay Municipal Managers Credit Opportunities HL (Cayman) GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-3040968				MackKay Municipal Short Term Opportunities Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			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	
							Plainview Funds plc	IRL	NIA	MackKay Shields LLC	Ownership	50.000	New York Life Insurance Company	N	
							Plainview Funds plc - MackKay Shields - Unconstrained Bond Portfolio	IRL	NIA	MackKay Shields LLC	Board of Directors	0.000	New York Life Insurance Company	N	
							Plainview Funds plc - MackKay Shields - Unconstrained Bond Portfolio	IRL	NIA	New York Life Insurance Company	Management	0.000	New York Life Insurance Company	N	2
							Plainview Funds plc - MackKay Shields - Floating Rate High Yield Portfolio	IRL	NIA	MackKay Shields LLC	Ownership	1.140	New York Life Insurance Company	N	
							Plainview Funds plc - MackKay Shields - Floating Rate High Yield Portfolio	IRL	NIA	New York Life Insurance Company	Ownership	91.670	New York Life Insurance Company	N	
							Plainview Funds plc - MackKay Shields - Floating Rate High Yield Portfolio	IRL	NIA	MackKay Shields LLC	Ownership	8.320	New York Life Insurance Company	N	
							Plainview Funds plc - MackKay Shields Core Plus Opportunities Portfolio	IRL	NIA	MackKay Shields LLC	Management	0.000	New York Life Insurance Company	N	2
			22-6861385				MackKay Shields Statutory Trust High Yield Bond Series	CT	NIA	Plainview Funds plc	Management	0.000	New York Life Insurance Company	N	2
							Plainview Funds plc - MackKay Shields High Yield Crossover Portfolio	IRL	NIA	MackKay Shields LLC	Management	0.000	New York Life Insurance Company	N	2
							Plainview Funds plc - MackKay Shields High Yield Crossover Portfolio	IRL	NIA	MackKay Shields LLC	Ownership	3.310	New York Life Insurance Company	N	
			27-3064248				MackKay Shields High Yield Active Core Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			26-4248749		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	
			98-0540507				MackKay Shields Credit Strategy Fund Ltd	CYM	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	

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			13-4357172	3859263			MackKay Shields Credit Strategy Partners LP	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			13-4080466				MackKay Shields General Partner (L/S) LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			13-4185570				MackKay Shields Long/Short Fund LP	DE	NIA	MackKay Shields General Partner (L/S) LLC	Ownership	100.000	New York Life Insurance Company	N	
			02-0633343				MayKay Shields Long/Short Fund (Master) LP	DE	NIA	MackKay Shields General Partner (L/S) LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001502133		MackKay Shields Defensive Bond Arbitrage Fund Ltd.	BMJ	NIA	MackKay Shields LLC	Board of Directors	0.000	New York Life Insurance Company	N	
					0001502133		MackKay Shields Defensive Bond Arbitrage Fund Ltd.	BMJ	NIA	New York Life Insurance Company	Ownership	13.240	New York Life Insurance Company	N	
					0001502133		MackKay Shields Defensive Bond Arbitrage Fund Ltd.	BMJ	NIA	MackKay Shields LLC	Ownership	0.370	New York Life Insurance Company	N	
			45-2732939				MackKay Shields Core Fixed Income Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			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	
			82-1760156				MackKay Shields Select High Yield Bond Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			81-4553436		0001703194		MackKay Shields Select High Yield Bond Fund LP	DE	NIA	MackKay Shields Select High Yield Bond Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			81-4560451				MackKay Shields High Yield Crossover Fund LP	DE	NIA	MackKay Shields Select High Yield Bond Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1108933				MackKay Shields (International) Ltd.	GBR	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1108959				MackKay Shields (Services) Ltd.	GBR	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1108940				MackKay Shields UK LLP	GBR	NIA	MackKay Shields (International) Ltd.	Ownership	99.000	New York Life Insurance Company	N	
			98-1108940				MackKay Shields UK LLP	GBR	NIA	MackKay Shields (Services) Ltd.	Ownership	1.000	New York Life Insurance Company	N	
							MackKay Shields Global Derivatives LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-2950749				MackKay Municipal Managers Puerto Rico Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-2960789		0001639566		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	
			98-1230069		0001639564		MackKay Puerto Rico Opportunities Feeder Fund, L.P.	CYM	NIA	MackKay Municipal Managers Puerto Rico Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-3358622				MackKay Municipal Managers California Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
							MackKay Municipal Managers California Opportunities Fund, L.P.	DE	NIA	MackKay Municipal Managers California Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			81-2401724				MackKay Municipal New York Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			38-4002797		0001685030		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	
					0001700100		MackKay Municipal Opportunity HL Fund LP	DE	NIA	MackKay Municipal New York Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			81-2575585				MackKay Municipal Capital Trading GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			36-4846547				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	
			37-1836504				MackKay Municipal Capital Trading Fund, L.P.	DE	NIA	MackKay Municipal Capital Trading GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			81-4932734				MackKay Municipal Managers Strategic Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			37-1846456		0001701742		MackKay Municipal Strategic Opportunities Fund LP	DE	NIA	MackKay Municipal Managers Strategic Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-1728099				MackKay Shields US Equity Market Neutral Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			27-4320205		0001510983		MackKay Cornerstone US Equity Market Neutral Fund LP	DE	NIA	MackKay Shields US Equity Market Neutral Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	

ANNUAL STATEMENT FOR THE YEAR 2018 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	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			82-1715543				MackKay Shields Intermediate Bond Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-1716026		0001715261		MackKay Shields Intermediate Bond Fund LP	DE	NIA	MackKay Shields Intermediate Bond Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001453415		Cornerstone Capital Management Holdings LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							Cornerstone US Equity Market Neutral Fund, LLC	DE	NIA	Cornerstone Capital Management LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	
					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	
							GoldPoint Partners LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001513540		New York Life Capital Partners, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001513533		New York Life Capital Partners, LP	DE	NIA	New York Life Capital Partners, LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001293285		New York Life Capital Partners II, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
					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	
							New York Life Capital Partners III GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	
							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	
							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	
							New York Life Capital Partners IV GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	
							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	
							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	
							GoldPoint Mezzanine Partners IV GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Mezzanine Partners IV GenPar LP	DE	NIA	GoldPoint Mezzanine Partners IV GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001670568		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	
					0001652367		GoldPoint Mezzanine Partners IV, LP	DE	NIA	GoldPoint Mezzanine Partners IV GenPar LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezzanine Blocker Holdco A, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezzanine Blocker Holdco Preferred A, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezzanine Blocker Holdco B, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezzanine Blocker Holdco C, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezzanine Blocker Holdco D, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezzanine Blocker Holdco E, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezz IV ECI Aggregator LP	DE	NIA	GPP Mezzanine Blocker Holdco E, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezzanine Blocker Holdco F, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Mezzanine Partners Offshore IV, L.P.	CVM	NIA	GoldPoint Mezzanine Partners IV GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Co-Investment V GenPar GP LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

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							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	
					0001670563		GoldPoint Partners Co-Investment Fund-A, LP	DE	NIA	GoldPoint Partners Co-Investment V GenPar, L.P.	Ownership	100.000	New York Life Insurance Company	N	
					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	
							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	
							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	
							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	
							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	
							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	
							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	
							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	
							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	
							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	
							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	
							GoldPoint Partners Co-Investment V ECI Blocker Holdco G,LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Co-Investment V ECI Blocker G,LP	DE	NIA	GoldPoint Partners Co-Investment V ECI Blocker Holdco G,LP	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners FA I, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Select Manager III GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	
					0001644721		GoldPoint Partners Select Manager Fund III, L.P.	CYM	NIA	GoldPoint Partners Select Manager III GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Select Manager Fund III AIV, L.P.	DE	NIA	GoldPoint Partners Select Manager III GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Select Manager IV GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Select Manager IV GenPar, L.P.	DE	NIA	GoldPoint Partners Select Manager IV GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001725867		GoldPoint Partners Select Manager Fund IV, L.P.	DE	NIA	GoldPoint Partners Select Manager IV GenPar, L.P.	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Canada III GenPar, Inc	CAN	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Select Manager Canada Fund III, L.P.	CAN	NIA	GoldPoint Partners Canada III GenPar, Inc	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Canada IV GenPar Inc	CAN	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Select Manager Canada Fund IV, L.P.	CAN	NIA	GoldPoint Partners Canada IV GenPar Inc	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Co-Investment VI GenPar GP LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							GoldPoint Partners Co-Investment VI GenPar, LP	DE	NIA	GoldPoint Partners Co-Investment VI GenPar GP LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001712763		GoldPoint Partners Co-Investment VI LP	DE	NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP VI - ECI Aggregator LP	DE	NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP VI Blocker A LLC	DE	NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP VI Blocker B LLC	DE	NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
					0001718352		GoldPoint Private Credit GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Private Credit Fund, LP	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCAP 2010 Co-Invest GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	
							NYLCAP 2010 Co-Invest L.P.	DE	NIA	NYLCAP 2010 Co-Invest GenPar L.P.	Ownership	100.000	New York Life Insurance Company	N	
							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	
							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	
							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	
							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	
							NYLCAP 2010 Co-Invest ECI Blocker F L.P.	DE	NIA	NYLCAP 2010 Co-Invest L.P.	Ownership	100.000	New York Life Insurance Company	N	
							Goldpoint Partners Canada GenPar, Inc.	CAN	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCAP Select Manager Canada Fund, LP	CAN	NIA	NYLCAP Canada GenPar, Inc.	Ownership	100.000	New York Life Insurance Company	N	
							NYLCAP Canada II GenPar, Inc.	CAN	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCAP Select Manager Canada Fund II, L.P.	CAN	NIA	NYLCAP Canada II GenPar, Inc.	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM Mezzanine Partners II GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM Mezzanine Offshore Partners II, LP	CYM	NIA	NYLIM Mezzanine Partners II GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM Mezzanine Partners II GenPar, LP	DE	NIA	NYLIM Mezzanine Partners II GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001372441		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	
					0001387095		NYLIM Mezzanine Partners II Parallel Fund, LP	DE	NIA	NYLIM Mezzanine Partners II Parallel Fund, LP	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM Mezzanine II Parallel Luxco S.a.r.l.	LUX	NIA	NYLIM Mezzanine II Parallel Luxco S.a.r.l.	Ownership	100.000	New York Life Insurance Company	N	
							Voice Holdco Ltd.	CAN	NIA	NYLIM Mezzanine II Parallel Luxco S.a.r.l.	Ownership	27.000	New York Life Insurance Company	N	
							NYLCAP Mezzanine Partners III GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCAP Mezzanine Partners III GenPar, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001482545		NYLCAP Mezzanine Partners III-K, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
							NYLCAP Mezzanine Partners III, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
					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	
							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	
							NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker A, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	100.000	New York Life Insurance Company	N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							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	
							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	
							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	
							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	
							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	
							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	
							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	
							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	
					0001483925		NYLCAP Mezzanine Offshore Partners III, LP	CYM	NIA	NYLCAP Mezzanine Partners III GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCAP Select Manager GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001441093		NYLCAP Select Manager GenPar, LP	DE	NIA	NYLCAP Select Manager GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCAP Select Manager Fund, LP	DE	NIA	NYLCAP Select Manager GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
							NYLCAP Select Manager Cayman Fund, LP	CYM	NIA	NYLCAP Select Manager GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCAP Select Manager II GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	
					0001520743		NYLCAP Select Manager Fund II, L.P.	CYM	NIA	NYLCAP Select Manager II GenPar GP, LP	Ownership	100.000	New York Life Insurance Company	N	
							NYLCAP India Funding LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM-JB Asset Management Co., LLC	MUS	NIA	NYLCAP India Funding LLC	Ownership	24.660	New York Life Insurance Company	N	3
					0001356865		New York Life Investment Management India Fund II, LLC	MUS	NIA	NYLIM-JB Asset Management Co., LLC	Ownership	100.000	New York Life Insurance Company	N	
							New York Life Investment Management India Fund (FVCI) II, LLC	MUS	NIA	New York Life Investment Management India Fund II, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCAP India Funding III LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM-Jacob Ballas Asset Management Company III, LLC	MUS	NIA	NYLCAP India Funding III LLC	Ownership	24.660	New York Life Insurance Company	N	4
					0001435025		NYLIM Jacob Ballas India Fund III, LLC	MUS	NIA	NYLIM-Jacob Ballas Asset Management Company III, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM Jacob Ballas Capital India (FVCI) III, LLC	MUS	NIA	NYLIM Jacob Ballas India Fund III, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM Jacob Ballas India (FII) III, LLC	MUS	NIA	NYLIM Jacob Ballas India Fund III, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Evolvement Asset Management, Ltd.	CYM	NIA	GoldPoint Partners LLC	Ownership	24.500	New York Life Insurance Company	N	
							NYLCAP Holdings (Mauritius) LLC	MUS	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							Jacob Ballas Capital India PVT, Ltd.	MUS	NIA	NYLCAP Holdings (Mauritius) LLC	Ownership	23.300	New York Life Insurance Company	N	
			22-3704242		0001103598		NYLIM Service Company LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYL Workforce GP LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							New York Life Investment Management LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
			52-2206685		0001133639		NYLIM Fund II GP, LLC	DE	NIA	New York Life Investment Management LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001355337		NYLIM Real Estate Mezzanine Fund II, LP	DE	NIA	NYLIM Fund II GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM-TND, LLC	DE	NIA	NYLIM Real Estate Mezzanine Fund II, LP	Ownership	100.000	New York Life Insurance Company	N	
							WFHG, GP LLC	DE	NIA	New York Life Investment Management LLC	Ownership	50.000	New York Life Insurance Company	N	
				4643807	0001406803		Workforce Housing Fund I - 2007, LP	DE	NIA	WFHG, GP LLC	Ownership	50.000	New York Life Insurance Company	N	

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ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

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

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							Index IQ Holdings Inc.	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
			02-0811744		0001460140		Financial Development LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	74.370	New York Life Insurance Company	N	
			02-0811744		0001460140		Financial Development LLC	DE	NIA	Index IQ Holdings Inc.	Ownership	25.630	New York Life Insurance Company	N	
			56-2581173		0001364028		IndexIQ, Inc.	DE	NIA	Financial Development LLC	Ownership	100.000	New York Life Insurance Company	N	
			02-0811751		0001483922		IndexIQ LLC	DE	NIA	Financial Development LLC	Ownership	100.000	New York Life Insurance Company	N	
			02-0811753		0001415996		IndexIQ Advisors LLC	DE	NIA	IndexIQ LLC	Ownership	100.000	New York Life Insurance Company	N	
							IndexIQ Active ETF Trust	DE	NIA	IndexIQ LLC	Ownership	100.000	New York Life Insurance Company	N	
							IQ MacKay Shields Muncpl Insrdf ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	100.000	New York Life Insurance Company	N	
							IQ MacKay Shields Muncpl Intern ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	97.000	New York Life Insurance Company	N	
							IndexIQ ETF Trust	DE	NIA	IndexIQ LLC	Ownership	100.000	New York Life Insurance Company	N	
							IQ 50 Percent Hedged FTSE Europe ETF	DE	NIA	New York Life Insurance Company	Ownership	0.060	New York Life Insurance Company	N	
							IQ 50 Percent Hedged FTSE Intl E	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	9.340	New York Life Insurance Company	N	
							IQ 50 Percent Hedged FTSE Japan ETF	DE	NIA	New York Life Insurance Company	Ownership	0.830	New York Life Insurance Company	N	
							IQ 500 International ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	0.420	New York Life Insurance Company	N	
							IQ 500 International ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	0.080	New York Life Insurance Company	N	
							IQ Chaikin US Large Cap ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	10.820	New York Life Insurance Company	N	
							IQ Chaikin US Small Cap ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	7.350	New York Life Insurance Company	N	
							IQ Enhanced Core Bond US ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	1.800	New York Life Insurance Company	N	
							IQ Enhanced Core Plus Bond US ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	1.930	New York Life Insurance Company	N	
							IQ Global Agribusiness Small Cap ETF	DE	NIA	IndexIQ ETF Trust	Ownership	100.000	New York Life Insurance Company	N	
							IQ Global Resources ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	2.970	New York Life Insurance Company	N	
							IQ Hedge Event-Driven Tracker ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	0.050	New York Life Insurance Company	N	
							IQ Hedge Long/Short Tracker ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	0.050	New York Life Insurance Company	N	
							IQ Hedge Macro Tracker ETF	DE	NIA	IndexIQ ETF Trust	Ownership	100.000	New York Life Insurance Company	N	
							IQ Hedge Market Neutral Tracker ETF	DE	NIA	IndexIQ ETF Trust	Ownership	100.000	New York Life Insurance Company	N	
							IQ Hedge Multi-Strategy Tracker ETF	DE	NIA	IndexIQ ETF Trust	Ownership	100.000	New York Life Insurance Company	N	
							IQ Leaders GTAA Tracker ETF	DE	NIA	New York Life Insurance Company	Ownership	0.760	New York Life Insurance Company	N	
							IQ Merger Arbitrage ETF	DE	NIA	IndexIQ ETF Trust	Ownership	100.000	New York Life Insurance Company	N	
							IQ Real Return ETF	DE	NIA	IndexIQ ETF Trust	Ownership	100.000	New York Life Insurance Company	N	
							IQ S&P High Yield Low Volatility Bd ETF	DE	NIA	New York Life Insurance Company	Ownership	1.250	New York Life Insurance Company	N	
							IQ S&P High Yield Low Volatility Bd ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	0.720	New York Life Insurance Company	N	
							IQ Short Duration Enhanced Cor Bd US ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	0.060	New York Life Insurance Company	N	
							IQ US Real Estate Small Cap ETF	DE	NIA	IndexIQ ETF Trust	Ownership	100.000	New York Life Insurance Company	N	
							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	
							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	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Candriam Group 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	
							CGH UK Acquisition Company Limited	GBR	NIA	Candriam Group S.á.r.l.	Ownership	100.000	New York Life Insurance Company	N	
							Tristan Capital Partners Holdings Limited	GBR	NIA	CGH UK Acquisition Company Limited	Ownership	40.000	New York Life Insurance Company	N	
							Candriam Luxco S.á.r.l.	LUX	NIA	Candriam Group S.á.r.l.	Ownership	100.000	New York Life Insurance Company	N	
							Candriam Luxembourg	LUX	NIA	Candriam Group S.á.r.l.	Ownership	95.060	New York Life Insurance Company	N	
							Candriam Luxembourg	LUX	NIA	Candriam Luxco S.á.r.l.	Other	0.000	New York Life Insurance Company	N	10
							Candriam Belgium	BEL	NIA	Candriam Luxembourg	Ownership	99.990	New York Life Insurance Company	N	
							Candriam Belgium	BEL	NIA	Candriam Group S.á.r.l.	Ownership	0.010	New York Life Insurance Company	N	
							Candriam France	FRA	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam Monétaire SICAV	FRA	NIA	Candriam Belgium	Ownership	1.660	New York Life Insurance Company	N	
							Candriam Monétaire SICAV	FRA	NIA	Candriam France	Ownership	0.810	New York Life Insurance Company	N	
							Candriam Switzerland LLC	CHE	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							BIL Invest	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Cordius	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Cordius CIG	LUX	NIA	Candriam Luxembourg	Ownership	68.040	New York Life Insurance Company	N	
							Cordius CIG	LUX	NIA	Candriam Belgium	Ownership	15.980	New York Life Insurance Company	N	
							Cordius CIG	LUX	NIA	Candriam France	Ownership	15.980	New York Life Insurance Company	N	
							Candriam Absolute Return	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam Absolute Return Long Short Digital Equity	LUX	NIA	Candriam Luxembourg	Ownership	60.480	New York Life Insurance Company	N	
							Candriam Absolute Return Systematic Long Short Equity	LUX	NIA	Candriam Luxembourg	Ownership	0.130	New York Life Insurance Company	N	
							Candriam Alternative	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam Alternative Return Equity Market Neutral	LUX	NIA	Candriam Alternative	Ownership	20.730	New York Life Insurance Company	N	
							Candriam Alternative Systemat	LUX	NIA	Candriam Luxembourg	Ownership	0.020	New York Life Insurance Company	N	
							Candriam Alternative Systemat	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	6.170	New York Life Insurance Company	N	
							Candriam Bonds	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam Bonds Convertible Defensive	LUX	NIA	Candriam Luxembourg	Ownership	0.020	New York Life Insurance Company	N	
							Candriam Bonds Convertible Opportunities	LUX	NIA	Candriam Luxembourg	Ownership	25.320	New York Life Insurance Company	N	
							Candriam Bonds Credit Opportunities	LUX	NIA	Candriam Luxembourg	Ownership	0.020	New York Life Insurance Company	N	
							Candriam Bonds Emerging Debt Local Currencies	LUX	NIA	Candriam Luxembourg	Ownership	0.090	New York Life Insurance Company	N	
							Candriam Bonds Emerging Markets	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Bonds Emerging Markets Total Return	LUX	NIA	Candriam Luxembourg	Ownership	0.020	New York Life Insurance Company	N	
							Candriam Bonds Euro Corporate	LUX	NIA	Candriam Luxembourg	Ownership	0.030	New York Life Insurance Company	N	
							Candriam Bonds Euro Government	LUX	NIA	Candriam Luxembourg	Ownership	0.030	New York Life Insurance Company	N	
							Candriam Bonds Euro High Yield	LUX	NIA	Candriam Luxembourg	Ownership	0.130	New York Life Insurance Company	N	
							Candriam Bonds Euro Short Term	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Bonds Global High Yield	LUX	NIA	Candriam Luxembourg	Ownership	0.060	New York Life Insurance Company	N	
							Candriam Bonds International	LUX	NIA	Candriam Luxembourg	Ownership	0.060	New York Life Insurance Company	N	
							Candriam Bonds Total Return	LUX	NIA	Candriam Luxembourg	Ownership	0.020	New York Life Insurance Company	N	
							Candriam Business Equities	BEL	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam Equities L	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam Equities L Emerging Markets	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Equities L Europe Conviction	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Equities L Europe Small & Mid Caps	LUX	NIA	Candriam Luxembourg	Ownership	0.030	New York Life Insurance Company	N	
							Candriam Equities L Global Demography	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Equities L Robotics & Innovation Technology	LUX	NIA	Candriam Luxembourg	Ownership	2.020	New York Life Insurance Company	N	
							Candriam Fund	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	

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**SCHEDULE Y**

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							Candriam GF	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam GF Global Equity Opportunities	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	92.070	New York Life Insurance Company	N	
							Candriam GF Short Duration US High Yield Bonds	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	50.320	New York Life Insurance Company	N	
							Candriam GF U.S. Equity Opportunities	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	97.500	New York Life Insurance Company	N	
							Candriam GF US High Yield Corporate Bonds	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	88.740	New York Life Insurance Company	N	
							Candriam L	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam L Conservative Asset Allocation	LUX	NIA	Candriam Luxembourg	Ownership	0.160	New York Life Insurance Company	N	
							Candriam L Multi-Asset Income	LUX	NIA	Candriam Luxembourg	Ownership	0.050	New York Life Insurance Company	N	
							Candriam L Multi-Asset Income & Growth	LUX	NIA	Candriam Luxembourg	Ownership	0.050	New York Life Insurance Company	N	
							Candriam Money Market	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam Money Market Euro AAA	LUX	NIA	Candriam Luxembourg	Ownership	0.060	New York Life Insurance Company	N	
							Candriam Quant	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam SRI	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam SRI Bond Emerging Markets	LUX	NIA	Candriam Luxembourg	Ownership	0.080	New York Life Insurance Company	N	
							Candriam SRI Bond Euro	LUX	NIA	Candriam Luxembourg	Ownership	0.110	New York Life Insurance Company	N	
							Candriam SRI Bond Euro Corporate	LUX	NIA	Candriam Luxembourg	Ownership	0.040	New York Life Insurance Company	N	
							Candriam SRI Bond Global High Yield	LUX	NIA	Candriam Luxembourg	Ownership	0.090	New York Life Insurance Company	N	
							Candriam SRI Defensive Asset Allocation	LUX	NIA	Candriam Luxembourg	Ownership	5.660	New York Life Insurance Company	N	
							Candriam SRI Equity Emerging Markets	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam SRI Equity EMU	LUX	NIA	Candriam Luxembourg	Ownership	0.020	New York Life Insurance Company	N	
							Candriam SRI Equity Europe	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam SRI Equity North America	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam SRI Equity World	LUX	NIA	Candriam Luxembourg	Ownership	0.020	New York Life Insurance Company	N	
							Candriam Treasury Management	FRA	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam World Alternative	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam World Alternative Alphamax	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	17.840	New York Life Insurance Company	N	
							Candriam World Alternative Alphamax	LUX	NIA	Candriam Luxembourg	Ownership	0.050	New York Life Insurance Company	N	
							Cleome Index	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Cleome Index World Equities	LUX	NIA	Candriam France	Ownership	0.030	New York Life Insurance Company	N	
							Ausbil Investment Management Limited	AUS	NIA	New York Life Investment Management Holdings II International S.à.r.l.	Ownership	79.250	New York Life Insurance Company	N	
							Ausbil Australia Pty. Ltd.	AUS	NIA	Ausbil Investment Management Limited	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil Asset Management Pty. Ltd.	AUS	NIA	Ausbil Investment Management Limited	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil Focus Investment Company Limited	AUS	NIA	Ausbil Investment Management Limited	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil Global Infrastructure Pty. Limited	AUS	NIA	Ausbil Investment Management Limited	Ownership	55.000	New York Life Insurance Company	N	
							Ausbil Global Infrastructure Pty. Limited	AUS	NIA	Ausbil Investment Management Limited	Ownership	45.000	New York Life Insurance Company	N	13
							Ausbil Investment Management Limited Employee Share Trust	AUS	NIA	Ausbil Investment Management Limited	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil 130/30 Focus Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	12
							Ausbil Active Dividend Income Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil Active Sustainable Equity Fund	AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership	99.990	New York Life Insurance Company	N	
							Ausbil Active Sustainable Equity Fund	AUS	NIA	Ausbil Investment Management Limited	Other	0.000	New York Life Insurance Company	N	12
							Ausbil Australian Active Equity Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil Australian Concentrated Equity Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	

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							Ausbil Australian Emerging Leaders Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil Australian Geared Equity Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil Australian Smallcap Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil Balanced Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil EGS Focus Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil Global Essential Infrastructure Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil Global Resources Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil Global SmallCap Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	
							Ausbil Microcap Fund	AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership	21.030	New York Life Insurance Company	N	
							MacKay Shields Unconstrained Bond Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	
			56-2412827		0000914898		NYLIFE Distributors LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
			54-1886751		0001065114		Private Advisors LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	67.590	New York Life Insurance Company	N	
			45-2572635				PACIF Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-2591793				PACIF Carry, LLC	DE	NIA	PACIF Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PACIF GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			20-4877177		0001368975		Private Advisors Coinvestment Fund, LP	DE	NIA	PACIF GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PACIF II GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			26-1662477		0001489910		Private Advisors Coinvestment Fund II, LP	DE	NIA	PACIF II GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-2591588				PACIF II Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-2591860				PACIF II Carry, LLC	DE	NIA	PACIF II Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PACIF III GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-1360141		0001562375		Private Advisors Coinvestment Fund III, LP	DE	NIA	PACIF III GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-2548534				PACIF III Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			80-0916710				PACIF III Carry, LLC	DE	NIA	PACIF III Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PACIF IV GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-4247870		0001646588		Private Advisors Coinvestment Fund IV, LP	DE	NIA	PACIF IV GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PACIF IV Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-4489053				PACIF IV Carry, LLC	DE	NIA	PACIF IV Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
			03-0532213		0001322607		PA Hedged Equity Fund, L.P.	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Private Advisors Hedged Equity Fund (QP), L.P.	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			54-2051483		0001459910		Private Advisors Hedged Equity Master Fund	DE	NIA	Private Advisors Hedged Equity Fund (QP), L.P.	Other	0.000	New York Life Insurance Company	N	B
			20-5904617				PASCBF III GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Private Advisors Small Company Buyout Fund III, LP	DE	NIA	PASCBF III GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			20-4838202		0001374891		PASCBF IV GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Private Advisors Small Company Buyout Fund IV, LP	DE	NIA	PASCBF IV GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			26-1662399		0001442524		PASCBF IV Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-2573409				PASCBF IV Carry, LLC	DE	NIA	PASCBF IV Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-2591925				PASCBF V GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	

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			45-4078336		0001537995		Private Advisors Small Company Buyout Fund V, LP	DE	NIA	PASCBF V GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-1799496		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	
			46-2714292				PASCBF V Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			35-2476750				PASCBF V Carry, LLC	DE	NIA	PASBF V Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-4523581				PASCOPEF VI Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCOPEF VI Carry, LLC	DE	NIA	PASCOPEF VI Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCOPEF VI GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-4301623		0001595889		Private Advisors Small Company Private Equity Fund VI, LP	DE	NIA	PASCOPEF VI GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1223903		0001635254		Private Advisors Small Company Private Equity Fund VI (Cayman), LP	CYM	NIA	PASCOPEF VI GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCOPEF VII GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-5430553		0001657189		Private Advisors Small Company Private Equity Fund VII, LP	DE	NIA	PASCOPEF VII GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1286549		0001711424		Private Advisors Small Company Private Equity Fund VII (Cayman), LP	CYM	NIA	PASCOPEF VII GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCOPEF VII Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-5442078				PASCOPEF VII Carry, LLC	DE	NIA	PASCOPEF VII Carry Parent LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCOPEF VIII GP LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-2059912				Private Advisors Small Company Private Equity Fund VIII, LP	DE	NIA	PASCOPEF VIII GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-2042371		0001711426		Private Advisors Small Company Private Equity Fund VIII (Cayman), LP	DE	NIA	PASCOPEF VIII GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-0948254	3328161			Cuyahoga Capital Partners I Management Group, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-0948256	3328170			Cuyahoga Capital Partners I, L.P.	DE	NIA	Cuyahoga Capital Partners I Management Group, LLC	Other	0.000	New York Life Insurance Company	N	B
			71-1014616	3594658			Cuyahoga Capital Partners II Management Group LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			71-1014620	3594676			Cuyahoga Capital Partners II LP	DE	NIA	Cuyahoga Capital Partners II Management Group LLC	Other	0.000	New York Life Insurance Company	N	B
			26-1989297	3729106			Cuyahoga Capital Partners III Management Group LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			26-1989419	3729115			Cuyahoga Capital Partners III LP	DE	NIA	Cuyahoga Capital Partners III Management Group LLC	Other	0.000	New York Life Insurance Company	N	B
			26-4331000				Cuyahoga Capital Partners IV Management Group LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			26-4331219		0001514824		Cuyahoga Capital Partners IV LP	DE	NIA	Cuyahoga Capital Partners IV Management Group LLC	Other	0.000	New York Life Insurance Company	N	B
			26-3698069	3835342			Cuyahoga Capital Emerging Buyout Partners Management Group LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			26-3698209	3835351			Cuyahoga Capital Emerging Buyout Partners LP	DE	NIA	Cuyahoga Capital Emerging Buyout Partners Management Group LLC	Other	0.000	New York Life Insurance Company	N	B
			47-4479441				PA Real Assets Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Real Assets Carry, LLC	DE	NIA	PA Real Assets Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Emerging Manager Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Emerging Manager Carry, LLC	DE	NIA	PA Emerging Manager Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-4146929				RIC I GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Richmond Coinvestment Partners I, LP	DE	NIA	RIC I GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							RIC I Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-4511149				RIC I Carry, LLC	DE	NIA	RIC I Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASF V GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			47-4252449		0001646590		Private Advisors Secondary Fund V, LP	DE	NIA	PASF V GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-4498336				PASF V Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASF V Carry, LLC	DE	NIA	PASF V Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PARAF GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-5323045		0001656546		Private Advisors Real Assets Fund, LP	DE	NIA	PARAF GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PARAF Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-5392508				PARAF Carry, LLC	DE	NIA	PARAF Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCCIF GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Private Advisors Small Company Coinvestment Fund, LP	DE	NIA	PASCCIF GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-5230804		0001660017		Private Advisors Small Company Coinvestment Fund ERISA, LP	DE	NIA	PASCCIF GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCCIF Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			81-4614239		0001691962		PASCCIF Carry, LLC	DE	NIA	PASCCIF Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PARAF II GP LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-5472308				Private Advisors Real Assets Fund II LP	DE	NIA	PARAF II GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-3120890		0001721164		Private Advisors Hedged Equity Fund, Ltd.	CYM	NIA	Private Advisors LLC	Other	0.000	New York Life Insurance Company	N	B
			82-3541209		0001223706		Private Advisors Hedged Equity Fund (QP), Ltd.	CYM	NIA	Private Advisors LLC	Other	0.000	New York Life Insurance Company	N	B
			20-1079864		0001459910		Private Advisors Hedged Equity Master Fund, Ltd.	CYM	NIA	Private Advisors LLC	Other	0.000	New York Life Insurance Company	N	B
			98-0626772				UVF GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Undiscovered Value Fund, LP	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-5163324		0001605509		Undiscovered Value Fund, Ltd.	CYM	NIA	Private Advisors LLC	Other	0.000	New York Life Insurance Company	N	B
			98-1164867		0001605502		Undiscovered Value Master Fund SPC	CYM	NIA	Undiscovered Value Fund, Ltd.	Other	0.000	New York Life Insurance Company	N	B
			98-1164329							New York Life Investment Management					
							NYLIM Alternatives LLC	DE	NIA	Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVP Holdings LLC	DE	NIA	NYLIM Alternatives LLC	Ownership	60.000	New York Life Insurance Company	N	
							CVP CLO Manager LLC	DE	NIA	CVP Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVP CLO Holdings GP LLC	DE	NIA	CVP CLO Manager LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVP CLO Holdings, LP	CYM	NIA	CVP CLO Holdings GP LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVP CLO Advisors, LLC	DE	NIA	CVP CLO Holdings LP	Ownership	100.000	New York Life Insurance Company	N	
							Credit Value Partners, LLC	DE	NIA	CVP Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							CHIPC Evergreen General LLC	DE	NIA	Credit Value Partners, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVP High Income Private Credit Master Fund LP	CYM	NIA	CHIPC Evergreen General LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVP Loan Servicing LLC	DE	NIA	Credit Value Partners, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CHIPC PE General, LLC	DE	NIA	Credit Value Partners, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CHIPC PE Intermediate Fund, LP	CYM	NIA	CHIPC PE General, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVP High Income Private Credit PE Fund (Cayman), LP	CYM	NIA	CHIPC PE General, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVP High Income Private Credit PE Fund, LP	DE	NIA	CHIPC PE General, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVF IV General, LLC	DE	NIA	Credit Value Partners, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Credit Value Fund IV, LP	DE	NIA	CVF IV General, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Credit Value Fund (Cayman) IV, LP	CYM	NIA	CVF IV General, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Credit Value Intermediate Fund IV, LP	CYM	NIA	CVF IV General, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Credit Value Master Fund IV-A, LP	CYM	NIA	CVF IV General, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Credit Value Master Fund IV-B, LP	CYM	NIA	CVF IV General, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVF IV Vert LLC	DE	NIA	CVF IV General, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVF IV-A1 Vert LLC	DE	NIA	CVF IV General, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVP SPV LLC	DE	NIA	Credit Value Partners, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVP SPV LLC Series I	DE	NIA	Credit Value Partners, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVP SPV LLC Series II	DE	NIA	Credit Value Partners, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CVP SPV LLC Series III	DE	NIA	Credit Value Partners, LLC	Ownership	100.000	New York Life Insurance Company	N	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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				3663273			CVP Europe Investment Management Limited	IRL	NIA	Credit Value Partners, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Huntsville NVL LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CC Acquisitions, LP	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Cedar Farms TN LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Cedar Farms JV LLC	DE	NIA	REEP-IND Cedar Farms TN LLC	Ownership	90.000	New York Life Insurance Company	N	
			61-1724274				REEP-IND Continental NC LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-3561738				LRC-Patriot, LLC	DE	NIA	REEP-IND Continental NC LLC	Ownership	93.000	New York Life Insurance Company	N	
			35-2496884				REEP-LRC Industrial LLC	DE	NIA	LRC-Patriot, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Forest Park NJ LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							FP Building 4 LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
							FP Building 1-2-3 LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
							FP Building 17, LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
							FP Building 20, LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
							FP Mantua Grove LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
							FP Lot 1.01 LLC	DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND NJ LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NJIND JV LLC	DE	NIA	REEP-IND NJ LLC	Ownership	93.000	New York Life Insurance Company	N	
							NJIND Hook Road LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	N	
							NJIND Bay Avenue LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	N	
							NJIND Corbin Street LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Cumberland TN LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Cumberland Apartments, LLC	TN	NIA	REEP-MF Cumberland TN LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Enclave TX LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Enclave CAF LLC	DE	NIA	REEP-MF Enclave TX LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Marina Landing WA LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-SP Marina Landing LLC	DE	NIA	REEP-MF Marina Landing WA LLC	Ownership	98.000	New York Life Insurance Company	N	
							REEP-MF Mira Loma II TX LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Mira Loma II, LLC	DE	NIA	REEP-MF Mira Loma II TX LLC	Ownership	50.000	New York Life Insurance Company	N	
							REEP-MF Summitt Ridge CO LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Summitt Ridge Apartments, LLC	DE	NIA	REEP-MF Summitt Ridge CO LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Woodridge IL LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OF Centerpointe VA LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Centerpointe Fairfax Holdings LLC	DE	NIA	REEP-OF Centerpointe VA LLC	Ownership	50.000	New York Life Insurance Company	N	
							REEP-OFC 575 Lex NY LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC 575 Lex NY GP LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Maple REEP-OFC 575 Lex Holdings LP	DE	NIA	REEP-OFC 575 Lex NY GP LLC	Ownership	50.000	New York Life Insurance Company	N	
							Maple REEP-OFC 575 Lex Owner LLC	DE	NIA	REEP-OFC 575 Lex NY GP LLC	Ownership	50.000	New York Life Insurance Company	N	
							REEP-RTL SASI GA LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-RTL Bradford PA LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC Royal Centre GA LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Royal Centre, LLC	DE	NIA	REEP-OFC Royal Centre GA LLC	Ownership	90.000	New York Life Insurance Company	N	
							REEP-RTL CTC NY LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC 5005 LBJ Freeway TX LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	97.000	New York Life Insurance Company	N	
							5005 LBJ Tower LLC	DE	NIA	REEP-OFC 5005 LBJ Freeway TX LLC	Ownership	97.000	New York Life Insurance Company	N	
							REEP-MF SPENCER NV LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-HZ SPENCER JV LLC	DE	NIA	REEP-MF SPENCER NV LLC	Ownership	92.700	New York Life Insurance Company	N	
							REEP-HZ SPENCER LLC	DE	NIA	REEP-HZ SPENCER JV LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC/RTL MARKET ROSS TX LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
			37-1842612				MARKET ROSS TX JV LLC	DE	NIA	REEP-OFC/RTL MARKET ROSS TX LLC	Ownership	100.000	New York Life Insurance Company	N	
			61-1808552				MARKET ROSS TX GARAGE OWNER LC	DE	NIA	REEP-OFC/RTL MARKET ROSS TX LLC	Ownership	100.000	New York Life Insurance Company	N	
			36-4852864				MARKET ROSS TX OFFICE OWNER LLC	DE	NIA	REEP-OFC/RTL MARKET ROSS TX LLC	Ownership	100.000	New York Life Insurance Company	N	
			32-0511592				MARKET ROSS TX RETAIL OWNER LLC	DE	NIA	REEP-OFC/RTL MARKET ROSS TX LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC Mallory TN LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							3665 Mallory JV LLC	DE	NIA	REEP-OFC Mallory TN LLC	Ownership	90.900	New York Life Insurance Company	N	

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**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

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							REEP-OFC Water Ridge NC LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC Viridian AZ LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-Hines Viridian JV LLC	DE	NIA	REEP-OFC Viridian AZ LLC	Ownership	73.031	New York Life Insurance Company	N	
							REEP-OFC 2300 EMPIRE LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Wynnewood PA LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
			30-1018932				Wynnewood JV LLC	DE	NIA	REEP-MF Wynnewood PA LLC	Ownership	92.500	New York Life Insurance Company	N	
							REEP-MU Fayetteville NC LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							501 Fayetteville JV LLC	DE	NIA	REEP-MU Fayetteville NC LLC	Ownership	85.000	New York Life Insurance Company	N	
							501 Fayetteville Owner LLC	DE	NIA	501 Fayetteville JV LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MU SOUTH GRAHAM NC LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							401 SOUTH GRAHAM JC LLC	DE	NIA	REEP-MU SOUTH GRAHAM NC LLC	Ownership	90.000	New York Life Insurance Company	N	
							401 SOUTH GRAHAM OWNER LLC	DE	NIA	401 SOUTH GRAHAM JC LLC	Ownership	100.000	New York Life Insurance Company	N	

Asterisk	Explanation
1	Contractual Client - Madison Capital Funding LLC, an indirect wholly owned affiliate of the Company, has contractual control of this entity's loan portfolio.
2	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.
3	GoldPoint Partners LLC owns 24.66% of the voting management shares. NYLCAP India Funding LLC owns 36% of non-voting carry shares.
4	GoldPoint Partners LLC owns 24.66% of the voting management shares. NYLCAP India Funding III LLC owns 31.36% of non-voting carry shares.
5	Investment Pool - Investment pool of leveraged loans managed by New York Life Investment Management LLC, an indirect wholly owned affiliate of the Company.
6	Reliance Relationship - Entire proceeds of the entity are invested in a funding agreement of the Company.
7	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.
8	Control of this entity is pursuant to an investment management contract with Private Advisors LLC, or affiliate, not through ownership of voting interests.
9	Investment Pool - Investment pool of mixed assets managed by New York Life Investment Management LLC, an indirect wholly owned affiliate of the Company.
10	One share held by Candriam Luxco S.á.r.l.
11	Control of this entity is pursuant to a management contract with NYL Investors LLC.
12	Ausbil Investment Management Limited has sole authority over the management of the fund.
13	45% of Ausbil Global Infrastructure Pty. Limited is owned by employees of the company.



## 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
<b>MARCH FILING</b>	
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
<b>APRIL FILING</b>	
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 Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (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
<b>JUNE FILING</b>	
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
<b>AUGUST FILING</b>	
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 **if your company is engaged in the type of business covered by the supplement. 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.

<b>MARCH FILING</b>	
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 2018 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 VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? ..... YES

**APRIL FILING**

- 41. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? ..... YES
- 42. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... YES
- 43. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? ..... YES
- 44. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? ..... NO
- 45. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... NO
- 46. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? ..... YES
- 47. 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
- 48. 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
- 49. 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
- 50. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? ..... YES
- 51. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? ..... YES
- 52. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? ..... YES

**AUGUST FILING**

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

Explanations:

- 12.
- 13.
- 14.
- 15.
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- 49.

Bar Codes:

- 12. SIS Stockholder Information Supplement [Document Identifier 420]



- 13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



- 14. Trusteed 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]

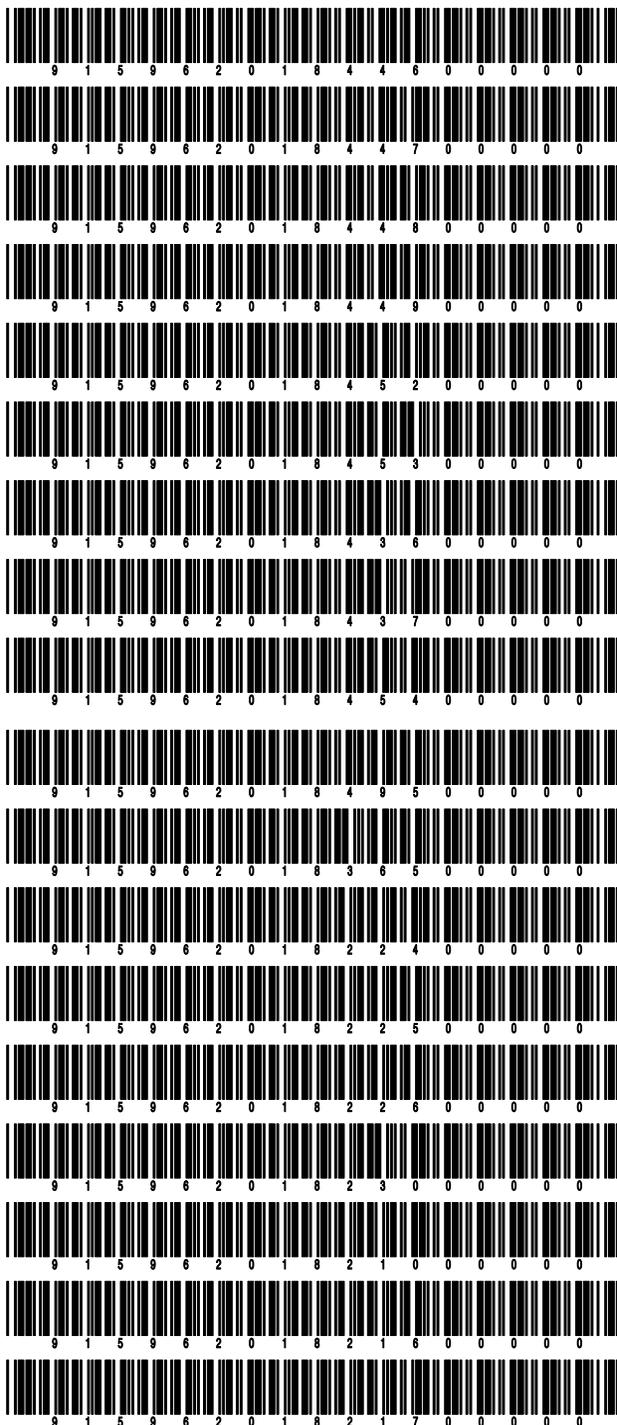


- 20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
- 22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
- 23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
- 24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
- 27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
- 28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
- 29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]
- 30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]
- 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]
- 34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
- 36. Medicare Part D Coverage Supplement [Document Identifier 365]
- 37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
- 38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
- 39. Relief from the Requirements for Audit Committees [Document Identifier 226]
- 44. Credit Insurance Experience Exhibit [Document Identifier 230]
- 45. Accident and Health Policy Experience Exhibit [Document Identifier 210]
- 48. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
- 49. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Deferred gains liability .....	5,470,900	5,359,182
2505. Other payable .....	1,012,291	385,774
2506. Contingent liability .....	669,875	2,447,576
2597. Summary of remaining write-ins for Line 25 from overflow page	7,153,066	8,192,532

**SUMMARY INVESTMENT SCHEDULE**

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities .....	592,051,950	0.564	592,051,950		592,051,950	0.564
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies .....	519,202,447	0.494	519,202,447		519,202,447	0.494
1.22 Issued by U.S. government sponsored agencies .....	525,539,588	0.500	525,539,588		525,539,588	0.500
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities) .....	314,446,201	0.299	314,446,201		314,446,201	0.299
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 .....	3,610,645,378	3.437	3,610,645,378		3,610,645,378	3.437
1.512 Issued or guaranteed by FNMA and FHLMC .....	3,318,596,646	3.159	3,318,596,646		3,318,596,646	3.159
1.513 All other .....		0.000				0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA .....	8,094,784,277	7.705	8,094,784,277		8,094,784,277	7.706
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 .....	7,076,000,054	6.735	7,076,000,054		7,076,000,054	6.736
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities) .....	45,566,678,797	43.373	45,566,678,797		45,566,678,797	43.380
2.2 Unaffiliated non-U.S. securities (including Canada) .....	13,392,923,881	12.748	13,392,923,881		13,392,923,881	12.750
2.3 Affiliated securities .....	1,908,690,804	1.817	1,908,690,804		1,908,690,804	1.817
3. Equity interests:						
3.1 Investments in mutual funds .....	432,111,791	0.411	432,111,791		432,111,791	0.411
3.2 Preferred stocks:						
3.21 Affiliated .....		0.000				0.000
3.22 Unaffiliated .....	11,881,015	0.011	11,881,015		11,881,015	0.011
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated .....		0.000				0.000
3.32 Unaffiliated .....	848,504,407	0.808	848,504,407		848,504,407	0.808
3.4 Other equity securities:						
3.41 Affiliated .....		0.000				0.000
3.42 Unaffiliated .....	34,860,138	0.033	34,860,138		34,860,138	0.033
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 .....	186,100,565	0.177	186,100,565		186,100,565	0.177
4.2 Agricultural .....		0.000				0.000
4.3 Single family residential properties .....	24,451,470	0.023	24,451,470		24,451,470	0.023
4.4 Multifamily residential properties .....	4,185,755,320	3.984	4,185,755,320		4,185,755,320	3.985
4.5 Commercial loans .....	8,945,793,304	8.515	8,945,793,304		8,945,793,304	8.516
4.6 Mezzanine real estate loans .....	867,635,686	0.826	867,635,686		867,635,686	0.826
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) .....	55,673,628	0.053	55,673,628		55,673,628	0.053
5.3 Property held for sale (including \$ .....902,938 property acquired in satisfaction of debt) .....	902,938	0.001	902,938		902,938	0.001
6. Contract loans .....	906,429,204	0.863	894,340,573		894,340,573	0.851
7. Derivatives .....	418,065,726	0.398	418,065,726		418,065,726	0.398
8. Receivables for securities .....	1,010,251	0.001	1,010,251		1,010,251	0.001
9. Securities Lending (Line 10, Asset Page reinvested collateral) .....		0.000		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments .....	1,891,328,585	1.800	1,891,328,585		1,891,328,585	1.801
11. Other invested assets .....	1,326,813,258	1.263	1,323,414,245		1,323,414,245	1.260
12. Total invested assets	105,056,877,309	100.000	105,041,389,665		105,041,389,665	100.000

## SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year .....	56,998,352
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 6) .....	862,138
2.2	Additional investment made after acquisition (Part 2, Column 9) .....	862,138
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 .....	74,363
5.	Deduct amounts received on disposals, Part 3, Column 15 .....	1,342,970
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 .....	13,192
7.2	Totals, Part 3, Column 10 .....	13,192
8.	Deduct current year's depreciation:	
8.1	Totals, Part 1, Column 11 .....	2,124
8.2	Totals, Part 3, Column 9 .....	2,124
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....	56,576,567
10.	Deduct total nonadmitted amounts .....	
11.	Statement value at end of current period (Line 9 minus Line 10) .....	56,576,567

## SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year .....	13,657,247,781
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7) .....	1,981,025,689
2.2	Additional investment made after acquisition (Part 2, Column 8) .....	107,760,367
		2,088,786,056
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12 .....	1,593,740
3.2	Totals, Part 3, Column 11 .....	1,593,740
4.	Accrual of discount .....	4,549,219
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 9 .....	65,001
5.2	Totals, Part 3, Column 8 .....	65,001
6.	Total gain (loss) on disposals, Part 3, Column 18 .....	51,435
7.	Deduct amounts received on disposals, Part 3, Column 15 .....	1,540,537,431
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	2,019,459
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) .....	14,209,736,342
12.	Total valuation allowance .....	
13.	Subtotal (Line 11 plus 12) .....	14,209,736,342
14.	Deduct total nonadmitted amounts .....	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	14,209,736,342

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	1,283,832,483
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8) .....	304,086,103
2.2	Additional investment made after acquisition (Part 2, Column 9) .....	86,166,616
		390,252,720
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 .....	33,266,175
5.2	Totals, Part 3, Column 9 .....	(3,811,402)
		29,454,773
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	(11,045,896)
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	317,695,722
8.	Deduct amortization of premium and depreciation .....	36,507,315
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17 .....	(1,230,581)
9.2	Totals, Part 3, Column 14 .....	1,466,787
		236,206
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15 .....	10,461,389
10.2	Totals, Part 3, Column 11 .....	4,452,414
		14,913,802
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	1,323,613,446
12.	Deduct total nonadmitted amounts .....	3,399,013
13.	Statement value at end of current period (Line 11 minus Line 12) .....	1,320,214,434

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	83,705,512,194
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	14,373,606,124
3.	Accrual of discount .....	105,676,139
4.	Unrealized valuation increase (decrease):	
4.1	Part 1, Column 12 .....	(2,695,953)
4.2	Part 2, Section 1, Column 15 .....	
4.3	Part 2, Section 2, Column 13 .....	(82,997,891)
4.4	Part 4, Column 11 .....	(41,501,041)
		(127,194,885)
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	36,187,368
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	11,606,874,976
7.	Deduct amortization of premium .....	81,179,334
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Part 1, Column 15 .....	(148,833,702)
8.2	Part 2, Section 1, Column 19 .....	1,059
8.3	Part 2, Section 2, Column 16 .....	(15,373,798)
8.4	Part 4, Column 15 .....	(1,593,326)
		(165,799,767)
9.	Deduct current year's other than temporary impairment recognized:	
9.1	Part 1, Column 14 .....	24,067,523
9.2	Part 2, Section 1, Column 17 .....	
9.3	Part 2, Section 2, Column 14 .....	2,159,710
9.4	Part 4, Column 13 .....	3,181,591
		29,408,824
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Notes 5R, Line 5R(2) .....	36,393,331
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	86,246,917,369
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	86,246,917,369

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

**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
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	5,730,566,124	5,789,403,750	5,686,156,834	5,956,502,521
	2. Canada .....	192,451,821	208,795,767	199,328,711	190,471,000
	3. Other Countries .....	121,994,380	125,736,417	121,561,298	123,505,682
	4. Totals	6,045,012,325	6,123,935,934	6,007,046,843	6,270,479,203
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	15,450,686,021	15,755,828,862	15,199,752,528	17,760,469,849
Industrial and Miscellaneous, SVO Identified Funds, Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	48,056,212,645	47,413,541,057	48,192,868,344	48,104,483,125
	9. Canada .....	1,884,518,992	1,856,522,954	1,927,202,763	1,887,360,525
	10. Other Countries .....	11,574,439,236	11,478,575,600	11,852,657,071	11,583,784,789
	11. Totals	61,515,170,873	60,748,639,611	61,972,728,178	61,575,628,439
Parent, Subsidiaries and Affiliates	12. Totals	1,908,690,804	1,909,206,150	1,908,690,804	1,908,690,804
	13. Total Bonds	84,919,560,023	84,537,610,557	85,088,218,353	87,515,268,295
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	11,696,241	20,540,944	11,696,241	
	15. Canada .....				
	16. Other Countries .....	184,774	171,987	183,715	
	17. Totals	11,881,015	20,712,931	11,879,956	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	11,881,015	20,712,931	11,879,956	
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....	784,106,101	784,106,098	734,485,429	
	21. Canada .....	5,045,837	5,045,837	5,785,575	
	22. Other Countries .....	526,324,398	526,324,401	540,148,512	
	23. Totals	1,315,476,336	1,315,476,336	1,280,419,516	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	1,315,476,336	1,315,476,336	1,280,419,516	
	26. Total Stocks	1,327,357,351	1,336,189,267	1,292,299,472	
	27. Total Bonds and Stocks	86,246,917,374	85,873,799,824	86,380,517,825	

**ANNUAL STATEMENT FOR THE YEAR 2018 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>1. U.S. Governments</b>												
1.1 NAIC 1	1,262,881,606	1,582,354,648	1,653,219,686	1,739,581,362	476,386,169	XXX	6,714,423,471	7.7	7,013,436,100	8.3	6,679,184,169	35,239,302
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	1,262,881,606	1,582,354,648	1,653,219,686	1,739,581,362	476,386,169	XXX	6,714,423,471	7.7	7,013,436,100	8.3	6,679,184,169	35,239,302
<b>2. All Other Governments</b>												
2.1 NAIC 1	45,679,110	181,627,383	33,257,083	19,446,094	7,930,673	XXX	287,940,343	0.3	277,085,845	0.3	270,249,139	17,691,204
2.2 NAIC 2	845,066	1,790,614	10,442,615	13,427,562		XXX	26,505,857	0.0	27,317,266	0.0	23,870,177	2,635,680
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals	46,524,176	183,417,997	43,699,698	32,873,656	7,930,673	XXX	314,446,200	0.4	304,403,111	0.4	294,119,316	20,326,884
<b>3. U.S. States, Territories and Possessions etc., Guaranteed</b>												
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						
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
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						
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1	494,696,525	1,989,625,831	3,222,007,861	6,356,112,066	2,837,143,599	XXX	14,899,585,882	17.1	14,305,907,220	16.9	14,856,896,984	42,688,898
5.2 NAIC 2			2,135,725	224,149,579	241,095,838	XXX	467,381,142	0.5	331,353,084	0.4	452,381,142	15,000,000
5.3 NAIC 3			9,989,809	29,778,407	11,124,380	XXX	50,892,596	0.1	21,217,729	0.0	50,892,596	
5.4 NAIC 4			6,096,769	10,352,861	16,376,730	XXX	32,826,360	0.0	5,973,353	0.0	32,826,360	
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	494,696,525	1,989,625,831	3,240,230,164	6,620,392,913	3,105,740,547	XXX	15,450,685,980	17.8	14,664,451,386	17.4	15,392,997,082	57,688,898

ANNUAL STATEMENT FOR THE YEAR 2018 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	2,824,155,950	11,312,163,904	13,093,844,888	3,049,094,076	4,087,780,845	XXX	34,367,039,663	39.5	33,473,486,439	39.6	17,089,532,330	17,277,507,333
6.2 NAIC 2	1,904,339,571	9,089,888,269	9,270,136,008	2,363,491,421	1,121,996,287	XXX	23,749,851,556	27.3	22,767,473,231	27.0	12,540,662,341	11,209,189,215
6.3 NAIC 3	122,842,238	1,221,648,796	946,055,669	26,914,274	21,670,425	XXX	2,339,131,402	2.7	2,322,674,284	2.8	1,173,101,169	1,166,030,233
6.4 NAIC 4	67,518,861	856,123,524	566,217,958	14,633,367	3,553,000	XXX	1,508,046,710	1.7	1,715,984,551	2.0	733,114,417	774,932,293
6.5 NAIC 5	15,702,748	127,160,642	24,267,259	847,061	1,013,360	XXX	168,991,070	0.2	265,274,263	0.3	48,052,046	120,939,024
6.6 NAIC 6	349,995	12,198,933	20,296,740	6,231,423		XXX	39,077,091	0.0	48,441,751	0.1	253,828	38,823,263
6.7 Totals	4,934,909,363	22,619,184,068	23,920,818,522	5,461,211,622	5,236,013,917	XXX	62,172,137,492	71.5	60,593,334,519	71.8	31,584,716,131	30,587,421,361
<b>7. Hybrid Securities</b>												
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						
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1						XXX						
8.2 NAIC 2			1,908,690,804			XXX	1,908,690,804	2.2	1,874,776,048	2.2		1,908,690,804
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals			1,908,690,804			XXX	1,908,690,804	2.2	1,874,776,048	2.2		1,908,690,804
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	50,582,371	50,582,371	0.1			50,582,371	
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX	50,582,371	50,582,371	0.1			50,582,371	
<b>10. Bank Loans</b>												
10.1 NAIC 1						XXX			XXX	XXX		
10.2 NAIC 2		10,677,963	1,507,633			XXX	12,185,596	0.0	XXX	XXX		12,185,596
10.3 NAIC 3		25,061,365	41,096,704			XXX	66,158,069	0.1	XXX	XXX		66,158,069
10.4 NAIC 4	3,416,729	76,155,484	103,837,844			XXX	183,410,057	0.2	XXX	XXX		183,410,057
10.5 NAIC 5	8,767,902	11,300,514	4,296,749			XXX	24,365,165	0.0	XXX	XXX		24,365,165
10.6 NAIC 6	3,375,722					XXX	3,375,722	0.0	XXX	XXX		3,375,722
10.7 Totals	15,560,353	123,195,326	150,738,930			XXX	289,494,609	0.3	XXX	XXX		289,494,609

**ANNUAL STATEMENT FOR THE YEAR 2018 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>11. Total Bonds Current Year</b>												
11.1 NAIC 1	(d) 4,627,413,191	15,065,771,766	18,002,329,518	11,164,233,598	7,409,241,286		56,268,989,359	64.8	XXX	XXX	38,895,862,622	17,373,126,737
11.2 NAIC 2	(d) 1,905,184,637	9,102,356,846	11,192,912,785	2,601,068,562	1,363,092,125	50,582,371	26,215,197,326	30.2	XXX	XXX	13,067,496,031	13,147,701,295
11.3 NAIC 3	(d) 122,842,238	1,246,710,161	997,142,182	56,692,681	32,794,805		2,456,182,067	2.8	XXX	XXX	1,223,993,765	1,232,188,302
11.4 NAIC 4	(d) 70,935,590	932,279,008	676,152,571	24,986,228	19,929,730		1,724,283,127	2.0	XXX	XXX	765,940,777	958,342,350
11.5 NAIC 5	(d) 24,470,650	138,461,156	28,564,008	847,061	1,013,360		193,356,235	0.2	XXX	XXX	48,052,046	145,304,189
11.6 NAIC 6	(d) 3,725,717	12,198,933	20,296,740	6,231,423			42,452,813	0.0	XXX	XXX	253,828	42,198,985
11.7 Totals	6,754,572,023	26,497,777,870	30,917,397,804	13,854,059,553	8,826,071,306	50,582,371	(b) 86,900,460,927	100.0	XXX	XXX	54,001,599,069	32,898,861,858
11.8 Line 11.7 as a % of Col. 7	7.8	30.5	35.6	15.9	10.2	0.1	100.0	XXX	XXX	XXX	62.1	37.9
<b>12. Total Bonds Prior Year</b>												
12.1 NAIC 1	4,470,452,648	14,962,830,054	17,364,338,057	11,014,515,672	7,257,779,173		XXX	XXX	55,069,915,604	65.2	37,944,647,632	17,125,267,972
12.2 NAIC 2	1,523,472,112	7,973,999,005	11,582,255,219	2,723,356,789	1,197,836,504		XXX	XXX	25,000,919,629	29.6	12,131,981,314	12,868,938,315
12.3 NAIC 3	112,582,410	1,045,774,641	1,074,085,313	70,494,594	40,955,055		XXX	XXX	2,343,892,013	2.8	1,209,375,734	1,134,516,279
12.4 NAIC 4	36,327,180	835,768,261	744,028,232	95,913,272	9,920,959		XXX	XXX	1,721,957,904	2.0	829,498,021	892,459,883
12.5 NAIC 5	12,834,925	171,368,634	68,246,777	12,823,927			XXX	XXX	(c) 265,274,263	0.3	43,307,338	221,966,925
12.6 NAIC 6	3,743,954	19,312,386	3,517,393	21,043,365	824,653		XXX	XXX	(c) 48,441,751	0.1	9,906,729	38,535,022
12.7 Totals	6,159,413,229	25,009,052,981	30,836,470,991	13,938,147,619	8,507,316,344		XXX	XXX	(b) 84,450,401,164	100.0	52,168,716,768	32,281,684,396
12.8 Line 12.7 as a % of Col. 9	7.3	29.6	36.5	16.5	10.1		XXX	XXX	100.0	XXX	61.8	38.2
<b>13. Total Publicly Traded Bonds</b>												
13.1 NAIC 1	3,153,750,140	9,392,897,571	12,208,783,433	8,897,506,655	5,242,924,824		38,895,862,623	44.8	37,944,647,632	44.9	38,895,862,623	XXX
13.2 NAIC 2	987,343,752	5,544,785,304	4,614,857,199	755,868,756	1,114,058,650	50,582,371	13,067,496,032	15.0	12,131,981,314	14.4	13,067,496,032	XXX
13.3 NAIC 3	56,575,268	674,089,171	415,941,928	44,592,593	32,794,805		1,223,993,765	1.4	1,209,375,734	1.4	1,223,993,765	XXX
13.4 NAIC 4	37,751,009	503,395,340	196,780,950	11,636,748	16,376,730		765,940,777	0.9	829,498,021	1.0	765,940,777	XXX
13.5 NAIC 5	7,690,597	38,700,226	1,611,393	49,830			48,052,046	0.1	43,307,338	0.1	48,052,046	XXX
13.6 NAIC 6	253,812	15					253,827	0.0	9,906,729	0.0	253,827	XXX
13.7 Totals	4,243,364,578	16,153,867,627	17,437,974,903	9,709,654,582	6,406,155,009	50,582,371	54,001,599,070	62.1	52,168,716,768	61.8	54,001,599,070	XXX
13.8 Line 13.7 as a % of Col. 7	7.9	29.9	32.3	18.0	11.9	0.1	100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	4.9	18.6	20.1	11.2	7.4	0.1	62.1	XXX	XXX	XXX	62.1	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 NAIC 1	1,473,663,051	5,672,874,195	5,793,546,085	2,266,726,943	2,166,316,462		17,373,126,736	20.0	17,125,267,972	20.3	XXX	17,373,126,736
14.2 NAIC 2	917,840,885	3,557,571,542	6,578,055,586	1,845,199,806	249,033,475		13,147,701,294	15.1	12,868,938,315	15.2	XXX	13,147,701,294
14.3 NAIC 3	66,266,970	572,620,990	581,200,254	12,100,088			1,232,188,302	1.4	1,134,516,279	1.3	XXX	1,232,188,302
14.4 NAIC 4	33,184,581	428,883,668	479,371,621	13,349,480	3,553,000		958,342,350	1.1	892,459,883	1.1	XXX	958,342,350
14.5 NAIC 5	16,780,053	99,760,930	26,952,615	797,231	1,013,360		145,304,189	0.2	221,966,925	0.3	XXX	145,304,189
14.6 NAIC 6	3,471,905	12,198,918	20,296,740	6,231,423			42,198,986	0.0	38,535,022	0.0	XXX	42,198,986
14.7 Totals	2,511,207,445	10,343,910,243	13,479,422,901	4,144,404,971	2,419,916,297		32,898,861,857	37.9	32,281,684,396	38.2	XXX	32,898,861,857
14.8 Line 14.7 as a % of Col. 7	7.6	31.4	41.0	12.6	7.4		100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	2.9	11.9	15.5	4.8	2.8		37.9	XXX	XXX	XXX	XXX	37.9

(a) Includes \$ 12,184,268,624 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 978,738,531 current year of bonds with Z designations, \$ 1,897,876,658 prior year of bonds with Z designations and \$ 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 \$ 7,931,982 current year of bonds with 5GI designations, \$ 53,951,612 prior year of bonds with 5\* or 5GI designations and \$ 28,733,759 current year, \$ 5,722,194 prior year of bonds with 6\* designations. "5GI" 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 \$ 1,553,186,524 ; NAIC 2 \$ 425,422,788 ; NAIC 3 \$ ; NAIC 4 \$ 135,289 ; NAIC 5 \$ 2,156,306 ; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2018 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.1 Issuer Obligations	1,012,531,173	429,390,599	89,547,499	4,686,225	208,441,154	XXX	1,744,596,650	2.0	1,799,715,654	2.1	1,733,163,562	11,433,088
1.2 Residential Mortgage-Backed Securities	46,548,165	247,755,007	339,821,729	567,083,460	72,695,641	XXX	1,273,904,002	1.5	1,328,055,692	1.6	1,273,904,002	
1.3 Commercial Mortgage-Backed Securities	158,770,688	838,362,495	1,199,242,415	1,160,641,346	195,249,374	XXX	3,552,266,318	4.1	3,687,024,042	4.4	3,552,266,319	(1)
1.4 Other Loan-Backed and Structured Securities	45,031,579	66,846,547	24,608,043	7,170,332		XXX	143,656,501	0.2	198,640,710	0.2	119,850,286	23,806,215
1.5 Totals	1,262,881,605	1,582,354,648	1,653,219,686	1,739,581,363	476,386,169	XXX	6,714,423,471	7.7	7,013,436,098	8.3	6,679,184,169	35,239,302
<b>2. All Other Governments</b>												
2.1 Issuer Obligations	46,524,176	183,417,998	43,699,698	32,873,656	7,930,673	XXX	314,446,201	0.4	304,403,110	0.4	294,119,317	20,326,884
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	46,524,176	183,417,998	43,699,698	32,873,656	7,930,673	XXX	314,446,201	0.4	304,403,110	0.4	294,119,317	20,326,884
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
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						
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
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						
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.1 Issuer Obligations	63,071,537	529,994,816	333,410,607	1,583,908,913	2,694,854,006	XXX	5,205,239,879	6.0	4,722,817,013	5.6	5,151,478,149	53,761,730
5.2 Residential Mortgage-Backed Securities	350,827,784	1,253,925,853	1,760,492,710	3,066,861,573	373,516,531	XXX	6,805,624,451	7.8	7,240,692,550	8.6	6,805,624,451	
5.3 Commercial Mortgage-Backed Securities	80,797,204	205,395,335	1,146,326,847	1,969,622,427	37,370,010	XXX	3,439,511,823	4.0	2,700,580,719	3.2	3,435,894,482	3,617,341
5.4 Other Loan-Backed and Structured Securities		309,827				XXX	309,827	0.0	361,104	0.0		309,827
5.5 Totals	494,696,525	1,989,625,831	3,240,230,164	6,620,392,913	3,105,740,547	XXX	15,450,685,980	17.8	14,664,451,386	17.4	15,392,997,082	57,688,898
<b>6. Industrial and Miscellaneous</b>												
6.1 Issuer Obligations	3,995,474,400	18,039,106,203	16,802,442,143	4,633,770,113	4,779,830,228	XXX	48,250,623,087	55.5	47,019,697,268	55.7	26,870,407,816	21,380,215,271
6.2 Residential Mortgage-Backed Securities	117,800,977	334,928,140	230,147,641	320,630,428	84,470,644	XXX	1,087,977,830	1.3	970,707,902	1.1	447,655,429	640,322,401
6.3 Commercial Mortgage-Backed Securities	268,055,397	1,458,400,961	4,124,775,787	27,039	91,527,325	XXX	5,942,786,509	6.8	5,531,819,418	6.6	4,088,373,498	1,854,413,011
6.4 Other Loan-Backed and Structured Securities	553,578,589	2,786,748,763	2,763,452,951	506,784,041	280,185,720	XXX	6,890,750,064	7.9	7,071,109,931	8.4	178,279,387	6,712,470,677
6.5 Totals	4,934,909,363	22,619,184,067	23,920,818,522	5,461,211,621	5,236,013,917	XXX	62,172,137,490	71.5	60,593,334,519	71.8	31,584,716,130	30,587,421,360
<b>7. Hybrid Securities</b>												
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						
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 Issuer Obligations			1,908,690,804			XXX	1,908,690,804	2.2	1,874,776,048	2.2		1,908,690,804
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			1,908,690,804			XXX	1,908,690,804	2.2	1,874,776,048	2.2		1,908,690,804

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>9. SVO Identified Funds</b>												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	50,582,371	50,582,371	0.1			50,582,371	
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.3 Totals	XXX	XXX	XXX	XXX	XXX	50,582,371	50,582,371	0.1			50,582,371	
<b>10. Bank Loans</b>												
10.1 Bank Loans - Issued						XXX			XXX	XXX		
10.2 Bank Loans - Acquired	15,560,354	123,195,326	150,738,930			XXX	289,494,610	0.3	XXX	XXX		289,494,610
10.3 Totals	15,560,354	123,195,326	150,738,930			XXX	289,494,610	0.3	XXX	XXX		289,494,610
<b>11. Total Bonds Current Year</b>												
11.1 Issuer Obligations	5,117,601,286	19,181,909,616	19,177,790,751	6,255,238,907	7,691,056,061	XXX	57,423,596,621	66.1	XXX	XXX	34,049,168,844	23,374,427,777
11.2 Residential Mortgage-Backed Securities	515,176,926	1,836,609,000	2,330,462,080	3,954,575,461	530,682,816	XXX	9,167,506,283	10.5	XXX	XXX	8,527,183,882	640,322,401
11.3 Commercial Mortgage-Backed Securities	507,623,289	2,502,158,791	6,470,345,049	3,130,290,812	324,146,709	XXX	12,934,564,650	14.9	XXX	XXX	11,076,534,299	1,858,030,351
11.4 Other Loan-Backed and Structured Securities	598,610,168	2,853,905,137	2,788,060,994	513,954,373	280,185,720	XXX	7,034,716,392	8.1	XXX	XXX	298,129,673	6,736,586,719
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	50,582,371	50,582,371	0.1	XXX	XXX	50,582,371	
11.6 Bank Loans	15,560,354	123,195,326	150,738,930			XXX	289,494,610	0.3	XXX	XXX		289,494,610
11.7 Totals	6,754,572,023	26,497,777,870	30,917,397,804	13,854,059,553	8,826,071,306	50,582,371	86,900,460,927	100.0	XXX	XXX	54,001,599,069	32,898,861,858
11.8 Line 11.7 as a % of Col. 7	7.8	30.5	35.6	15.9	10.2	0.1	100.0	XXX	XXX	XXX	62.1	37.9
<b>12. Total Bonds Prior Year</b>												
12.1 Issuer Obligations	4,426,584,633	17,321,412,724	20,224,057,695	6,574,576,882	7,174,777,159	XXX	XXX	XXX	55,721,409,093	66.0	32,801,639,881	22,919,769,212
12.2 Residential Mortgage-Backed Securities	703,513,909	2,159,232,647	2,264,465,878	3,680,539,987	731,703,723	XXX	XXX	XXX	9,539,456,144	11.3	9,144,544,064	394,912,080
12.3 Commercial Mortgage-Backed Securities	410,278,143	2,388,687,990	5,889,369,744	2,949,122,105	281,966,197	XXX	XXX	XXX	11,919,424,179	14.1	9,873,658,656	2,045,765,523
12.4 Other Loan-Backed and Structured Securities	619,036,541	3,139,719,619	2,458,577,672	733,908,647	318,869,266	XXX	XXX	XXX	7,270,111,745	8.6	348,874,170	6,921,237,575
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12.6 Bank Loans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12.7 Totals	6,159,413,226	25,009,052,980	30,836,470,989	13,938,147,621	8,507,316,345	XXX	XXX	XXX	84,450,401,161	100.0	52,168,716,771	32,281,684,390
12.8 Line 12.7 as a % of Col. 9	7.3	29.6	36.5	16.5	10.1		XXX	XXX	100.0	XXX	61.8	38.2
<b>13. Total Publicly Traded Bonds</b>												
13.1 Issuer Obligations	3,434,740,269	12,700,879,457	9,483,271,128	2,810,758,619	5,619,519,371	XXX	34,049,168,844	39.2	32,801,639,881	38.8	34,049,168,844	XXX
13.2 Residential Mortgage-Backed Securities	463,743,496	1,672,267,053	2,193,864,720	3,748,812,134	448,496,479	XXX	8,527,183,882	9.8	9,144,544,064	10.8	8,527,183,882	XXX
13.3 Commercial Mortgage-Backed Securities	269,603,980	1,656,341,895	5,715,532,790	3,130,263,773	304,791,861	XXX	11,076,534,299	12.7	9,873,658,656	11.7	11,076,534,299	XXX
13.4 Other Loan-Backed and Structured Securities	75,276,833	124,379,221	45,306,266	19,820,056	33,347,298	XXX	298,129,674	0.3	348,874,170	0.4	298,129,674	XXX
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	50,582,371	50,582,371	0.1	XXX	XXX	50,582,371	XXX
13.6 Bank Loans						XXX			XXX	XXX		XXX
13.7 Totals	4,243,364,578	16,153,867,626	17,437,974,904	9,709,654,582	6,406,155,009	50,582,371	54,001,599,070	62.1	52,168,716,771	61.8	54,001,599,070	XXX
13.8 Line 13.7 as a % of Col. 7	7.9	29.9	32.3	18.0	11.9	0.1	100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	4.9	18.6	20.1	11.2	7.4	0.1	62.1	XXX	XXX	XXX	62.1	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 Issuer Obligations	1,682,861,017	6,481,030,159	9,694,519,623	3,444,480,288	2,071,536,690	XXX	23,374,427,777	26.9	22,919,769,212	27.1	XXX	23,374,427,777
14.2 Residential Mortgage-Backed Securities	51,433,430	164,341,947	136,597,360	205,763,327	82,186,337	XXX	640,322,401	0.7	394,912,080	0.5	XXX	640,322,401
14.3 Commercial Mortgage-Backed Securities	238,019,309	845,816,896	754,812,259	27,039	19,354,848	XXX	1,858,030,351	2.1	2,045,765,523	2.4	XXX	1,858,030,351
14.4 Other Loan-Backed and Structured Securities	523,333,335	2,729,525,916	2,742,754,728	494,134,317	246,838,422	XXX	6,736,586,718	7.8	6,921,237,575	8.2	XXX	6,736,586,718
14.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
14.6 Bank Loans	15,560,354	123,195,326	150,738,930			XXX	289,494,610	0.3	XXX	XXX	XXX	289,494,610
14.7 Totals	2,511,207,445	10,343,910,244	13,479,422,900	4,144,404,971	2,419,916,297		32,898,861,857	37.9	32,281,684,390	38.2	XXX	32,898,861,857
14.8 Line 14.7 as a % of Col. 7	7.6	31.4	41.0	12.6	7.4		100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	2.9	11.9	15.5	4.8	2.8		37.9	XXX	XXX	XXX	XXX	37.9

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

**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 .....	14,764,407	14,764,407			
2. Cost of short-term investments acquired .....	184,731,518	184,731,518			
3. Accrual of discount .....	109,203	109,203			
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....	205	205			
6. Deduct consideration received on disposals .....	191,227,187	191,227,187			
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) .....	8,378,146	8,378,146			
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)	8,378,146	8,378,146			

(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)	127,690,062
2.	Cost paid/(consideration received) on additions:	
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	44,214,029
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	44,214,029
3.	Unrealized valuation increase/(decrease):	
3.1	Section 1, Column 17	166,623,523
3.2	Section 2, Column 19	(3,615,945)
4.	Total gain (loss) on termination recognized, Section 2, Column 22	(10,311,710)
5.	Considerations received/(paid) on terminations, Section 2, Column 15	(10,311,710)
6.	Amortization:	
6.1	Section 1, Column 19	(20,326,179)
6.2	Section 2, Column 21	(438,158)
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)	314,147,332
10.	Deduct nonadmitted assets	
11.	Statement value at end of current period (Line 9 minus Line 10)	314,147,332

**SCHEDULE DB - PART B - VERIFICATION**

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	13,023
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	(37,429)
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	265,460
3.14	Section 1, Column 18, prior year	63,149
		202,311
		202,311
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	265,460
3.24	Section 1, Column 19, prior year	63,149
		202,311
		202,311
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)	(510,300)
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)	(510,300)
		(510,300)
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)	(24,406)
7.	Deduct total nonadmitted amounts	
8.	Statement value at end of current period (Line 6 minus Line 7)	(24,406)

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.....	314,147,232
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance .....	(24,406)
3. Total (Line 1 plus Line 2) .....	314,122,826
4. Part D, Section 1, Column 5 .....	418,065,628
5. Part D, Section 1, Column 6 .....	(103,942,803)
6. Total (Line 3 minus Line 4 minus Line 5) .....	.....
	Fair Value Check
7. Part A, Section 1, Column 16 .....	316,377,314
8. Part B, Section 1, Column 13 .....	(24,406)
9. Total (Line 7 plus Line 8) .....	316,352,908
10. Part D, Section 1, Column 8 .....	420,295,711
11. Part D, Section 1, Column 9 .....	(103,942,803)
12. Total (Line 9 minus Line 10 minus Line 11) .....	.....
	Potential Exposure Check
13. Part A, Section 1, Column 21 .....	85,863,668
14. Part B, Section 1, Column 20 .....	198,279
15. Part D, Section 1, Column 11 .....	86,061,947
16. Total (Line 13 plus Line 14 minus Line 15) .....	.....

**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	2,280,028,575	2,136,377,366	131,604,842	12,046,367
2. Cost of cash equivalents acquired .....	83,606,617,595	73,881,658,413	9,095,628,705	629,330,477
3. Accrual of discount .....	20,212,484	20,212,484		
4. Unrealized valuation increase (decrease) .....				
5. Total gain (loss) on disposals .....	(10,057)	(10,057)		
6. Deduct consideration received on disposals .....	83,850,653,807	74,065,715,440	9,153,412,872	631,525,495
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) .....	2,056,194,790	1,972,522,766	73,820,675	9,851,349
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	2,056,194,790	1,972,522,766	73,820,675	9,851,349

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