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LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2018

OF THE CONDITION AND AFFAIRS OF THE

New York Life Insurance Company

NAIC Group Code 0826, 0826 NAIC Company Code 66915 Employer's ID No.13-5582869

Organized under the Laws of New York, State of Domicile or Port of Entry NY, Country of Domicile United States of America

Table with 2 columns: INCORPORATED/ORGANIZED MAY 21, 1841 and COMMENCED BUSINESS APRIL 12, 1845*. Rows include Statutory Home Office, Main Administrative Office, Mail Address, etc.

EXECUTIVE OFFICERS

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

JOHN YONG KIM, President

SHEILA KEARNEY DAVIDSON, Executive Vice President, Chief Legal Officer and General Counsel

CRAIG LAWRENCE DESANTO #, Executive Vice President

JOHN THOMAS FLEURANT, Executive Vice President and Chief Financial Officer

MATTHEW MARTIN GROVE #, Executive Vice President

ANTHONY RAMSEY MALLOY #, Executive Vice President and Chief Investment Officer

PATRICIA BARBARI, Senior Vice President and General Auditor

ROBERT MICHAEL GARDNER, Senior Vice President and Contoller

THOMAS ALEXANDER HENDRY, Senior Vice President and Treasurer

YIE-HSIN HUNG, Senior Vice President

MARK JEROME MADGETT, Senior Vice President and Head of Agency

AMY MILLER, Senior Vice President, Deputy General Counsel and Secretary

KATHERINE ROCHE O'BRIEN, Senior Vice President and Chief Human Resources Officer

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

DIRECTORS

- BETTY CARRAWAY ALEWINE, RALPH DE LA VEGA, DONNA HAAG KINNAIRD, THOMAS CLAYTON SCHIEVELBEIN, MICHELE GROSS BUCK, MARK LAWRENCE FEIDLER, THEODORE ALEXANDER MATHAS, EDWARD DANIEL SHIRLEY, ROBERT BARBER CARTER, CHRISTINA ALBEHDINA GOLD, SIDNEY THOMAS MOSER, GERALD BERNARD SMITH

State of New York } SS, County of New York

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom 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 #, Chairman of the Board, President and Chief Executive Officer

Signature of John Thomas Fleurant, Executive Vice President and Chief Financial Officer

Signature of Joel Martin Steinberg, Senior Vice President, Chief Risk Officer and Chief Actuary

Signature of Robert Michael Gardner, Senior Vice President and Contoller

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 21 day of February 2019

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

*The Company became licensed to sell life insurance in the state of New York on April 17, 1845.

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 COMPANY

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)	106,076,790,232		106,076,790,232	98,176,054,937
2. Stocks (Schedule D):				
2.1 Preferred stocks	65,090,535		65,090,535	70,678,440
2.2 Common stocks	10,252,633,292		10,252,633,292	10,736,656,403
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	16,456,480,729		16,456,480,729	14,530,685,038
3.2 Other than first liens	1,097,123,538		1,097,123,538	1,145,044,201
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	265,375,273		265,375,273	246,446,127
4.2 Properties held for the production of income (less \$ (340,825,713) encumbrances)	1,220,481,846		1,220,481,846	1,277,706,426
4.3 Properties held for sale (less \$ encumbrances)	163,200		163,200	215,968
5. Cash (\$ (174,427,028), Schedule E - Part 1), cash equivalents (\$ 2,993,820,782, Schedule E - Part 2) and short-term investments (\$ 15,621,072, Schedule DA)	2,835,014,826		2,835,014,826	2,420,436,061
6. Contract loans (including \$ 0 premium notes)	11,210,150,479	1,653,964	11,208,496,515	10,876,789,036
7. Derivatives (Schedule DB)	648,426,440		648,426,440	586,797,630
8. Other invested assets (Schedule BA)	9,674,059,981	93,369,985	9,580,689,996	9,456,949,169
9. Receivables for securities	3,191,281		3,191,281	16,265,272
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets	86,646,519		86,646,519	95,188,134
12. Subtotals, cash and invested assets (Lines 1 to 11)	159,891,628,171	95,023,949	159,796,604,222	149,635,912,842
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	1,493,738,685		1,493,738,685	1,285,130,050
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	227,661,883	5,545,755	222,116,128	260,513,581
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	1,715,454,825		1,715,454,825	1,689,713,482
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	50,681,889		50,681,889	19,226,586
16.2 Funds held by or deposited with reinsured companies				4,014,885,328
16.3 Other amounts receivable under reinsurance contracts	20,937,397		20,937,397	29,688,665
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				386,917,534
18.2 Net deferred tax asset	1,490,774,176		1,490,774,176	1,092,975,561
19. Guaranty funds receivable or on deposit	5,640,695		5,640,695	7,247,807
20. Electronic data processing equipment and software	449,494,576	414,546,771	34,947,805	26,632,690
21. Furniture and equipment, including health care delivery assets (\$)	208,814,436	208,814,436		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	70,680,131		70,680,131	322,196,590
24. Health care (\$) and other amounts receivable	31,861,282	31,861,282		
25. Aggregate write-ins for other than invested assets	5,444,265,791	763,050,934	4,681,214,857	4,640,725,508
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	171,101,633,937	1,518,843,127	169,582,790,810	163,411,766,224
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	10,453,433,567		10,453,433,567	13,353,781,465
28. Total (Lines 26 and 27)	181,555,067,504	1,518,843,127	180,036,224,377	176,765,547,689
DETAILS OF WRITE-INS				
1101. Derivatives-collateral assets	86,646,519		86,646,519	94,743,808
1102. Investment receivable				444,326
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	86,646,519		86,646,519	95,188,134
2501. Amounts receivable on corporate owned life insurance	4,390,318,240		4,390,318,240	4,343,004,085
2502. Interest in annuity contracts	145,260,205		145,260,205	149,260,246
2503. Unearned reinsurance premium recoverable	76,750,068		76,750,068	73,554,597
2598. Summary of remaining write-ins for Line 25 from overflow page	831,937,278	763,050,934	68,886,344	74,906,580
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	5,444,265,791	763,050,934	4,681,214,857	4,640,725,508

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 105,378,661,292 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 449,330,686 Modco Reserve)	105,378,661,292	103,309,080,415
2. Aggregate reserve for accident and health contracts (including \$ 503,177,819 Modco Reserve)	4,137,322,339	3,892,245,008
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	21,908,898,645	17,922,307,444
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	718,673,049	761,892,659
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	28,494,049	23,954,707
5. Policyholders' dividends \$ 21,786,543 and coupons \$ due and unpaid (Exhibit 4, Line 10)	21,786,543	23,911,076
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ 132,777 Modco)	1,889,118,718	1,873,399,765
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 \$ 70,405 discount; including \$ 1,894,248 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	97,743,779	91,084,956
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		29,349,017
9.3 Other amounts payable on reinsurance, including \$ 36,290,000 assumed and \$ 5,376,292 ceded	41,666,292	53,157,625
9.4 Interest maintenance reserve (IMR, Line 6)	534,590,044	657,538,647
10. Commissions to agents due or accrued-life and annuity contracts \$ 15,560,166 accident and health \$ 3,455,674 and deposit-type contract funds \$	19,015,840	17,784,844
11. Commissions and expense allowances payable on reinsurance assumed	3,784,000	14,281,763
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	2,065,155,417	2,027,669,145
13. Transfers to Separate Accounts due or accrued (net) (including \$ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	2,162,776	4,321,707
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	29,209,446	22,074,474
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	40,671,969	2,138,904
15.2 Net deferred tax liability		
16. Unearned investment income	580,299	2,193,540
17. Amounts withheld or retained by company as agent or trustee	1,116,692,470	1,054,531,210
18. Amounts held for agents' account, including \$ 32,199,660 agents' credit balances	32,199,660	29,616,147
19. Remittances and items not allocated	254,116,621	282,029,077
20. Net adjustment in assets and liabilities due to foreign exchange rates	34,030,962	26,614,626
21. Liability for benefits for employees and agents if not included above	338,139,997	363,041,001
22. Borrowed money \$ 500,534,271 and interest thereon \$ 0	500,534,271	496,476,848
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	2,593,993,510	2,651,609,526
24.02 Reinsurance in unauthorized and certified (\$) companies	3,710,856	1,144,062
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	32,568,668	37,051,781
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance	4,047,937,587	4,227,539,196
24.08 Derivatives	342,123,114	322,903,145
24.09 Payable for securities	104,299,843	323,355,607
24.10 Payable for securities lending	652,922,650	678,959,507
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	1,605,515,738	1,831,558,399
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	148,576,320,444	143,054,815,828
27. From Separate Accounts Statement	10,453,433,567	13,353,781,465
28. Total liabilities (Lines 26 and 27)	159,029,754,011	156,408,597,293
29. Common capital stock		
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes	1,993,633,128	1,993,230,795
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)		
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	19,012,837,238	18,363,719,601
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 \$ 0 in Separate Accounts Statement)	21,006,470,366	20,356,950,396
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	21,006,470,366	20,356,950,396
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	180,036,224,377	176,765,547,689
DETAILS OF WRITE-INS		
2501. Special reserves on certain group policies	447,425,937	345,527,386
2502. Unfunded pension obligations for employees and agents	367,376,067	574,171,210
2503. Derivatives-collateral liability	321,060,668	328,700,964
2598. Summary of remaining write-ins for Line 25 from overflow page	469,653,066	583,158,839
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,605,515,738	1,831,558,399
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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)	17,084,340,532	15,070,047,907
2. Considerations for supplementary contracts with life contingencies	817,722	928,840
3. Net investment income (Exhibit of Net Investment Income, Line 17)	7,234,101,063	6,603,475,767
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	103,636,530	104,765,354
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	36,025,357	35,359,752
7. Reserve adjustments on reinsurance ceded	(91,433,574)	(70,849,471)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	35,374,913	12,048,147
8.2 Charges and fees for deposit-type contracts	37,780,323	72,209,702
8.3 Aggregate write-ins for miscellaneous income	(3,810,779,938)	505,267,141
9. Total (Lines 1 to 8.3)	20,629,862,928	22,333,253,139
10. Death benefits	3,939,870,210	3,944,277,989
11. Matured endowments (excluding guaranteed annual pure endowments)	17,948,714	17,890,571
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	1,279,577,153	1,215,286,229
13. Disability benefits and benefits under accident and health contracts	256,554,689	241,353,325
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	7,885,886,698	6,548,627,203
16. Group conversions	18,744,041	19,252,233
17. Interest and adjustments on contract or deposit-type contract funds	476,034,332	364,858,711
18. Payments on supplementary contracts with life contingencies	6,401,690	4,052,862
19. Increase in aggregate reserves for life and accident and health contracts	2,079,033,291	4,600,376,591
20. Totals (Lines 10 to 19)	15,960,050,818	16,955,975,714
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	507,865,282	488,358,468
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	39,829,966	105,023,091
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	2,496,849,460	2,338,094,448
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	246,836,997	230,759,103
25. Increase in loading on deferred and uncollected premiums	(4,320,654)	7,653,355
26. Net transfers to or (from) Separate Accounts net of reinsurance	(1,706,085,016)	(981,483,203)
27. Aggregate write-ins for deductions	271,272,123	281,918,542
28. Totals (Lines 20 to 27)	17,812,298,976	19,426,299,518
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	2,817,563,952	2,906,953,621
30. Dividends to policyholders	1,974,316,854	1,958,311,333
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	843,247,098	948,642,288
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(441,825,325)	(622,079,846)
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)	1,285,072,423	1,570,722,134
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (28,886,725) (excluding taxes of \$ (5,914,372) transferred to the IMR)	(74,713,710)	(90,858,697)
35. Net income (Line 33 plus Line 34)	1,210,358,713	1,479,863,437
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	20,356,950,396	20,107,561,106
37. Net income (Line 35)	1,210,358,713	1,479,863,437
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 13,086,272	(500,467,242)	896,067,511
39. Change in net unrealized foreign exchange capital gain (loss)	(49,884,679)	(53,350,746)
40. Change in net deferred income tax	(92,922,231)	(1,522,871,560)
41. Change in nonadmitted assets	(208,995,148)	412,892,521
42. Change in liability for reinsurance in unauthorized and certified companies	(2,566,793)	1,304,576
43. Change in reserve on account of change in valuation basis, (increase) or decrease	(235,624,931)	(313,809,431)
44. Change in asset valuation reserve	57,616,016	(476,142,030)
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		(8,050,052)
47. Other changes in surplus in Separate Accounts Statement		(5,874,558)
48. Change in surplus notes	402,333	402,333
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		
53. Aggregate write-ins for gains and losses in surplus	471,603,932	(161,042,710)
54. Net change in capital and surplus for the year (Lines 37 through 53)	649,519,970	249,389,291
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	21,006,470,366	20,356,950,396
DETAILS OF WRITE-INS		
08.301. Sundries	75,122,530	316,760,396
08.302. Adjustment in funds withheld	(3,885,902,468)	188,506,745
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)	(3,810,779,938)	505,267,141
2701. Adjustment in funds withheld	149,179,520	157,706,789
2702. Change in special reserves on certain group policies	101,898,550	38,846,137
2703. Interest on benefit plans for employees and agents	10,259,103	67,491,838
2798. Summary of remaining write-ins for Line 27 from overflow page	9,934,950	17,873,778
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	271,272,123	281,918,542
5301. Change in overfunded pension plan asset	225,655,857	(701,788,305)
5302. Change in liability for pension benefits	206,795,143	636,769,457
5303. Change in liability for postretirement benefits	41,243,651	(94,204,889)
5398. Summary of remaining write-ins for Line 53 from overflow page	(2,090,719)	(1,818,973)
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	471,603,932	(161,042,710)

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	17,086,835,311	14,996,705,331
2. Net investment income	6,300,993,097	6,232,706,103
3. Miscellaneous income	248,841,013	448,595,007
4. Total (Lines 1 through 3)	23,636,669,421	21,678,006,441
5. Benefit and loss related payments	13,672,729,169	12,219,315,598
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(1,702,385,477)	(991,191,870)
7. Commissions, expenses paid and aggregate write-ins for deductions	2,747,644,933	2,684,601,461
8. Dividends paid to policyholders	1,963,744,030	1,938,012,180
9. Federal and foreign income taxes paid (recovered) net of \$ 13,667,446 tax on capital gains (losses)	(862,800,466)	(196,823,590)
10. Total (Lines 5 through 9)	15,818,932,189	15,653,913,779
11. Net cash from operations (Line 4 minus Line 10)	7,817,737,232	6,024,092,662
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	14,093,937,742	13,202,303,882
12.2 Stocks	1,150,532,049	1,119,787,457
12.3 Mortgage loans	1,986,556,844	1,679,532,270
12.4 Real estate	181,716,102	27,837,770
12.5 Other invested assets	1,549,290,000	1,308,062,695
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	297,142	2,989,180
12.7 Miscellaneous proceeds	10,374,118	(192,223,300)
12.8 Total investment proceeds (Lines 12.1 to 12.7)	18,972,703,997	17,148,289,954
13. Cost of investments acquired (long-term only):		
13.1 Bonds	21,839,619,964	17,658,795,303
13.2 Stocks	1,253,547,697	1,331,982,436
13.3 Mortgage loans	3,880,701,427	2,542,208,714
13.4 Real estate	24,892,865	401,081,096
13.5 Other invested assets	1,959,974,677	1,545,450,864
13.6 Miscellaneous applications	209,643,186	
13.7 Total investments acquired (Lines 13.1 to 13.6)	29,168,379,816	23,479,518,413
14. Net increase (decrease) in contract loans and premium notes	332,014,846	280,523,405
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(10,527,690,665)	(6,611,751,864)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds	4,057,423	(6,751,150)
16.4 Net deposits on deposit-type contracts and other insurance liabilities	3,729,110,300	1,106,334,825
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(608,635,525)	(1,080,442,304)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	3,124,532,198	19,141,371
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	414,578,765	(568,517,831)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,420,436,061	2,988,953,892
19.2 End of year (Line 18 plus Line 19.1)	2,835,014,826	2,420,436,061

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

20.0001. Transfer/exchange of bond investment to bond investment	733,440,659	651,783,750
20.0002. Depreciation/amortization on fixed assets	202,640,520	154,259,173
20.0003. Transfer of other invested assets to real estate	158,124,184	
20.0004. Transfer between other invested assets	142,224,663	128,529,986
20.0005. Capitalized interest on bonds/payment in kind	115,179,362	114,999,323
20.0006. Transfer of equity to charitable organizations	100,001,341	15,000,117
20.0007. Transfer of bonds to other invested assets	86,590,903	27,766,643
20.0008. Capital contribution to affiliated other invested asset	37,608,758	
20.0009. Merger/spinoff/exchange/conversion/transfer of equity investment to equity investment	26,778,594	40,313,819
20.0010. Exchange/conversion of bond investment to equity investment	16,619,167	48,812,479
20.0011. Low income housing tax credit future commitments	9,412,579	20,649,512
20.0012. Other invested assets stock distribution	3,571,164	2,639,520
20.0013. Transfer of bond to short term investment	3,466,929	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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

20.0014. Capitalized deferred interest on mortgage loans	1,494,914	20,164,865
20.0015. Dividend reinvestment of equities/payment in kind	602,300	172,204
20.0016. Transfer of equity investment to other invested asset	321,758	
20.0017. Transfer from real estate to other invested assets		392,536,599
20.0018. Bond to be announced commitments-purchased/sold		212,038,773
20.0019. Transfer of mortgage loan to other invested assets		38,188,318
20.0020. Dividend distribution from affiliated other invested asset		9,843,881

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
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)	
1. Premiums and annuity considerations for life and accident and health contracts	17,084,340,532		7,771,612,970	253,621,736			2,560,942,752	5,913,526,588	287,925,830		296,710,656
2. Considerations for supplementary contracts with life contingencies	817,722				817,722						
3. Net investment income	7,234,101,063		4,845,314,640	444,903,069	4,236,865		167,879,663	1,545,712,045	30,621,933		195,432,848
4. Amortization of Interest Maintenance Reserve (IMR)	103,636,530		70,302,723	15,069,385	26,669		856,691	11,166,708	235,578		5,978,776
5. Separate Accounts net gain from operations excluding unrealized gains or losses											
6. Commissions and expense allowances on reinsurance ceded	36,025,357		34,721,223				229,160				1,074,974
7. Reserve adjustments on reinsurance ceded	(91,433,574)		(19,554,108)								(71,879,466)
8. Miscellaneous Income:											
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	35,374,913		(706)					35,375,619			
8.2 Charges and fees for deposit-type contracts	37,780,323							37,780,323			
8.3 Aggregate write-ins for miscellaneous income	(3,810,779,938)		(3,777,945,526)	427,474	149,716		1,418,256	(33,575,572)	159,552		(1,724,456)
9. Totals (Lines 1 to 8.3)	20,629,862,928		8,924,451,216	714,021,664	5,230,972		2,731,326,522	7,509,985,711	318,942,893		425,593,332
10. Death benefits	3,939,870,210		2,391,053,942				1,548,816,268				
11. Matured endowments (excluding guaranteed annual pure endowments)	17,948,714		17,842,653				106,061				
12. Annuity benefits	1,279,577,153			578,396,338				701,180,815			
13. Disability benefits and benefits under accident and health contracts	256,554,689		40,792,960				6,748,872		101,577,365		107,435,492
14. Coupons, guaranteed annual pure endowments and similar benefits											
15. Surrender benefits and withdrawals for life contracts	7,885,886,698		2,344,102,527	1,205,185			41,146,728	5,499,432,258			
16. Group conversions	18,744,041		19,557,693				(813,652)				
17. Interest and adjustments on contract or deposit-type contract funds	476,034,332		82,696,584	2,731,661	3,475,681		4,680,696	382,349,123	90,720		9,867
18. Payments on supplementary contracts with life contingencies	6,401,690				6,401,690						
19. Increase in aggregate reserves for life and accident and health contracts	2,079,033,291		(790,120,336)	306,690,979	(500,523)		498,525,639	2,016,108,843	24,085,182		24,243,507
20. Totals (Lines 10 to 19)	15,960,050,818		4,105,926,023	889,024,163	9,376,848		2,099,210,612	8,599,071,039	125,753,267		131,688,866
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	507,865,282		415,313,414	8,151,107			22,542,678	23,553,515	20,811,547		17,493,021
22. Commissions and expense allowances on reinsurance assumed	39,829,966		39,829,966								
23. General insurance expenses	2,496,849,460		1,758,420,288	26,192,137	1,679,657		425,416,010	162,459,795	41,563,438		81,118,135
24. Insurance taxes, licenses and fees, excluding federal income taxes	246,836,997		186,676,448	2,097,927	23,436		40,391,209	4,807,330	3,639,313		9,201,334
25. Increase in loading on deferred and uncollected premiums	(4,320,654)		741,314				(5,061,968)				
26. Net transfers to or (from) Separate Accounts net of reinsurance	(1,706,085,016)		386,602					(1,706,471,618)			
27. Aggregate write-ins for deductions	271,272,123		170,283,270	73,617	18,377		21,685,529	917,017	77,974,018		320,295
28. Totals (Lines 20 to 27)	17,812,298,976		6,677,577,325	925,538,951	11,098,318		2,604,184,070	7,084,337,078	269,741,583		239,821,651
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	2,817,563,952		2,246,873,891	(211,517,287)	(5,867,346)		127,142,452	425,648,633	49,201,310		185,771,681
30. Dividends to policyholders	1,974,316,854		1,829,419,504	6,557,512			103,929,401	4,967	34,203,097		202,373
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	843,247,098		417,454,387	(218,074,799)	(5,867,346)		23,213,051	425,643,666	14,998,213		185,569,308
32. Federal income taxes incurred (excluding tax on capital gains)	(441,825,325)		(467,921,268)	3,268,053	(527,634)		38,519,206	28,266,211	(481,782)		(43,011,336)
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)	1,285,072,423		885,375,655	(221,342,852)	(5,339,712)		(15,306,155)	397,377,455	15,479,995		228,580,644
DETAILS OF WRITE-INS											
08.301. Sundries	75,122,530		107,956,942	427,474	149,716		1,418,256	(33,575,572)	159,552		(1,724,456)
08.302. Adjustment in funds withheld	(3,885,902,468)		(3,885,902,468)								
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)	(3,810,779,938)		(3,777,945,526)	427,474	149,716		1,418,256	(33,575,572)	159,552		(1,724,456)
2701. Adjustment in funds withheld	149,179,520		149,179,520								
2702. Change in special reserves on certain group policies	101,898,550		2,156,674				21,551,191		77,955,271		235,414
2703. Interest on benefit plans for employees and agents	10,259,103		9,068,376	65,334	18,349		121,306	885,839	17,329		82,570
2798. Summary of remaining write-ins for Line 27 from overflow page	9,934,950		9,878,700	8,283	28		13,032	31,178	1,418		2,311
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	271,272,123		170,283,270	73,617	18,377		21,685,529	917,017	77,974,018		320,295

(a) Includes the following amounts for FEGLI/SGLI: Line 1 424,320,714, Line 10 417,901,958, Line 16 (813,652), Line 23 4,862,922, Line 24 16,380

Line 26 Column 8 includes transfers, net of risk charges under certain separate account contracts of \$(5,934,157). Cumulative transfers from inception, net of risk charges, are \$(105,869,881). Corresponding amounts for certain Synthetic GIC contracts are \$(8,483,998) in 2018, and \$(67,862,209) since inception.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
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	103,309,080,416		75,711,880,573	8,424,540,298	10,582,414		3,120,444,682	16,041,632,449
2. Tabular net premiums or considerations	15,677,205,246		7,086,187,976	243,869,657	752,304		1,366,349,808	6,980,045,500
3. Present value of disability claims incurred	21,987,453		21,239,639		XXX		747,814	
4. Tabular interest	4,164,814,769		2,962,137,850	434,395,632	260,469		141,197,317	626,823,500
5. Tabular less actual reserve released	(14,173,478)		1,869,867	(29,849,599)	4,888,393		2,357,296	6,560,565
6. Increase in reserve on account of change in valuation basis	38,876,289						32,876,289	6,000,000
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)	(3,670,895,273)		(4,138,166,977)	200,000,000			288,499,710	(21,228,006)
8. Totals (Lines 1 to 7)	119,526,895,422		81,645,148,929	9,272,955,988	16,483,580		4,952,472,916	23,639,834,009
9. Tabular cost	4,291,294,131		3,325,025,547		XXX		966,268,584	
10. Reserves released by death	1,285,262,762		1,138,022,229	XXX	XXX		147,240,533	XXX
11. Reserves released by other terminations (net)	2,404,755,192		2,223,189,739	1,205,185			180,360,268	
12. Annuity, supplementary contract and disability payments involving life contingencies	6,791,518,788		37,151,186	540,519,528	6,401,690		6,756,920	6,200,689,464
13. Net transfers to or (from) Separate Accounts	(624,596,744)							(624,596,744)
14. Total Deductions (Lines 9 to 13)	14,148,234,129		6,723,388,701	541,724,713	6,401,690		1,300,626,305	5,576,092,720
15. Reserve December 31, current year	105,378,661,293		74,921,760,228	8,731,231,275	10,081,890		3,651,846,611	18,063,741,289

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 238,743,512	236,479,710
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 4,051,558,174	4,093,045,259
1.3 Bonds of affiliates	(a) 126,776,666	131,476,343
2.1 Preferred stocks (unaffiliated)	(b) 2,892,444	3,030,563
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	38,296,011	38,364,394
2.21 Common stocks of affiliates	600,000,000	600,000,000
3. Mortgage loans	(c) 706,509,620	711,230,899
4. Real estate	(d) 227,837,573	229,039,568
5. Contract loans	578,336,586	586,107,423
6. Cash, cash equivalents and short-term investments	(e) 34,891,440	34,997,579
7. Derivative instruments	(f) 50,912,388	19,643,891
8. Other invested assets	966,506,685	1,026,051,878
9. Aggregate write-ins for investment income	7,674,577	7,674,577
10. Total gross investment income	7,630,935,676	7,717,142,084
11. Investment expenses		(g) 255,871,051
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 22,597,771
13. Interest expense		(h) 153,409,684
14. Depreciation on real estate and other invested assets		(i) 50,760,182
15. Aggregate write-ins for deductions from investment income		402,333
16. Total deductions (Lines 11 through 15)		483,041,021
17. Net investment income (Line 10 minus Line 16)		7,234,101,063
DETAILS OF WRITE-INS		
0901. Miscellaneous sources	6,810,771	6,810,771
0902. Commitment fee	863,806	863,806
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	7,674,577	7,674,577
1501. Accrual of discount on surplus notes		402,333
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)		402,333

- (a) Includes \$ 480,415,746 accrual of discount less \$ 135,195,863 amortization of premium and less \$ 48,065,641 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ 3,742,344 accrual of discount less \$ 21,505,592 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ 73,359,793 for company's occupancy of its own buildings; and excludes \$ 9,794,416 interest on encumbrances.
- (e) Includes \$ 24,214,463 accrual of discount less \$ 2,335,929 amortization of premium and less \$ 12,642 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ 39,748,525 amortization of premium.
- (g) Includes \$ 359,717 investment expenses and \$ 924 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 126,250,000 interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 50,760,182 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	(65,017,275)	(46,773)	(65,064,048)		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	79,748,520	(48,441,805)	31,306,715	2,939,378	(167,851,222)
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	9,187,036	(2,969,569)	6,217,467	681,816	214,563
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	51,745,244	(6,202,811)	45,542,433	(156,048,589)	(2,021,806)
2.21 Common stocks of affiliates				(407,682,079)	
3. Mortgage loans	(1,221)		(1,221)		
4. Real estate	13,638,673	(52,768)	13,585,905		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	591,182	(2,237,374)	(1,646,192)		(1,529,595)
7. Derivative instruments	23,635,046	(20,670,823)	2,964,223	68,984,937	7,363,267
8. Other invested assets	20,288,832	(185,319,214)	(165,030,382)	3,743,567	(20,837,392)
9. Aggregate write-ins for capital gains (losses)		360,989	360,989		134,777,506
10. Total capital gains (losses)	133,816,037	(265,580,148)	(131,764,111)	(487,380,970)	(49,884,679)
DETAILS OF WRITE-INS					
0901. Foreign exchange adjustment - guaranteed interest contract		360,989	360,989		142,193,842
0902. Foreign exchange adjustment - canada					(7,416,336)
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		360,989	360,989		134,777,506

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
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	
FIRST YEAR (other than single)											
1. Uncollected	3,644,060		3,644,060								
2. Deferred and accrued	175,430,449		175,430,449								
3. Deferred, accrued and uncollected:											
3.1 Direct	179,470,328		179,470,328								
3.2 Reinsurance assumed	21,115		21,115								
3.3 Reinsurance ceded	416,934		416,934								
3.4 Net (Line 1 + Line 2)	179,074,509		179,074,509								
4. Advance	2,908,749										
5. Line 3.4 - Line 4	176,165,760		176,165,760								
6. Collected during year:											
6.1 Direct	784,763,440		596,043,066	188,720,374							
6.2 Reinsurance assumed	238,625		238,625								
6.3 Reinsurance ceded	4,367,372		4,367,372								
6.4 Net	780,634,693		591,914,319	188,720,374							
7. Line 5 + Line 6.4	956,800,453		768,080,079	188,720,374							
8. Prior year (uncollected + deferred and accrued - advance)	170,716,020		170,716,020								
9. First year premiums and considerations:											
9.1 Direct	790,225,592		601,505,218	188,720,374							
9.2 Reinsurance assumed	253,273		253,273								
9.3 Reinsurance ceded	4,394,432		4,394,432								
9.4 Net (Line 7 - Line 8)	786,084,433		597,364,059	188,720,374							
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	1,878,358,747		1,822,181,309	56,177,438							
10.2 Reinsurance assumed	74,181,186		74,181,186								
10.3 Reinsurance ceded	37,234,399		37,234,399								
10.4 Net	1,915,305,534		1,859,128,096	56,177,438							
RENEWAL											
11. Uncollected	274,794,990		124,065,026			117,759,206		28,037,096		4,933,662	
12. Deferred and accrued	1,730,824,887		1,292,866,575	258		437,967,381				(9,327)	
13. Deferred, accrued and uncollected:											
13.1 Direct	1,969,437,667		1,423,677,378	258		512,770,467		28,065,230		4,924,334	
13.2 Reinsurance assumed	86,677,860		43,386,198			43,291,662					
13.3 Reinsurance ceded	50,495,651		50,131,975			335,542		28,134			
13.4 Net (Line 11 + Line 12)	2,005,619,876		1,416,931,601	258		555,726,587		28,037,096		4,924,334	
14. Advance	94,835,030		85,111,777			7,829,004		372,581		1,521,668	
15. Line 13.4 - Line 14	1,910,784,846		1,331,819,824	258		547,897,583		27,664,515		3,402,666	
16. Collected during year:											
16.1 Direct	13,832,012,715		5,403,763,832	8,724,328		1,991,161,074	5,913,526,588	182,099,215		332,737,678	
16.2 Reinsurance assumed	1,023,313,479		332,369,462			596,013,728		94,930,289			
16.3 Reinsurance ceded	465,248,833		425,275,326			5,147,192		837,332		33,988,983	
16.4 Net	14,390,077,361		5,310,857,968	8,724,328		2,582,027,610	5,913,526,588	276,192,172		298,748,695	
17. Line 15 + Line 16.4	16,300,862,207		6,642,677,792	8,724,586		3,129,925,193	5,913,526,588	303,856,687		302,151,361	
18. Prior year (uncollected + deferred and accrued - advance)	1,921,107,116		1,330,752,450	663		568,982,440		15,930,857		5,440,706	
19. Renewal premiums and considerations:											
19.1 Direct	13,876,612,855		5,464,792,946	8,723,924		1,964,914,856	5,913,526,588	193,921,758		330,732,783	
19.2 Reinsurance assumed	952,355,538		256,194,508			601,230,741		94,930,289			
19.3 Reinsurance ceded	449,213,300		409,062,111			5,202,845		926,217		34,022,127	
19.4 Net (Line 17 - Line 18)	14,379,755,093		5,311,925,343	8,723,924		2,560,942,752	5,913,526,588	287,925,830		296,710,656	
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	16,545,197,194		7,888,479,473	253,621,736		1,964,914,856	5,913,526,588	193,921,758		330,732,783	
20.2 Reinsurance assumed	1,026,789,997		330,628,967			601,230,741		94,930,289			
20.3 Reinsurance ceded	490,842,131		450,690,942			5,202,845		926,217		34,022,127	
20.4 Net (Lines 9.4 + 10.4 + 19.4)	17,081,145,060		7,768,417,498	253,621,736		2,560,942,752	5,913,526,588	287,925,830		296,710,656	

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	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	162,817,499		109,684,456			39,873,730		13,259,313			
22. All other	1,568,474,620		1,565,549,235	2,925,385							
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	14,521		460			14,061					
23.2 Reinsurance assumed											
23.3 Net ceded less assumed	14,521		460			14,061					
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed	12,704		12,704								
24.3 Net ceded less assumed	(12,704)		(12,704)								
25. Renewal:											
25.1 Reinsurance ceded	36,010,836		34,720,763			215,099				1,074,974	
25.2 Reinsurance assumed	39,817,262		39,817,262								
25.3 Net ceded less assumed	(3,806,426)		(5,096,499)			215,099				1,074,974	
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	36,025,357		34,721,223			229,160				1,074,974	
26.2 Reinsurance assumed (Page 6, Line 22)	39,829,966		39,829,966								
26.3 Net ceded less assumed	(3,804,609)		(5,108,743)			229,160				1,074,974	
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	270,843,513		256,889,624	6,209,537		690,761		880,656		6,172,935	
28. Single	31,574,412		6,543,171	1,647,810			23,383,431				
29. Renewal	205,277,273		151,880,619	293,760		21,851,917		19,930,891		11,320,086	
30. Deposit-type contract funds	170,084						170,084				
31. Totals (to agree with Page 6, Line 21)	507,865,282		415,313,414	8,151,107		22,542,678	23,553,515	20,811,547		17,493,021	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		Cost Containment	3 All Other			
1. Rent	148,684,047		4,059,661		4,409,453	157,153,161
2. Salaries and wages	867,367,595		36,972,945		183,611,070	1,087,951,610
3.11 Contributions for benefit plans for employees	111,466,762		5,680,064		1,186,595	118,333,421
3.12 Contributions for benefit plans for agents	57,743,485		222,238			57,965,723
3.21 Payments to employees under non-funded benefit plans	54,125,969		536,139			54,662,108
3.22 Payments to agents under non-funded benefit plans	40,745,435		186,479			40,931,914
3.31 Other employee welfare	16,205,931		621,782		63,813	16,891,526
3.32 Other agent welfare	301,791		4,853			306,644
4.1 Legal fees and expenses	8,494,812		916,272		89,425	9,500,509
4.2 Medical examination fees	30,622,330		2,455,454			33,077,784
4.3 Inspection report fees	3,246,932		19,263			3,266,195
4.4 Fees of public accountants and consulting actuaries	11,574,293		606,677		120,805	12,301,775
4.5 Expense of investigation and settlement of policy claims	2,288,088		5,178,400			7,466,488
5.1 Traveling expenses	27,693,488		1,891,953		2,196,582	31,782,023
5.2 Advertising	139,902,348		4,631,868		522,975	145,057,191
5.3 Postage, express, telegraph and telephone	87,871,925		1,513,016		857,121	90,242,062
5.4 Printing and stationery	10,088,553		730,322		22,359	10,841,234
5.5 Cost or depreciation of furniture and equipment	13,149,332		396,139		7,220	13,552,691
5.6 Rental of equipment	8,694,060		271,960		3,615	8,969,635
5.7 Cost or depreciation of EDP equipment and software	246,714,863		10,142,215		1,386,625	258,243,703
6.1 Books and periodicals	464,671		19,038		2,184	485,893
6.2 Bureau and association fees	4,865,025		150,079		118,501	5,133,605
6.3 Insurance, except on real estate	10,409,033		233,751		47,075	10,689,859
6.4 Miscellaneous losses	9,973,192		2,675,869		128,606	12,777,667
6.5 Collection and bank service charges	6,149,157		320,627		600,971	7,070,755
6.6 Sundry general expenses	110,204,148		14,985,205		16,143,058	141,332,411
6.7 Group service and administration fees	36,552,280		23,504,865			60,057,145
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance	53,942,041		471,361			54,413,402
7.2 Agents' balances charged off (less \$ recovered)	5,720,781		163,254			5,884,035
7.3 Agency conferences other than local meetings	26,115,500		1,107,532		18,110	27,241,142
9.1 Real estate expenses	26,870,262		327,514		44,278,414	71,476,190
9.2 Investment expenses not included elsewhere	6,202		404		56,473	63,079
9.3 Aggregate write-ins for expenses	195,913,543		1,684,388			197,597,931
10. General expenses incurred	2,374,167,874		122,681,587		255,871,050	(a) 2,752,720,511
11. General expenses unpaid December 31, prior year	1,978,530,125		50,984,969		(1,845,949)	2,027,669,145
12. General expenses unpaid December 31, current year	2,007,332,994		62,371,164		(4,548,741)	2,065,155,417
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)	2,345,365,005		111,295,392		258,573,842	2,715,234,239
DETAILS OF WRITE-INS						
09.301. License Fee	93,635,413		567,586			94,202,999
09.302. Charitable Contribution	102,278,130		1,116,802			103,394,932
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)	195,913,543		1,684,388			197,597,931

(a) Includes management fees of \$ 223,256,919 to affiliates and \$ 124,672,553 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	12,501,736	166,878		22,250,165	34,918,779
2. State insurance department licenses and fees	13,887,418	849,214			14,736,632
3. State taxes on premiums	125,807,731	8,363,931			134,171,662
4. Other state taxes, including \$ for employee benefits	1,384,346	(178,014)			1,206,332
5. U.S. Social Security taxes	74,206,944	3,276,860		347,606	77,831,410
6. All other taxes	6,208,172	361,781			6,569,953
7. Taxes, licenses and fees incurred	233,996,347	12,840,650		22,597,771	269,434,768
8. Taxes, licenses and fees unpaid December 31, prior year	(1,224,653)	23,287,437		11,690	22,074,474
9. Taxes, licenses and fees unpaid December 31, current year	6,383,737	22,817,258		8,451	29,209,446
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	226,387,957	13,310,829		22,601,010	262,299,796

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	149,558,191	13,259,313
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	1,565,549,235	
4. Applied to provide paid-up annuities	2,925,385	
5. Total Lines 1 through 4	1,718,032,811	13,259,313
6. Paid in cash	131,975,455	855,009
7. Left on deposit	60,952,548	14,428,961
8. Aggregate write-ins for dividend or refund options	21,218,338	
9. Total Lines 5 through 8	1,932,179,152	28,543,283
10. Amount due and unpaid	12,434,754	9,351,789
11. Provision for dividends or refunds payable in the following calendar year	1,849,615,996	9,459,090
12. Terminal dividends	30,043,632	
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	1,892,094,382	18,810,879
16. Total from prior year	1,884,362,150	12,948,692
17. Total dividends or refunds (Lines 9 + 15 - 16)	1,939,911,384	34,405,470
DETAILS OF WRITE-INS		
0801. Policy loan and interest payments	21,218,338	
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)	21,218,338	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. AE 2.5% CNF 1940-47	40,877,583		40,877,583		
0100002. AE 3.0% CNF 1918-46	38,671,054		38,671,054		
0100003. 41 CSO 2.0% CNF 1947-55	111,521,025		111,521,025		
0100004. 41 CSO 2.5% CNF 1954-65	759,236,806		759,236,806		
0100005. 41 CSO 3.5% CRVM 1911-60	505,622,875		505,622,875		
0100006. 58 CET 3.5% CRVM 1961-74	4,051,983		4,051,983		
0100007. 58 CET 3.5% CNF 1978-79	350,444		350,444		
0100008. 58 CET 4.0% CNF 1979	1,491,667		1,491,667		
0100009. 58 CET 4.0%/20/2.50% CNF 1978-87	21,254,943		21,254,943		
0100010. 58 CET 4.0% CRVM 1975-79	2,712,081		2,712,081		
0100011. 58 CET 4.5% CRVM 1980-82	2,017,271		2,017,271		
0100012. 58 CET 4.5% CNF 1970-88	43,245,105		43,245,105		
0100013. 58 CSO 3.0% CNF 1963-2008	3,028,620,090		3,028,620,090		
0100014. 58 CSO 3.5% CRVM 1961-74	1,270,998,613		1,270,998,613		
0100015. 58 CSO 3.5% CRVM CNF 1978-88	36,533,863		36,533,863		
0100016. 58 CSO 3.5% CNF 1976-98	21,801,223		21,801,223		
0100017. 58 CSO 4.0% CRVM 1975-84	545,116,533		545,116,533		
0100018. 58 CSO 4.0% CRVM CNF 1979-82	352,075,402		352,075,402		
0100019. 58 CSO 4.0% CNF 1979-82	162,955,323		162,955,323		
0100020. 58 CSO 4.0%/20/2.50% CNF 1977-2000	891,919,697		891,919,697		
0100021. 58 CSO 4.5% CRVM 1980-82	476,573,375		476,573,375		
0100022. 58 CSO 4.5% CRVM CNF 1981 and later	3,686,913,476		3,686,913,476		
0100023. 58 CSO 4.5% CNF 1981-2011	1,707,112,033		1,707,112,033		
0100024. 80 CET 4.0% CNF 2005-08	15,939,535		15,939,535		
0100025. 80 CET 4.5% CRVM 1995-2000	2,217,443		2,217,443		
0100026. 80 CET 4.5% CNF 1994-2008	73,598,559		73,598,559		
0100027. 80 CET 5.0% CRVM 1993-94	5,535,793		5,535,793		
0100028. 80 CET 5.0% CNF 1986-97	139,844,611		139,844,611		
0100029. 80 CET 5.5% CRVM 1987-92	10,821,572		10,821,572		
0100030. 80 CET 6.0% CRVM 1983-86	1,316,059		1,316,059		
0100031. 80 CSO 3.0% CRVM CNF 2000-08	22,595,691		22,595,691		
0100032. 80 CSO 3.5% CRVM 2013-15	468		468		
0100033. 80 CSO 4.0% CRVM 1993-2012	13,290,593		13,290,593		
0100034. 80 CSO 4.0% CRVM CNF 2005 and later	2,875,287,090		2,875,287,090		
0100035. 80 CSO 4.0% CRVM ALB CNF 1994-2007	802,332,801		1,992,621		800,340,180
0100036. 80 CSO 4.0% CNF 1985 and later	2,243,572,605		2,243,572,605		
0100037. 80 CSO 4.5% CRVM 1995-2005	1,186,182,559		1,186,182,559		
0100038. 80 CSO 4.5% CRVM CNF 1976-2011	11,736,422,826		11,736,422,826		
0100039. 80 CSO 4.5% CRVM ALB CNF 2002-03	27,360				27,360
0100040. 80 CSO 4.5% CNF 1976 and later	2,946,534,809		2,946,534,809		
0100041. 80 CSO 5.0% CRVM 1993-94	1,034,610,249		1,034,610,249		
0100042. 80 CSO 5.0% CRVM CNF 1979-2008	9,911,145,043		9,911,145,043		
0100043. 80 CSO 5.0% CNF 1979 and later	5,942,556,656		5,942,556,656		
0100044. 80 CSO 5.5% CRVM 1987-92	2,576,549,396		2,576,549,396		
0100045. 80 CSO 5.5% CRVM CNF 1989-97	6,527,756,652		6,527,756,652		
0100046. 80 CSO 5.5% CNF 1989-92	294,188,298		294,188,298		
0100047. 80 CSO 6.0% CRVM 1983-86	651,269,374		651,269,374		
0100048. 2001 CSO 2.0% CRVM 2012-13	2,323,863		2,323,863		
0100049. 2001 CSO 2.5% CRVM 2009-12	2,384,990		2,384,990		
0100050. 2001 CSO 3.0% CRVM 2005-12	9,408,498		9,408,498		
0100051. 2001 CSO 3.5% CRVM CNF 2012 and later	4,823,118,014		4,823,118,014		
0100052. 2001 CSO 3.5% CRVM ALB CNF 2013-17	735,340,244		11,445,636		723,894,607
0100053. 2001 CSO 3.5% CNF 2012 and later	1,105,732,401		1,105,732,401		
0100054. 2001 CSO 4.0% CRVM CNF 1980 and later	5,699,369,513		5,699,369,513		
0100055. 2001 CSO 4.0% CRVM ALB CNF 2005-12	1,139,052,921		5,174,376		1,133,878,545
0100056. 2001 CSO 4.0% CNF 1980 and later	3,476,858,058		3,476,858,058		
0100057. 2017 CSO 3.5% CRVM CNF 2012 and later	87,998,601		87,998,601		
0100058. 2017 CSO 3.5% CRVM ALB CNF 2018 and later	569,051				569,051
0100059. 2017 CSO 3.5% CNF 2012 and later	86,955,044		86,955,044		
0100060. 41 CSO Group Paid-Up 2.5%	14,240				14,240
0100061. Male GA-51 (-5F) Grp. Ins. Surv. Ben. 3.5%	181,285				181,285
0100062. 58 CSO Group Paid-Up 3.0%	76,793				76,793
0100063. 58 CSO Group Paid-Up 3.5%	424,304				424,304
0100064. 58 CSO Group Paid-Up 4.0%	4,829,910				4,829,910
0100065. 58 CSO Group Paid-Up 4.5%	1,384,413				1,384,413
0100066. 58 CSO Group Paid-Up 5.5%	1,487,237				1,487,237
0100067. 58 CSO Group Paid-Up 6.0%	1,249,791				1,249,791
0100068. 80 CSO Group Paid-Up 4.0%	1,892,891				1,892,891
0100069. 80 CSO Group Paid-Up 4.5%	20,606,584				20,606,584
0100070. 80 CSO Group Paid-Up 5.0%	6,969,284				6,969,284
0100071. 80 CSO Group Paid-Up 5.5%	2,731,496				2,731,496
0100072. 2001 CSO Group Paid-Up 4.0% 2009 and later	22,820,695				22,820,695
0100073. 2001 CSO Group Paid-Up 4.5% 2009 and later	29,464,344				29,464,344
0100074. 80 CSO Group Term 4.5% 1998-2004	33,915,894				33,915,894
0100075. 2001 CSO Group Term 4.0% 2006 and later	262,302,270				262,302,270
0100076. 2001 CSO Group Term 4.5% 2005	23,829,761				23,829,761
0100077. 41 CSO Group Permanent 3.0%	523,830				523,830
0100078. 58 CSO Group Permanent 3.5%	773,126				773,126
0100079. 58 CSO Group Permanent 4.0%	471,375				471,375
0100080. 58 CSO Group Permanent 4.5%	265,553				265,553
0100081. 58 CSO Group Permanent 5.5%	822,857				822,857
0100082. 58 CSO Group Permanent 6.0%	817,268				817,268
0100083. 80 CSO Group Permanent 4.0% 2006-08	11,893,468				11,893,468
0100084. 80 CSO Group Permanent 4.5%	35,592,531				35,592,531
0100085. 80 CSO Group Permanent 5.0% CRVM 1993	17,390,293				17,390,293
0100086. 80 CSO Group Permanent 5.5%	10,141,911				10,141,911
0100087. 2001 CSO Group Permanent 4.0% 2009 and later					
	11,029,531				11,029,531
0100088. Unearned Premium Reserves	79,934,932		29,347,072		50,587,860
0100089. Extended Death Benefits 39-48 INTERCO DISA 2.5%	29,363,803		4,153,783		25,210,020
0100090. Extended Death Benefits 70 INTERCO DISA 3.5%	25,265,465		1,547,450		23,718,015

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100091. Extended Death Benefits 70 INTERCO DISA 4.0%	39,006,844		3,121,010		35,885,834
0100092. Extended Death Benefits 70 INTERCO DISA 4.5%	42,839,352		6,343,997		36,495,355
0100093. Extended Death Benefits 70 INTERCO DISA 5.0%	14,773,282				14,773,282
0100094. Extended Death Benefits 70 INTERCO DISA 5.5%	1,170,857				1,170,857
0100095. Extended Death Benefits 70 INTERCO DISA 6.0%	368,065				368,065
0100096. Extended Death Benefits 2005 Group Life Waiver 3.5%	55,890				55,890
0100097. 2001 CSO Paid-Up 3.5%	1,229,296				1,229,296
0100098. 2001 CSO Permanent 3.5%	8,102,771				8,102,771
0100099. 2001 CSO Term 3.5%	98,417,287				98,417,287
0100100. John Hancock Miscellaneous Reserves Section A	4,757,701		4,757,701		
0199997. Totals (Gross)	80,743,568,182		77,284,940,973		3,458,627,210
0199998. Reinsurance ceded	3,699,081,916		3,685,698,818		13,383,099
0199999. Life Insurance: Totals (Net)	77,044,486,266		73,599,242,155		3,445,244,111
0200001. 60 Mod. a-1949 PROJ 2.00% Imm. 1953-54	482	XXX	482	XXX	
0200002. 60 Mod. a-1949 PROJ 2.50% Imm. 1940, 1953-56, 1961, 1979, 1982, 1984, 1991-92, 1994-96	11,798	XXX	11,798	XXX	
0200003. 60 Mod. a-1949 PROJ 3.00% Imm. 1931, 1936-37, 1964-79, 1981-96	692,664	XXX	692,664	XXX	
0200004. 60 Mod. a-1949 PROJ 3.50% Imm. 1964-84	885,271	XXX	885,271	XXX	
0200005. 60 Mod. a-1949 PROJ (-1) 2.50% Imm. 1938-39, 1975	516	XXX	516	XXX	
0200006. 60 Mod. a-1949 PROJ (-1) 3.00% Imm. 1935-38, 1949, 1958, 1968, 1971, 1973, 1976-78, 1980- 81, 1987-88, 1990-91	39,210	XXX	39,210	XXX	
0200007. 60 Mod. a-1949 PROJ (-1) 3.50% Imm. 1965, 1968, 1970, 1972-76	197,712	XXX	197,712	XXX	
0200008. 71 IAM PROJ 3.00% Imm. 1978-79	308,029	XXX	308,029	XXX	
0200009. 71 IAM PROJ 4.00% Imm. 1978, 1980-82, 1990-95	3,885,377	XXX	3,885,377	XXX	
0200010. 71 IAM PROJ 6.00% Imm. 1976-83	2,862,790	XXX	2,862,790	XXX	
0200011. 71 IAM PROJ 7.50% Imm. 1979-83	1,363,725	XXX	1,363,725	XXX	
0200012. 71 IAM PROJ (-1) 6.00% Imm. 1977-78, 1980, 1982-83	14,371	XXX	14,371	XXX	
0200013. 71 IAM PROJ (-1) 7.50% Imm. 1979-81, 1983	141,981	XXX	141,981	XXX	
0200014. 71 IAM PROJ 20 yrs. with 52 Inter-Co. Per. 2 for Dis. Ben. 4% Agts. NYL. Plans	8,500,861	XXX		XXX	8,500,861
0200015. 83a 6.00% Imm. 1993, 1996	15,535,541	XXX	15,535,541	XXX	
0200016. 83a 6.50% Imm. 1994-95, 1997	37,546,780	XXX	37,546,780	XXX	
0200017. 83a 7.00% Imm. 1992	4,103,674	XXX	4,103,674	XXX	
0200018. 83a 7.50% Imm. 1991	4,805,890	XXX	4,805,890	XXX	
0200019. 83a 7.65% Imm. 1984-90	28,686,931	XXX	28,686,931	XXX	
0200020. 83a 9.50% Imm. 1984	22,092	XXX	22,092	XXX	
0200021. a-2000 5.25% Imm. 2005-06	142,142,727	XXX	142,142,727	XXX	
0200022. a-2000 5.50% Imm. 2004, 2007-08	96,970,967	XXX	96,970,967	XXX	
0200023. a-2000 5.75% Imm. 1998	15,062,250	XXX		XXX	
0200024. a-2000 6.00% Imm. 2002-03	43,608,349	XXX	43,608,349	XXX	
0200025. a-2000 6.25% Imm. 1999	9,480,168	XXX	9,480,168	XXX	
0200026. a-2000 6.75% Imm. 2001	17,047,234	XXX	17,047,234	XXX	
0200027. a-2000 7.00% Imm. 2000	17,220,477	XXX		XXX	
0200028. 2012 IAR 3.75% Par. 2017	315,422,934	XXX	315,422,934	XXX	
0200029. 2012 IAR 4.00% Par. 2015	218,871,005	XXX	218,871,005	XXX	
0200030. 2012 IAR VM-22 Non-Jumbo 2.50% - 2.99% 2018	132,982	XXX	132,982	XXX	
0200031. 2012 IAR VM-22 Non-Jumbo 3.00% - 3.49% 2018	55,839,079	XXX	55,839,079	XXX	
0200032. 2012 IAR VM-22 Non-Jumbo 3.50% - 3.99% 2018	86,572,884	XXX	86,572,884	XXX	
0200033. 2012 IAR VM-22 Non-Jumbo 4.00% - 4.49% 2018	107,634,783	XXX	107,634,783	XXX	
0200034. 83a 3.50% Imm. & Def. 1994	29,029,797	XXX	29,029,797	XXX	
0200035. 83a 3.60% Imm. & Def. 2004	394,854,781	XXX	394,854,781	XXX	
0200036. 83a 3.75% Imm. & Def. 2017	641,322,850	XXX	17,060,233	XXX	624,262,617
0200037. 83a 3.90% Imm. & Def. 2003	262,609,777	XXX	262,609,777	XXX	
0200038. 83a 4.25% Imm. & Def. 2012	301,077,541	XXX	301,077,541	XXX	
0200039. 83a 4.00% Imm. & Def. 2013, 2015-16	995,176,708	XXX	287,884,036	XXX	707,292,671
0200040. 83a 4.50% Imm. & Def. 2014	285,657,700	XXX	67,598,383	XXX	218,059,316
0200041. 83a 5.00% Imm. & Def. 2011	373,165,622	XXX	373,165,622	XXX	
0200042. 83a 5.05% Imm. & Def. 2002	383,230,289	XXX	383,230,289	XXX	
0200043. 83a 5.25% Imm. & Def. 2005-06, 2010	1,084,785,740	XXX	1,084,785,740	XXX	
0200044. 83a 5.45% Imm. & Def. 1999	338,424,438	XXX		XXX	
0200045. 83a 5.50% Imm. & Def. 2007-08	674,473,940	XXX	674,473,940	XXX	
0200046. 83a 5.65% Imm. & Def. 1991, 1998	221,499,333	XXX	221,499,333	XXX	
0200047. 83a 5.70% Imm. & Def. 1996	237,841,771	XXX	237,841,771	XXX	
0200048. 83a 6.00% Imm. & Def. 2000, 2009	1,046,024,369	XXX	1,046,024,369	XXX	
0200049. 83a 6.05% Imm. & Def. 2001	432,426,178	XXX	432,426,178	XXX	
0200050. 83a 6.15% Imm. & Def. 1995	225,333,057	XXX	225,333,057	XXX	
0200051. 83a 6.30% Imm. & Def. 1997	305,166,908	XXX	305,166,908	XXX	
0200052. 83a 7.50% Imm. & Def. 1990	381,125,016	XXX	381,125,016	XXX	
0200053. 83a 7.65% Imm. & Def. 1988-89	240,408,678	XXX	240,408,678	XXX	
0200054. 83a VM-22 Non-Jumbo 2.00% - 2.49% 2018	1,322,109	XXX		XXX	1,322,109
0200055. 83a VM-22 Non-Jumbo 2.50% - 2.99% 2018	8,287,673	XXX		XXX	8,287,673
0200056. 83a VM-22 Non-Jumbo 3.00% - 3.49% 2018	232,638,325	XXX	100,290	XXX	232,538,035
0200057. 83a VM-22 Non-Jumbo 3.50% - 3.99% 2018	162,754,572	XXX		XXX	162,754,572
0200058. 83a VM-22 Non-Jumbo 4.00% - 4.49% 2018	162,744,783	XXX		XXX	162,744,783
0200059. a-1949 (-1M, -6F) 2.5% Imm. & Def. *	92	XXX		XXX	92
0200060. 51 GAM PROJ (C) 3 yrs. (-1M, -6F) 2.5% to 55 or Ret. 2.75% thereafter Imm. & Def. *	64,113	XXX		XXX	64,113
0200061. 51 GAM PROJ (C) yr. of pur. 1960 (-5F) 3.5% Imm. *	54,932	XXX		XXX	54,932

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200062. 51 GAM PROJ (C) (-5F) 3.375% Imm. & Def. *	1,162,605	XXX		XXX	1,162,605
0200063. 51 GAM (-5F) 3.5% Imm. & Def. *	5,970,691	XXX		XXX	5,970,691
0200064. 51 GAM PROJ (C) yr. of pur. 1960 (-5F) 3.25% Imm. *	65,014	XXX		XXX	65,014
0200065. 51 GAM (-1M, -6F) 3.5% Imm. *	2,648	XXX		XXX	2,648
0200066. 71 GAM (-6F) 6.0% Imm. & Def. *	48,697,599	XXX		XXX	48,697,599
0200067. 71 GAM (-6F) 7.5% Imm. & Def. *	7,771,076	XXX		XXX	7,771,076
0200068. 83 GAM (-6F) 7.5% Imm. & Def. *	29,158,325	XXX		XXX	29,158,325
0200069. 83 GAM (-6F) 5.0% Imm. *	828,400	XXX		XXX	828,400
0200070. 51 GAM PROJ (C) (-5F) 10.75% Imm. *	2,874,017	XXX		XXX	2,874,017
0200071. 71 GAM PROJ (G) (-6F) 11.00% Imm. *	3,096,559	XXX		XXX	3,096,559
0200072. 83 GAM (-6F) 5.00%-5.50% Imm. & Def. *	34,545,531	XXX		XXX	34,545,531
0200073. 83 GAM (-6F) 6.00%-6.50% Imm. & Def. *	266,844,760	XXX		XXX	266,844,760
0200074. 83 GAM (-6F) 6.75%-7.25% Imm. & Def. *	149,416,274	XXX		XXX	149,416,274
0200075. 83 GAM (-6F) 7.50%-8.00% Imm. & Def. *	117,941,726	XXX		XXX	117,941,726
0200076. 83 GAM (-6F) 8.25%-8.75% Imm. & Def. *	146,227,107	XXX		XXX	146,227,107
0200077. 83 GAM (-6F) 9.00%-9.50% Imm. & Def. *	30,152,471	XXX		XXX	30,152,471
0200078. 83 GAM (-6F) 10.50%-11.00% Imm. & Def. *	40,160,976	XXX		XXX	40,160,976
0200079. 83 GAM (-6F) 11.25% Imm. & Def. *	5,633,041	XXX		XXX	5,633,041
0200080. 71 GAM PROJ (G) (-6F) 9.75% Imm. *	2,070,261	XXX		XXX	2,070,261
0200081. 1994 GAR PROJ (AA) 2.50%-4.25% Imm. & Def. *	326,675,567	XXX		XXX	326,675,567
0200082. 1994 GAR PROJ (AA) 4.50%-5.00% Imm. & Def. *	211,057,901	XXX		XXX	211,057,901
0200083. 1994 GAR PROJ (AA) 5.25%-5.75% Imm. & Def. *	572,389,144	XXX		XXX	572,389,144
0200084. 1994 GAR PROJ (AA) 6.00%-6.50% Imm. & Def. *	148,434,774	XXX		XXX	148,434,774
0200085. 1994 GAR PROJ (AA) 6.75%-7.00% Imm. & Def. *	110,945,665	XXX		XXX	110,945,665
0200086. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 2.00%- 2.49% Imm. & Def. *	1,746	XXX		XXX	1,746
0200087. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 2.50%- 2.99% Imm. & Def. *	30,347	XXX		XXX	30,347
0200088. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 3.00%- 3.49% Imm. & Def. *	7,265,589	XXX		XXX	7,265,589
0200089. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 3.50%- 3.99% Imm. & Def. *	51,506,913	XXX		XXX	51,506,913
0200090. Guaranteed Investment Contracts 3.75%-4.25% *	1,867,997,234	XXX		XXX	1,867,997,234
0200091. Guaranteed Investment Contracts 4.50%-5.00% *	180,087,659	XXX		XXX	180,087,659
0200092. Other Deposit-Type Contracts: Contract Account Balance	11,568,847,901	XXX		XXX	11,568,847,901
0299997. Totals (Gross)	26,594,972,145	XXX	8,531,230,849	XXX	18,063,741,296
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	26,594,972,145	XXX	8,531,230,849	XXX	18,063,741,296
0300001. GA-51 3% Emp. Ret. and Agts' NYLIC Plans	136,221				136,221
0300002. 60 Mod. a-1949 PROJ 2.00% 1947-2009	391,362		391,362		
0300003. 60 Mod. a-1949 PROJ 2.50% 1948-2010	499,070		499,070		
0300004. 60 Mod. a-1949 PROJ 2.75% 2003-11	211,914		211,914		
0300005. 60 Mod. a-1949 PROJ 3.00% 1930-96	930,194		930,194		
0300006. 60 Mod. a-1949 PROJ 3.50% 1956-2013	7,832,921		7,832,921		
0300007. 71 IAM PROJ 4.0% 1957	1,425		1,425		
0300008. 71 IAM PROJ 7.5% 1981-2012	9,126		9,126		
0300009. 83a 9.5% 1999-2005	69,658		69,658		
0399997. Totals (Gross)	10,081,890		9,945,669		136,221
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	10,081,890		9,945,669		136,221
0400001. 26-33 INTERCO DI 41 CSO CNF 2.5% 1954-65	69,982		69,982		
0400002. 59 ADB 58 CSO 3.0% CNF 1963-2008	1,473,452		1,473,452		
0400003. 59 ADB 58 CSO 3.5% CRVM CNF 1978-88	19,921		19,921		
0400004. 59 ADB 58 CSO 3.5% CNF 1976-98	3,636		3,636		
0400005. 59 ADB 58 CSO 4.0% CRVM CNF 1979-82	326,194		326,194		
0400006. 59 ADB 58 CSO 4.0% CNF 1979-82	5,005		5,005		
0400007. 59 ADB 58 CSO 4.0%/20/2.5% CNF 1977-2000	871,234		871,234		
0400008. 59 ADB 58 CSO 4.5% CRVM CNF 1981 and later	2,566,956		2,566,956		
0400009. 59 ADB 58 CSO 4.5% CNF 1981-2011	38,792		38,792		
0400010. 59 ADB 80 CSO 4.0% CRVM CNF 1997 and later	3,664,113		2,999,682		664,431
0400011. 59 ADB 80 CSO 4.0% CNF 1985 and later	729,158		729,158		
0400012. 59 ADB 80 CSO 4.5% CRVM CNF 1976-2011	11,146,497		11,146,497		
0400013. 59 ADB 80 CSO 4.5% CNF 1976 and later	95,438		17,694		77,744
0400014. 59 ADB 80 CSO 5.0% CRVM CNF 1979-2008	5,298,503		5,298,503		
0400015. 59 ADB 80 CSO 5.0% CNF 1979 and later	78,848		78,848		
0400016. 59 ADB 80 CSO 5.5% CRVM CNF 1989-97	3,203,405		3,203,405		
0400017. 59 ADB 2001 CSO 3.5% CRVM CNF 2013 and later	5,156,797		5,156,797		
0400018. 59 ADB 2001 CSO 3.5% CRVM ALB 2013-17	3,566,684				3,566,684
0400019. 59 ADB 2001 CSO 4.0% CRVM CNF 1980 and later	5,861,098		5,861,098		
0400020. 59 ADB 2001 CSO 4.0% CRVM ALB 2008-12	2,167,749				2,167,749
0400021. 59 ADB 2001 CSO 4.0% CNF 1980 and later	265,724		265,724		
0400022. 59 ADB 2017 CSO 3.5% CNF 2018 and later	326,173		326,173		
0400023. John Hancock Miscellaneous Reserves Section D	6,535,750		6,535,750		
0499997. Totals (Gross)	53,471,109		46,994,501		6,476,608
0499998. Reinsurance ceded	2,614,300		2,614,300		
0499999. Accidental Death Benefits: Totals (Net)	50,856,809		44,380,201		6,476,608
0500001. 52 INTERCO DISA 41 CSO 2.5% CNF 1954-65	1,541		1,541		
0500002. 52 INTERCO DISA 58 CSO 3.0% CNF 1963-2008	668,203		668,203		
0500003. 52 INTERCO DISA 58 CSO 3.5% CRVM CNF 1978-88					
	18,167		18,167		
0500004. 52 INTERCO DISA 58 CSO 3.5% CNF 1976-98	9,433		9,433		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0500005. 52 INTERCO DISA 58 CSO 4.0% CRVM CNF 1979-82	422,370		422,370		
0500006. 52 INTERCO DISA 58 CSO 4.0% CNF 1979-82	3,374		3,374		
0500007. 52 INTERCO DISA 58 CSO 4.0%/20/2.5% CNF 1977-2000	676,388		676,388		
0500008. 52 INTERCO DISA 58 CSO 4.5% CRVM CNF 1981 and later	4,259,383		4,259,383		
0500009. 52 INTERCO DISA 80 CSO 4.0% CRVM CNF 2005 and later	19,807,450		19,807,450		
0500010. 52 INTERCO DISA 80 CSO 4.0% CNF 1985 and later	352,083		352,083		
0500011. 52 INTERCO DISA 80 CSO 4.5% CRVM CNF 1976-2011	64,870,553		64,870,553		
0500012. 52 INTERCO DISA 80 CSO 4.5% CNF 1976 and later	65,061		65,061		
0500013. 52 INTERCO DISA 80 CSO 5.0% CRVM CNF 1979-2008	14,554,096		14,554,096		
0500014. 52 INTERCO DISA 80 CSO 5.0% CNF 1979 and later	43,326		43,326		
0500015. 52 INTERCO DISA 80 CSO 5.5% CRVM CNF 1989-97	9,840,527		9,840,527		
0500016. 52 INTERCO DISA 2001 CSO 3.5% CRVM CNF 2012 and later	68,881,842		68,881,842		
0500017. 52 INTERCO DISA 2001 CSO 3.5% CNF 2012 and later	7,000		7,000		
0500018. 52 INTERCO DISA 2001 CSO 4.0% CRVM CNF 1980 and later	69,355,198		69,355,198		
0500019. 52 INTERCO DISA 2001 CSO 4.0% CNF 1980 and later	5,789		5,789		
0500020. 52 INTERCO DISA 2017 CSO 3.5% CRVM CNF 2018 and later	2,691,094		2,691,094		
0500021. 52 INTERCO DISA 2017 CSO 3.5% CNF 2018 and later	647		647		
0500022. 1985 NHS Disability 80 CSO 4.0% 1994-2007	32,200,607				32,200,607
0500023. 1985 NHS Disability 2001 CSO 3.5% 2013 and later	37,665,094				37,665,094
0500024. 1985 NHS Disability 2001 CSO 4.0% 2008-12	57,057,609				57,057,609
0500025. 1985 NHS Disability 2017 CSO 3.5% 2018 and later	14,142				14,142
0500026. John Hancock Miscellaneous Reserves Section E	5,535,266		5,535,266		
0599997. Totals (Gross)	389,006,243		262,068,791		126,937,452
0599998. Reinsurance ceded	2,214,107		2,214,107		
0599999. Disability-Active Lives: Totals (Net)	386,792,136		259,854,684		126,937,452
0600001. 52 INTERCO DISA 3.5% 1973-81	54,355,943		54,355,943		
0600002. 52 INTERCO DISA 4.0% 2005 and later	159,044,740		159,044,740		
0600003. 52 INTERCO DISA 4.5% 1981-2005	210,385,444		210,385,444		
0600004. 1985 NHS Disability 80 CSO 4.0% 1994-2007	3,314,555				3,314,555
0600005. 1985 NHS Disability 2001 CSO 3.5% 2013-17	3,867,714				3,867,714
0600006. 1985 NHS Disability 2001 CSO 4.0% 2008-12	4,942,845				4,942,845
0600007. 1985 NHS Disability 2017 CSO 3.5% 2018 and later	95,263				95,263
0600008. John Hancock Miscellaneous Reserves Section F	52,916,900		52,916,900		
0699997. Totals (Gross)	488,923,404		476,703,027		12,220,377
0699998. Reinsurance ceded	21,166,760		21,166,760		
0699999. Disability-Disabled Lives: Totals (Net)	467,756,644		455,536,267		12,220,377
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	186,823,933		166,688,327		20,135,605
0700002. For surrender values in excess of reserves otherwise required and carried in this schedule	52,733,698		52,733,698		
0700003. For extra mortality on substandard and converted life risks	188,866,506		185,362,063		3,504,443
0700004. For extra mortality on substandard accidental death risks	191		191		
0700005. For extra mortality on substandard disability risks	16,623		16,623		
0700006. Premium payor death benefit	6,065,144		907,083		5,158,060
0700007. Pre-Term Conversions - NYLIC	29,440,122		29,440,122		
0700008. Post-Term Conversions - NYLIC	155,765,057		155,765,057		
0700009. Additional Actuarial Reserves - Asset/Liability Analysis	200,000,000		200,000,000		
0700010. Premium deficiency reserve to preserve current premium scale for older ages for adjustable premium blended whole life	32,169,953				32,169,953
0700011. Non-Deduction Fraction Premium Reserves	9,803,370		9,803,370		
0799997. Totals (Gross)	861,684,597		800,716,536		60,968,061
0799998. Reinsurance ceded	37,969,196		37,969,196		
0799999. Miscellaneous Reserves: Totals (Net)	823,715,400		762,747,339		60,968,061
9999999. Totals (Net) - Page 3, Line 1	105,378,661,291		83,662,937,165		21,715,724,126

* Since more than one valuation standard may apply to a Group Annuity or Group Paid-Up life policy, the years of issue have not been indicated.

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [X] No []
- 1.2 If not, state which kind is issued.
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [X] No []
- 2.2 If not, state which kind is issued.
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.
None
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: \$ 5,856,197,023
- 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: \$ 7,427,644,494
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 [X] No []
- 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$ 5,285,827,829
- 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
Market Value
- 7.3 State the amount of reserves established for this business: \$
- 7.4 Identify where the reserves are reported in the blank:
Page 3 Line 25
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	
Single Premium Buy-out Deferred Annuity	Single early retirement age CRVM	Multiple early retirement ages CARVM	6,000,000
Gen 3 Blended Whole Life	CRVM with 80 CSO and 01 CSO and 3.5%-5% interest rate	200% of CRVM with 80 CSO and 01 CSO and 3.5%-5% interest rate	32,876,289
0199999. Subtotal (Page 7, Line 6)	XXX	XXX	38,876,289
Group LTC Issues from 1997-2012	80 CSO Mortality	83 GAM and 94 GAM sex distinct Mortality	6,654,594
Individual LTC Issues from 1997-2010	Adjusted 83 GAM and 94 GAM unisex Mortality	83 GAM and 94 GAM sex distinct Mortality	190,094,048
0299999. Subtotal	XXX	XXX	196,748,642
9999999 - Total (Column 4, only)			235,624,931

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	91,721,761	16,839,725		1,790,112	1,282,634	71,809,290			
2. Additional contract reserves (a)	2,609,596,498	90,019,478			31,809,394	2,487,767,626			
3. Additional actuarial reserves-Asset/Liability analysis	70,000,000	2,393,945				67,606,055			
4. Reserve for future contingent benefits	1,618,522	1,618,522							
5. Reserve for rate credits									
6. Aggregate write-ins for reserves									
7. Totals (Gross)	2,772,936,781	110,871,670		1,790,112	33,092,028	2,627,182,971			
8. Reinsurance ceded	1,952,715	1,618,522			190,218	143,974			
9. Totals (Net)	2,770,984,067	109,253,148		1,790,112	32,901,810	2,627,038,997			
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	1,373,974,703	486,519,329		12,549,502	451,820,669	423,085,203			
11. Additional actuarial reserves-Asset/Liability analysis									
12. Reserve for future contingent benefits									
13. Aggregate write-ins for reserves									
14. Totals (Gross)	1,373,974,703	486,519,329		12,549,502	451,820,669	423,085,203			
15. Reinsurance ceded	7,636,430	7,079,175		192,521	258,027	106,707			
16. Totals (Net)	1,366,338,273	479,440,154		12,356,981	451,562,642	422,978,496			
17. TOTAL (Net)	4,137,322,339	588,693,301		14,147,093	484,464,452	3,050,017,493			
18. TABULAR FUND INTEREST	168,309,309	18,709,916		410,561	26,307,684	122,881,147			
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page									
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)									
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page									
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)									

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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	17,189,215,371	15,197,478,784	50,988,805	346,315,322	1,102,494,422	491,938,038
2. Deposits received during the year	9,030,895,369	8,708,215,859		76,460,807	66,442,907	179,775,796
3. Investment earnings credited to the account	429,904,107	381,885,570	2,680,074	3,506,667	25,079,098	16,752,698
4. Other net change in reserves	(142,097,920)	(142,097,920)				
5. Fees and other charges assessed	1,362,727	1,362,727				
6. Surrender charges						
7. Net surrender or withdrawal payments	5,300,880,172	4,925,931,227	12,127,553	85,139,456	123,268,949	154,412,987
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)	21,205,674,028	19,218,188,339	41,541,326	341,143,340	1,070,747,478	534,053,545
10. Reinsurance balance at the beginning of the year	733,092,073				733,092,073	
11. Net change in reinsurance assumed	(49,779,093)				(49,779,093)	
12. Net change in reinsurance ceded	(19,911,637)				(19,911,637)	
13. Reinsurance balance at the end of the year (Lines 10+11-12)	703,224,617				703,224,617	
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	21,908,898,645	19,218,188,339	41,541,326	341,143,340	1,773,972,095	534,053,545

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
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	6,076,363		1,643,094	2,729,273	14,069		1,515,584	174,343			
1.2 Reinsurance assumed	2,545,966		2,036,644						509,322		
1.3 Reinsurance ceded	737,508		735,600				1,908				
1.4 Net	7,884,821		2,944,138	2,729,273	14,069		1,513,676	174,343	509,322		
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	1,128,000		338,500				711,500		78,000		
2.12 Reinsurance assumed											
2.13 Reinsurance ceded	144,000		144,000								
2.14 Net	984,000		(b) 194,500	(b)		(b)	(b) 711,500		78,000		
2.2 Other											
2.21 Direct	474,390,817		308,571,758	4,925,294			115,005,355	27,601,864	6,450,988		11,835,558
2.22 Reinsurance assumed	186,307,910		162,427,634				23,880,276				
2.23 Reinsurance ceded	93,876,691		93,502,636				320,795		1,405		51,855
2.24 Net	566,822,036		(b) 377,496,756	(b) 4,925,294		(b)	(b) 138,564,836	27,601,864	(b) 6,449,583	(b)	(b) 11,783,703
3. Incurred but unreported:											
3.1 Direct	158,339,991		84,337,970				64,089,976		6,207,530		3,704,515
3.2 Reinsurance assumed	32,895,965		16,065,127				16,830,838				
3.3 Reinsurance ceded	19,759,716		19,315,867				205,244		187,144		51,461
3.4 Net	171,476,240		(b) 81,087,230	(b)		(b)	(b) 80,715,570		(b) 6,020,386	(b)	(b) 3,653,054
4. TOTALS											
4.1 Direct	639,935,171		394,891,322	7,654,567	14,069		181,322,415	27,776,207	12,736,518		15,540,073
4.2 Reinsurance assumed	221,749,841		180,529,405				40,711,114		509,322		
4.3 Reinsurance ceded	114,517,915		113,698,103				527,947		188,549		103,316
4.4 Net	747,167,097	(a)	(a) 461,722,624	7,654,567	14,069		(a) 221,505,582	27,776,207	13,057,291		15,436,757

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$1,602,048 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 \$44,906,237
 Individual Annuities \$420, 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 \$479,319,824
 Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$886,898,119 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
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	5,086,902,331		2,388,940,896	578,793,628	6,393,168		1,141,836,340	677,856,658	99,476,020		193,605,621
1.2 Reinsurance assumed	978,823,992		561,265,094				416,038,697		1,520,201		
1.3 Reinsurance ceded	495,238,295		399,412,059				5,716,320		2,646,813		87,463,103
1.4 Net	(d) 5,570,488,028		2,550,793,931	578,793,628	6,393,168		1,552,158,717	677,856,658	98,349,408		106,142,518
2. Liability December 31, current year from Part 1:											
2.1 Direct	639,935,171		394,891,322	7,654,567	14,069		181,322,415	27,776,207	12,736,518		15,540,073
2.2 Reinsurance assumed	221,749,841		180,529,405				40,711,114		509,322		
2.3 Reinsurance ceded	114,517,915		113,698,103				527,947		188,549		103,316
2.4 Net	747,167,097		461,722,624	7,654,567	14,069		221,505,582	27,776,207	13,057,291		15,436,757
3. Amounts recoverable from reinsurers December 31, current year	50,681,889		50,472,645				141,022		54,082		14,140
4. Liability December 31, prior year:											
4.1 Direct	596,596,969		379,341,777	8,051,858	5,547		181,140,197	4,452,050	9,365,820		14,239,720
4.2 Reinsurance assumed	303,886,078		265,769,342				37,605,200		511,536		
4.3 Reinsurance ceded	114,635,681		114,035,902				437,410		68,372		93,997
4.4 Net	785,847,366		531,075,217	8,051,858	5,547		218,307,987	4,452,050	9,808,984		14,145,723
5. Amounts recoverable from reinsurers December 31, prior year	19,226,585		18,720,844				455,929		33,732		16,080
6. Incurred Benefits											
6.1 Direct	5,130,240,533		2,404,490,441	578,396,337	6,401,690		1,142,018,558	701,180,815	102,846,718		194,905,974
6.2 Reinsurance assumed	896,687,755		476,025,157				419,144,611		1,517,987		
6.3 Reinsurance ceded	526,575,833		430,826,061				5,491,950		2,787,340		87,470,482
6.4 Net	5,500,352,455		2,449,689,537	578,396,337	6,401,690		1,555,671,219	701,180,815	101,577,365		107,435,492

(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 \$ 6,654,082 in Line 1.1, \$ 18,560,116 in Line 1.4.
 \$ 6,515,780 in Line 6.1, and \$ 17,842,653 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 106,061 in Line 1.1, \$ 106,061 in Line 1.4.
 \$ 106,061 in Line 6.1, and \$ 106,061 in Line 6.4.

(d) Includes \$ 53,054,303 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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	1,653,964	1,581,043	(72,921)
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)	93,369,985	123,284,835	29,914,850
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)	95,023,949	124,865,878	29,841,929
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	5,545,755	8,091,065	2,545,310
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		503,807,118	503,807,118
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	414,546,771	364,902,907	(49,643,864)
21. Furniture and equipment, including health care delivery assets	208,814,436	182,799,096	(26,015,340)
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates		951,246	951,246
24. Health care and other amounts receivable	31,861,282	30,411,423	(1,449,859)
25. Aggregate write-ins for other than invested assets	763,050,934	94,019,247	(669,031,687)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,518,843,127	1,309,847,980	(208,995,147)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	1,518,843,127	1,309,847,980	(208,995,147)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Miscellaneous	762,988,540	93,988,206	(669,000,334)
2502. Amount due for undelivered securities	62,394	31,041	(31,353)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	763,050,934	94,019,247	(669,031,687)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

- A. The accompanying financial statements of New York Life Insurance Company ("the Company") have been prepared using accounting practices prescribed or permitted by the New York State Department of Financial Services ("NYSDFS").

NYSDFS recognizes only statutory accounting practices prescribed or permitted by the State of New York for determining and reporting the financial position and results of operations of an insurance company and for determining its solvency under New York Insurance Law. The National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures Manual ("NAIC SAP") has been adopted as a component of prescribed practices by the State of New York. 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 New York and NAIC SAP is shown below:

	SSAP #	F/S Page	F/S Line #	2018	2017
<u>Net Income</u>					
(1) Net income, New York State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,210,358,713	\$ 1,479,863,437
(2) State prescribed practices that increase/(decrease) NAIC SAP:					
NYSDFS Circular Letter No. 11 (2010) impact on deferred premiums*	61	2, 4, 5	15.2, 1, 1	(992,336)	(2,912,358)
NYSDFS Seventh Amendment to Regulation No. 172 impact on admitted unearned reinsurance premium**	61	2, 4, 5	15.2, 1, 1	2,077,056	2,367,831
(3) State permitted practices that increase/(decrease) NAIC SAP:					
(4) Net income, NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 1,209,273,993</u>	<u>\$ 1,480,407,964</u>
<u>Capital and Surplus</u>					
(5) Statutory capital and surplus, New York State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 21,006,470,366	\$ 20,356,950,396
(6) State prescribed practices that increase/(decrease) NAIC SAP:					
NYSDFS Circular Letter No. 11 (2010) impact on deferred premiums*	61	2, 4, 5	15.2, 1, 1	(123,299,034)	(122,306,697)
NYSDFS Seventh Amendment to Regulation No. 172 impact on admitted unearned reinsurance premium**	61	2, 4, 5	15.2, 1, 1	49,887,544	47,810,488
(7) State permitted practices that increase/(decrease) NAIC SAP:					
(8) Capital and surplus, NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 21,079,881,856</u>	<u>\$ 20,431,446,605</u>

* NYSDFS Circular Letter No. 11 (2010) clarified the accounting for deferred premium assets when reinsurance is involved.

** NYSDFS Regulation 172 was amended to allow for the admission of an unearned reinsurance premium asset.

- 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. Premiums on guaranteed interest contracts ("GICs") with purchase rate guarantees, which introduce an element of mortality risk, are recorded as income when received. 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 \$417,605,047.

The liability for dividends to policyholders consists principally of dividends expected to be paid during the subsequent year. The allocation of dividends is approved annually by the Board of Directors and is determined by means of formulas, which reflect the relative contribution of each group of policies to divisible surplus. A portion of the Company's 2018 annual declaration of policyholder dividends included a guarantee of a minimum aggregate amount of dividends to be paid in 2019.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments consist of securities with remaining maturities of one year or less, but greater than three months at the time of acquisition and are carried at amortized cost, which approximates fair value. Cash and cash equivalents include cash on hand, amounts due from banks and highly liquid debt instruments that have original maturities of three months or less at date of purchase and are stated at amortized cost. Cash and cash equivalents also include money market mutual funds which are stated at fair value.
- (2) Bonds not backed by loans are stated at amortized cost using the interest method. Bonds in or near default (rated NAIC 6) are stated at the lower of amortized cost or fair value. The cost basis of bonds is adjusted for impairments in value deemed to be other-than-temporary, with the difference between the bond's amortized cost and its fair value recognized as a realized loss reported in net income. The new cost basis of an impaired bond is not adjusted for subsequent increases in estimated fair value. In periods subsequent to the recognition of an other-than-temporary impairment ("OTTI"), the impaired bond is accounted for as if it had been purchased on the measurement date of the impairment. Refer to Note 20 - Fair Value Measurements, for discussion on the valuation approach and methods for bonds.
- (3) Unaffiliated common stocks are carried at fair value. Unrealized gains and losses are reflected in surplus, net of deferred taxes. The cost basis of common stocks is adjusted for impairments in value deemed to be other-than-temporary, with the difference between the

NOTES TO FINANCIAL STATEMENTS

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.

- (4) Preferred stocks in "good standing" (NAIC designation of 1 to 3) are valued at amortized cost. Preferred stocks "not in good standing" (NAIC designation of 4 to 6) are valued at the lower of amortized cost or fair value. The cost basis of preferred stocks is adjusted for impairments in value deemed to be other-than-temporary, with the difference between the preferred stock's amortized cost and its fair value recognized as a realized loss reported in net income. Refer to Note 20 - Fair Value Measurements, for discussion on the valuation approach and methods for preferred stocks.
- (5) 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.

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

NOTES TO FINANCIAL STATEMENTS

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) The Company anticipates investment income as a factor in the premium deficiency calculation for certain long-term care policies in accordance with SSAP No. 54, "*Individual and Group Accident and Health Policies*". Premium deficiency calculations do not apply to the Company's other accident and health products.
- (11) Unpaid losses and loss adjustment expenses for accident and health contracts include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not changed its capitalization policy from the prior year.
- (13) The Company does not have any pharmaceutical rebates receivable.

D. Going Concern

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

2. Accounting Changes and Corrections of Errors

Changes in Accounting Principles

Accounting changes adopted to conform to the provisions of NAIC SAP or other state prescribed accounting practices are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is generally reported as an adjustment to unassigned 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.

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 53.1%). 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 45.8%).
- (3) There were no taxes, assessments and any amounts advanced and not included in the mortgage loan total for the year ended December 31, 2018. Taxes, assessments and any amounts advanced and not included in the mortgage loan total were \$220,408 for the year ended December 31, 2017.

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	\$ —	\$ —	\$ 4,127,558	\$ —	\$ 16,487,636,984	\$ 1,061,723,441	\$ 17,553,487,983
(b) 30 - 59 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(c) 60 - 89 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(d) 90 - 179 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(e) 180+ days past due	\$ —	\$ —	\$ 116,282	\$ —	\$ —	\$ —	\$ 116,282
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	\$ —	\$ —	\$ —	\$ —	\$ 2,893,360,146	\$ 26,791,274	\$ 2,920,151,420
b. Prior Year							
1. Recorded investment (all)							
(a) Current	\$ —	\$ —	\$ 5,777,121	\$ —	\$ 14,560,241,425	\$ 1,109,592,377	\$ 15,675,610,923
(b) 30 - 59 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(c) 60 - 89 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(d) 90 - 179 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(e) 180+ days past due	\$ —	\$ —	\$ 118,316	\$ —	\$ —	\$ —	\$ 118,316
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	\$ —	\$ —	\$ —	\$ —	\$ 2,282,118,372	\$ 26,785,801	\$ 2,308,904,173

NOTES TO FINANCIAL STATEMENTS

- (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			Total
	Farm	Insured	All Other	Insured	All Other	Mezzanine	
a. Current Year							
1. With allowance for credit losses	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2. No allowance for credit losses	—	—	116,282	—	—	—	116,282
3. Total (1 + 2)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 116,282</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 116,282</u>
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	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2. No allowance for credit losses	—	—	118,316	—	—	—	118,316
3. Total (1 + 2)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 118,316</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 118,316</u>
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	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

- (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	\$ —	\$ —	\$ 84,762	\$ —	\$ —	\$ —	\$ 84,762
2. Interest income recognized	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
3. Recorded investments on nonaccrual status	\$ —	\$ —	\$ 116,282	\$ —	\$ —	\$ —	\$ 116,282
4. Amount of interest income recognized using a cash-basis method of accounting	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Prior Year							
1. Average recorded investment	\$ —	\$ —	\$ 14,789	\$ —	\$ 8,082,303	\$ —	\$ 8,097,092
2. Interest income recognized	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
3. Recorded investments on nonaccrual status	\$ —	\$ —	\$ 118,316	\$ —	\$ —	\$ —	\$ 118,316
4. Amount of interest income recognized using a cash-basis method of accounting	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

- (7) There were no allowances for credit losses for each of the years ended December 31, 2018 and 2017.

- (8) For the year ended December 31, 2018, there were no mortgage loans derecognized as a result of foreclosure.

- (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	\$ —	\$ 14,833,662
(2) The realized capital losses related to this debt	\$ 79,960	\$ 17,277,015
(3) Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructurings	\$ —	\$ —

The Company does not have any restructured debt in the separate accounts for which it is the creditor.

NOTES TO FINANCIAL STATEMENTS

- (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.

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 ¹	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	
General Account							
02147GAC8	\$ 3,138,965	\$ 3,109,528	\$ 29,437	\$ 3,109,528	\$ 3,094,808	12/31/2018	
02147QAF9	1,512,907	1,507,938	4,969	1,507,938	1,436,810	12/31/2018	
059469AF3	1,833,368	1,824,799	8,569	1,824,799	1,817,445	12/31/2018	
05947UD70	9,976,012	4,746,012	5,230,000	4,746,012	6,097,212	12/31/2018	
05947UD88	5,465,014	410,565	5,054,449	410,565	387,525	12/31/2018	
05948KP52	2,071,638	2,057,909	13,729	2,057,909	1,968,338	12/31/2018	
05951KBA0	357,926	352,559	5,367	352,559	349,472	12/31/2018	
05953YAA9	356,047	354,290	1,757	354,290	342,637	12/31/2018	
073250BM3	2,294,817	2,217,391	77,426	2,217,391	2,203,860	12/31/2018	
12544TAH7	1,356,355	1,281,169	75,186	1,281,169	1,328,098	12/31/2018	
12544VAB5	1,915,101	1,864,820	50,281	1,864,820	1,854,173	12/31/2018	
12627HAK6	1,073,077	1,052,266	20,811	1,052,266	1,019,959	12/31/2018	
12628KAF9	457,733	447,653	10,080	447,653	413,765	12/31/2018	
12628LAJ9	713,246	698,229	15,017	698,229	672,782	12/31/2018	
12629EAD7	58,772	58,292	480	58,292	55,649	12/31/2018	
126384AQ9	3,961,498	3,655,552	305,946	3,655,552	3,739,233	12/31/2018	
12638PAE9	526,128	519,962	6,166	519,962	509,123	12/31/2018	
12667GX5	2,423,966	2,343,361	80,605	2,343,361	2,372,184	12/31/2018	
12669GT43	1,702	—	1,702	—	—	12/31/2018	
17029RAA9	1,419,559	180,778	1,238,781	180,778	57,296	12/31/2018	
17309BAB3	60,245	58,620	1,625	58,620	58,460	12/31/2018	
225470M67	676,117	667,051	9,066	667,051	588,346	12/31/2018	
251513AV9	208,753	202,029	6,724	202,029	204,647	12/31/2018	
251513BC0	974,389	928,388	46,001	928,388	952,464	12/31/2018	
3622E8AC9	279,697	261,004	18,693	261,004	262,866	12/31/2018	
3622ELAG1	1,360,491	1,280,598	79,893	1,280,598	1,243,381	12/31/2018	
3622EUAB2	155,709	148,019	7,690	148,019	151,027	12/31/2018	
3622MPAT5	2,366,506	2,283,982	82,524	2,283,982	2,312,824	12/31/2018	
36244SAF5	498,330	461,025	37,305	461,025	485,080	12/31/2018	
45254NQG5	1,146,010	1,040,293	105,717	1,040,293	1,108,615	12/31/2018	
466247ZQ9	2,185,978	2,048,926	137,052	2,048,926	2,157,355	12/31/2018	
46625YQX4	2,499,444	2,246,194	253,250	2,246,194	2,108,813	12/31/2018	
61749EAH0	995,790	933,165	62,625	933,165	944,251	12/31/2018	
61751JAH4	644,639	563,219	81,420	563,219	623,631	12/31/2018	
61751JAJ0	639,995	559,916	80,079	559,916	623,530	12/31/2018	
61752RAH5	292,500	286,214	6,286	286,214	286,339	12/31/2018	
61752RAM4	1,745,458	1,679,460	65,998	1,679,460	1,691,031	12/31/2018	
86359B5U1	4,292,663	3,908,987	383,676	3,908,987	4,199,739	12/31/2018	
93934FCE0	1,107,213	1,078,278	28,935	1,078,278	1,083,890	12/31/2018	
00764MCQ8	324,801	324,477	324	324,477	323,775	9/30/2018	
05948KH77	1,805,657	1,790,518	15,139	1,790,518	1,798,090	9/30/2018	
059515AE6	62,003	61,914	89	61,914	60,237	9/30/2018	
12627HAK6	1,100,038	1,097,098	2,940	1,097,098	1,075,424	9/30/2018	
12628KAF9	472,471	467,395	5,076	467,395	456,797	9/30/2018	
12628LAJ9	750,018	727,219	22,799	727,219	685,664	9/30/2018	
12629EAD7	60,471	59,720	751	59,720	58,955	9/30/2018	
12638PAE9	554,483	539,867	14,616	539,867	541,406	9/30/2018	

NOTES TO FINANCIAL STATEMENTS

IMPAIRMENTS TAKEN ON CURRENT HOLDINGS DURING THE CURRENT YEAR

(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP ¹	Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Current Period Recognized OTTI	Amortized Cost After OTTI	Fair Value	Financial Statement Reporting Period
12667FJ48	2,134,771	2,045,225	89,546	2,045,225	1,969,829	9/30/2018
12667G6W8	5,774,992	5,704,192	70,800	5,704,192	5,770,971	9/30/2018
12669GT43	8,165	1,702	6,463	1,702	—	9/30/2018
15132EFL7	299,253	267,476	31,777	267,476	289,373	9/30/2018
17029RAA9	1,582,600	1,103,517	479,083	1,103,517	1,060,486	9/30/2018
225458Y85	941,384	875,702	65,682	875,702	926,289	9/30/2018
225470M67	716,135	688,104	28,031	688,104	626,552	9/30/2018
059469AF3	2,070,109	1,959,570	110,539	1,959,570	2,038,568	6/30/2018
05949CPD2	995,588	943,948	51,640	943,948	740,869	6/30/2018
059515AE6	66,884	64,517	2,367	64,517	62,884	6/30/2018
05951FAK0	119,722	118,696	1,026	118,696	117,536	6/30/2018
05951KAZ6	100,948	99,187	1,761	99,187	99,371	6/30/2018
05951KBA0	2,075,286	1,942,897	132,389	1,942,897	2,041,386	6/30/2018
12498NAD5	790,313	691,612	98,701	691,612	687,648	6/30/2018
12544VAB5	2,116,795	2,065,029	51,766	2,065,029	2,078,182	6/30/2018
12627HAK6	1,183,487	1,142,304	41,183	1,142,304	1,141,769	6/30/2018
12628LAJ9	795,275	771,894	23,381	771,894	726,679	6/30/2018
12629EAD7	62,686	62,102	584	62,102	62,595	6/30/2018
12667GKK8	1,033,873	1,001,978	31,895	1,001,978	1,015,776	6/30/2018
12669GT43	44,900	41,746	3,154	41,746	38,373	6/30/2018
15132EJH2	515,168	440,649	74,519	440,649	488,331	6/30/2018
17029RAA9	2,908,888	1,582,600	1,326,288	1,582,600	1,469,762	6/30/2018
32051GED3	267,921	77,537	190,384	77,537	184,787	6/30/2018
33882YAC3	857,183	2	857,181	2	—	6/30/2018
362375AF4	7,609,562	6,949,956	659,606	6,949,956	7,583,213	6/30/2018
36828QLA2	167,700	1	167,699	1	62,291	6/30/2018
46625YQY2	1,197,921	3	1,197,918	3	67,587	6/30/2018
94983PAG3	3,298,116	3,278,286	19,830	3,278,286	3,268,010	6/30/2018
94985GBB1	3,045,638	2,732,452	313,186	2,732,452	3,034,361	6/30/2018
00011#AA1	3,448,628	3,448,627	1	3,448,627	3,393,145	3/31/2018
05948KP52	2,556,317	2,480,596	75,721	2,480,596	2,481,808	3/31/2018
05951KAZ6	110,086	105,887	4,199	105,887	107,466	3/31/2018
05951KBA0	438,728	418,082	20,646	418,082	430,910	3/31/2018
1248MBAJ4	2,016,645	1,988,806	27,839	1,988,806	1,923,442	3/31/2018
1248MBAL9	572,231	563,665	8,566	563,665	540,501	3/31/2018
12627HAK6	1,271,708	1,209,415	62,293	1,209,415	1,183,854	3/31/2018
12629EAD7	67,805	63,996	3,809	63,996	64,832	3/31/2018
12638PAE9	610,279	574,330	35,949	574,330	581,945	3/31/2018
12667GXM0	2,071,195	2,030,282	40,913	2,030,282	2,038,040	3/31/2018
12667GXN8	3,615,310	3,562,323	52,987	3,562,323	3,595,023	3/31/2018
12669GT43	120,696	113,926	6,770	113,926	111,715	3/31/2018
151314CC3	576,596	449,801	126,795	449,801	559,528	3/31/2018
151314DJ7	1,422,774	1,420,399	2,375	1,420,399	1,357,666	3/31/2018
15132ELF3	553,279	461,153	92,126	461,153	337,037	3/31/2018
17029RAA9	2,738,104	2,602,958	135,146	2,602,958	2,203,998	3/31/2018
225470M67	852,228	780,890	71,338	780,890	705,130	3/31/2018
33882YAC3	1,613,404	990,911	622,493	990,911	815,294	3/31/2018
33883CAC0	3,272,082	3,272,078	4	3,272,078	3,228,750	3/31/2018
36185MBN1	423,631	418,739	4,892	418,739	421,415	3/31/2018
3622EUAF3	749,301	672,553	76,748	672,553	718,487	3/31/2018
3622MPAT5	2,799,174	2,775,455	23,719	2,775,455	2,837,518	3/31/2018
45660LHT9	2,341,793	2,154,690	187,103	2,154,690	2,223,716	3/31/2018
55265K4V8	101,678	101,175	503	101,175	101,355	3/31/2018
55265K4W6	43,222	43,014	208	43,014	42,678	3/31/2018
59020UXH3	2,185,304	2,119,351	65,953	2,119,351	2,098,261	3/31/2018
61752RAH5	342,879	318,567	24,312	318,567	333,125	3/31/2018
61752RAJ1	510,727	473,855	36,872	473,855	499,586	3/31/2018
69336RDQ0	819,152	685,703	133,449	685,703	708,931	3/31/2018
69337VAE0	2,072,565	1,761,928	310,637	1,761,928	1,927,141	3/31/2018
75952AAJ6	381,500	324,275	57,225	324,275	324,275	3/31/2018
78477AAA5	1,198,192	1,198,191	1	1,198,191	1,007,474	3/31/2018
81441PCG4	394,990	256,642	138,348	256,642	340,850	3/31/2018

NOTES TO FINANCIAL STATEMENTS

IMPAIRMENTS TAKEN ON CURRENT HOLDINGS DURING THE CURRENT YEAR						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP ¹	Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Current Period Recognized OTTI	Amortized Cost After OTTI	Fair Value	Financial Statement Reporting Period
863579XV5	3,011,049	2,875,171	135,878	2,875,171	2,688,375	3/31/2018
93934FEM0	2,743,812	2,581,091	162,721	2,581,091	2,654,020	3/31/2018
Subtotal-General Account	XXX	XXX	22,663,969	XXX	XXX	
Guaranteed Separate Accounts						
059469AF3	1,654,879	1,647,227	7,652	1,647,227	1,641,563	12/31/2018
05953YAA9	1,557,101	1,540,390	16,711	1,540,390	1,489,728	12/31/2018
12627HAK6	1,069,068	1,048,389	20,679	1,048,389	1,019,959	12/31/2018
12628KAF9	1,098,560	1,074,367	24,193	1,074,367	993,037	12/31/2018
12628LAJ9	950,995	930,972	20,023	930,972	897,042	12/31/2018
17309BAB3	294,659	286,710	7,949	286,710	285,927	12/31/2018
32052MAA9	23,518	23,014	504	23,014	13,760	12/31/2018
3622E8AC9	559,393	522,008	37,385	522,008	525,731	12/31/2018
3622ELAG1	1,396,699	1,313,568	83,131	1,313,568	1,274,217	12/31/2018
36244SAC2	1,315,356	1,217,614	97,742	1,217,614	1,281,145	12/31/2018
46628BBD1	409,953	396,303	13,650	396,303	396,254	12/31/2018
61749EAH0	531,088	497,688	33,400	497,688	503,601	12/31/2018
61751DAE4	128,863	119,107	9,756	119,107	120,653	12/31/2018
61751JAH4	805,798	704,023	101,775	704,023	779,538	12/31/2018
61751JAJ0	799,994	699,895	100,099	699,895	779,413	12/31/2018
81744HAF0	622,512	594,218	28,294	594,218	595,315	12/31/2018
87222PAC7	116,109	115,797	312	115,797	105,483	12/31/2018
059515AE6	1,240,061	1,238,278	1,783	1,238,278	1,204,747	9/30/2018
12627HAK6	1,096,088	1,093,051	3,037	1,093,051	1,075,424	9/30/2018
12628KAF9	1,133,932	1,121,749	12,183	1,121,749	1,096,313	9/30/2018
12628LAJ9	1,000,024	969,626	30,398	969,626	914,218	9/30/2018
32052MAA9	26,656	23,904	2,752	23,904	14,301	9/30/2018
87222PAC7	118,929	118,395	534	118,395	115,356	9/30/2018
059469AF3	1,869,012	1,768,828	100,184	1,768,828	1,841,287	6/30/2018
059515AE6	1,337,679	1,290,341	47,338	1,290,341	1,257,680	6/30/2018
05951KAZ6	504,741	495,934	8,807	495,934	496,855	6/30/2018
05953YAA9	1,701,228	1,669,476	31,752	1,669,476	1,681,553	6/30/2018
12627HAK6	1,180,182	1,138,261	41,921	1,138,261	1,141,769	6/30/2018
12628LAJ9	1,060,367	1,029,192	31,175	1,029,192	968,905	6/30/2018
45660LMZ9	412,284	406,694	5,590	406,694	376,141	6/30/2018
466247XN8	946,331	891,136	55,195	891,136	883,010	6/30/2018
05951KAZ6	550,429	529,434	20,995	529,434	537,328	3/31/2018
1248MBAL9	2,288,925	2,254,661	34,264	2,254,661	2,162,002	3/31/2018
12627HAK6	1,259,084	1,206,070	53,014	1,206,070	1,183,854	3/31/2018
45660LMZ9	431,709	424,047	7,662	424,047	400,157	3/31/2018
61751DAE4	149,468	140,190	9,278	140,190	147,934	3/31/2018
Subtotal-Guaranteed Separate Accounts	XXX	XXX	1,101,117	XXX	XXX	
Grand Total	XXX	XXX	\$ 23,765,086	XXX	XXX	

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

- (4) The following table presents the Company's gross unrealized losses and fair values for loan-backed and structured securities, aggregated by the length of time that the individual securities have been in a continuous unrealized loss position as of 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	\$ 7,953,623,963	\$ 132,645,542	\$ 8,219,270,288	\$ 384,469,331	\$ 16,172,894,251	\$ 517,114,873
Guaranteed Separate Accounts	783,481,309	7,417,813	1,515,439,844	41,892,923	2,298,921,153	49,310,736
Total	\$ 8,737,105,272	\$ 140,063,355	\$ 9,734,710,132	\$ 426,362,254	\$ 18,471,815,404	\$ 566,425,609

- (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

NOTES TO FINANCIAL STATEMENTS

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 financing transactions 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.
- (2) The Company enters into securities lending agreements whereby certain investment securities are loaned to third parties. With respect to securities loaned, in order to reduce the Company's risk under these transactions, the Company requires initial cash collateral equal to 102% of the fair value of domestic securities loaned. The Company records an offsetting liability in payable for securities lending on Page 3 – Liabilities, Surplus and Other Funds. The Company monitors the fair value of securities loaned with additional collateral obtained as necessary. The borrower of the loaned securities is permitted to sell or repledge those securities

(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	\$	—	\$	—	\$	651,799,784
30 days or less		—		—		—
31 to 60 days		—		—		—
61 to 90 days		—		—		—
Greater than 90 days		—		—		—
Total Collateral Received	\$	—	\$	—	\$	651,799,784

- b. The Company has not sold or repledged collateral received from dollar repurchase or 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		—		—	414,274,061	414,275,221
31 to 60 days		—		—	29,456,182	29,463,647
61 to 90 days		—		—	5,000,000	5,000,000
91 to 120 days		—		—	—	—
121 to 180 days		—		—	11,500,000	11,508,090
181 to 365 days		—		—	47,400,000	47,464,016
1 to 2 years		—		—	81,500,000	81,273,395
2 to 3 years		—		—	62,500,051	62,258,692
Greater than 3 years		—		—	11,699,201	11,705,181
Total Collateral Reinvested	\$	—	\$	—	\$	663,329,495
						\$ 662,948,242

- 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 it 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.

NOTES TO FINANCIAL STATEMENTS

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 \$341,842,829, 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

(3) Original (flow) & residual maturity

	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. Open - no maturity	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Overnight	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
c. 2 days to 1 week	\$311,159,098	\$399,948,666	\$325,664,159	\$325,809,386	\$317,680,197	\$353,005,306	\$336,854,761	\$345,555,661
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	\$244,131,827	\$349,103,046	\$340,105,142	\$345,174,293	\$ —	\$ —	\$ —	\$ —
c. 2 days to 1 week	\$ —	\$ —	\$ —	\$ —	\$302,600,879	\$347,771,830	\$338,662,677	\$341,842,829
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
	\$311,159,098	\$399,948,666	\$325,664,159	\$325,809,386	\$317,680,197	\$353,005,306	\$336,854,761	\$345,555,661

NOTES TO FINANCIAL STATEMENTS

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
\$244,131,827	\$349,103,046	\$340,105,142	\$345,174,293	\$302,600,879	\$347,771,830	\$338,662,677	\$341,842,829

(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	\$ —	\$341,842,829	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
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	\$ —	\$341,842,829	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

(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)	\$317,382,280	\$346,747,639	\$332,177,442	\$332,334,444	\$324,033,801	\$360,065,412	\$343,591,856	\$352,467,722
c. Securities (BACV)	XXX	XXX	XXX	\$ —	XXX	XXX	XXX	\$ —
d. Nonadmitted 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)	\$249,014,463	\$356,085,107	\$346,907,245	\$352,078,436	\$308,652,896	\$354,727,266	\$345,435,930	\$348,680,251
c. Securities (BACV)	XXX	XXX	XXX	\$ —	XXX	XXX	XXX	\$ —
d. Nonadmitted 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	\$ 348,680,251	\$ 348,680,251

(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 as a Sale

Not applicable.

J. Real Estate

(1)a–(1)c At December 31, 2018, the Company had \$163,200 of real estate held for sale. During 2018, the Company recognized \$52,768 in OTTI on real estate held for sale related to a foreclosed residential property.

(2)a–(2)b During 2018, the Company did not recognize any realized gains or losses on the disposition of real estate held for sale.

NOTES TO FINANCIAL STATEMENTS

- (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 \$72,326,057 and \$89,866,488, respectively.
- (3) The balance of the investment recognized in other invested assets on Page 2 - Assets at December 31, 2018 and 2017 was \$145,262,995 and \$201,525,822, 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.

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 Supporting Separate Account (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted and Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	0.000%	0.000%
b. Collateral held under security lending agreements	651,799,784	—	—	—	651,799,784	678,386,772	(26,586,988)	—	651,799,784	0.359%	0.362%
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	0.000%	0.000%
d. Subject to reverse repurchase agreements	341,842,829	—	—	—	341,842,829	315,082,689	26,760,140	—	341,842,829	0.188%	0.190%
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	32,085,005	—	29,107	—	32,114,112	21,670,839	10,443,273	—	32,114,112	0.018%	0.018%
i. FHLB capital stock	202,250,500	—	—	—	202,250,500	156,063,800	46,186,700	—	202,250,500	0.111%	0.112%
j. On deposit with states	249,790,181	—	—	—	249,790,181	227,308,987	22,481,194	—	249,790,181	0.138%	0.139%
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)	3,583,978,991	—	—	—	3,583,978,991	2,629,599,364	954,379,627	—	3,583,978,991	1.974%	1.991%
m. Pledged as collateral not captured in other categories	10,134,184,626	—	—	—	10,134,184,626	10,565,050,108	(430,865,482)	—	10,134,184,626	5.582%	5.629%
n. Other restricted assets	—	—	—	—	—	—	—	—	—	0.000%	0.000%
o. Total restricted assets	\$ 15,195,931,916	\$ —	\$ 29,107	\$ —	\$ 15,195,961,023	\$ 14,593,162,559	\$ 602,798,464	\$ —	\$ 15,195,961,023	8.370%	8.441%

(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

NOTES TO FINANCIAL STATEMENTS

(2) The tables below present details of assets pledged as collateral not captured in other categories as of December 31, 2018 and 2017:

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted and Non-admitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Reinsurance trust assets	\$ 10,134,184,626	\$ —	\$ —	\$ —	\$ 10,134,184,626	\$10,565,050,108	\$ (430,865,482)	\$ 10,134,184,626	5.582%	5.629%
Total (c)	\$ 10,134,184,626	\$ —	\$ —	\$ —	\$ 10,134,184,626	\$10,565,050,108	\$ (430,865,482)	\$ 10,134,184,626	5.582%	5.629%

(a) Subset of column 1
 (b) Subset of column 3
 (c) Total line for columns 1 through 7 should equal 5L(1)m columns 1 through 7 respectively, and total line for Columns 8 through 10 should equal 5H(1)m columns 9 through 11 respectively.

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted							8	Percentage	
	Prior Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted and Non-admitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Reinsurance trust assets	\$ 10,565,050,108	\$ —	\$ —	\$ —	\$ 10,565,050,108	\$11,014,869,641	\$ (449,819,533)	\$ 10,565,050,108	5.933%	5.977%
Total (c)	\$ 10,565,050,108	\$ —	\$ —	\$ —	\$ 10,565,050,108	\$11,014,869,641	\$ (449,819,533)	\$ 10,565,050,108	5.933%	5.977%

(a) Subset of column 1
 (b) Subset of column 3
 (c) Total line for columns 1 through 7 should equal 5L(1)m columns 1 through 7 respectively, and total line for Columns 8 through 10 should equal 5H(1)m columns 9 through 11 respectively.

- (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:

Collateral Assets	2018			
	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	\$ 972,860,452	\$ 972,860,452	0.57%	0.57%
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)	\$ 972,860,452	\$ 972,860,452	0.57%	0.57%

* 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 \$651,799,784 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	\$ 972,860,452	0.65%

* 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	\$ 1,007,087,791	\$ 1,007,087,791	0.61%	0.62%
b. Schedule D, Part 1	—	—	—	—
c. Schedule D, Part 2, Section 1	—	—	—	—
d. Schedule D, Part 2, Section 2	—	—	—	—
e. Schedule B	—	—	—	—
f. Schedule A	—	—	—	—
g. Schedule BA, Part 1	—	—	—	—
h. Schedule DL, Part 1	—	—	—	—
i. Other	—	—	—	—
j. Total collateral assets (a+b+c+d+e+f+g+h+i)	\$ 1,007,087,791	\$ 1,007,087,791	0.61%	0.62%

* 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 \$678,386,772 in 2017, which is reflected on the cash line (line a). That cash is then reinvested in short-term investments and bonds with various maturities as shown in Table 5E (5).

	Amount	% of Liability to total Liabilities *
Recognized Obligation to Return Collateral Asset	\$ 1,007,087,791	0.70%

* 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 as of December 31, 2018:

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage- Referenced Security (YES/NO)
G0746#AD0	\$ 11,000,000	\$ 11,093,698	\$ 11,000,000	No
Total	\$ 11,000,000	\$ 11,093,698	\$ 11,000,000	

The Company did not have any structured notes in its separate accounts as of December 31, 2018.

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
1. Bonds - AC	14	15	\$ 4,364,236	\$ 51,994,352	\$ 3,983,429	\$ 55,383,199
2. Loan-backed and structured securities - AC	2	2	3,084,873	53,951,612	3,132,683	53,566,614
3. Preferred stock - AC	2	—	3,357,035	—	3,404,371	—
4. Preferred stock - FV	2	—	5,707,772	—	5,707,772	—
5. Total (1+2+3+4)	20	17	\$ 16,513,916	\$ 105,945,964	\$ 16,228,255	\$ 108,949,813

AC - Amortized cost

FV - Fair value

The Company did not have any 5GI securities in its separate accounts at December 31, 2018.

Q. Short Sales

Not applicable.

NOTES TO FINANCIAL STATEMENTS

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
(1) Number of CUSIPs	183	17
(2) Aggregate Amount of Investment Income	\$ 47,830,434	\$ 842,056

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 \$185,319,214 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 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 \$200,735,368 and a carrying value of \$191,996,565. 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. Inflation swaps are used by the Company to hedge inflation risk of certain policyholder liabilities linked to the U.S. Consumer Price Index. At December 31, 2018, the Company had inflation swaps with a fair value and carrying value of \$(69,886,181).

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 \$(46,735).

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 \$11,621,894.

Currency Risk Management

The primary purpose of the Company's foreign currency hedging activities is to protect the value of foreign currency denominated assets and liabilities, which the Company has acquired or incurred or anticipates acquiring or incurring, and net investments in foreign subsidiaries 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 \$167,614,327 and a carrying value of \$169,052,663.

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 \$3,220,964 and a carrying value of \$3,565,121.

Equity Risk Management

Not applicable.

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.

NOTES TO FINANCIAL STATEMENTS

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 the 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 the 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.** The Company did not have any net gain 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 deferred tax liabilities ("DTLs") at December 31, 2018 and 2017 were as follows:

	2018		
	Ordinary	Capital	Total
(1)			
(a) Gross DTAs	\$ 2,990,934,127	\$ 647,876,339	\$ 3,638,810,466
(b) Statutory valuation allowance adjustment	—	—	—
(c) Adjusted gross DTAs (1a - 1b)	2,990,934,127	647,876,339	3,638,810,466
(d) DTAs nonadmitted	—	—	—
(e) Subtotal of net admitted DTAs (1c-1d)	2,990,934,127	647,876,339	3,638,810,466
(f) Gross DTLs	1,192,136,688	955,899,602	2,148,036,290
(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 1,798,797,439	\$ (308,023,263)	\$ 1,490,774,176
	2017		
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 2,907,896,460	\$ 606,088,402	\$ 3,513,984,862
(b) Statutory valuation allowance adjustment	—	—	—
(c) Adjusted gross DTAs (1a - 1b)	2,907,896,460	606,088,402	3,513,984,862
(d) DTAs nonadmitted	503,807,118	—	503,807,118
(e) Subtotal of net admitted DTAs (1c-1d)	2,404,089,342	606,088,402	3,010,177,744
(f) Gross DTLs	1,113,134,239	804,067,944	1,917,202,183
(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 1,290,955,103	\$ (197,979,542)	\$ 1,092,975,561
	Change During 2018		
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 83,037,667	\$ 41,787,937	\$ 124,825,604
(b) Statutory valuation allowance adjustment	—	—	—
(c) Adjusted gross DTAs (1a - 1b)	83,037,667	41,787,937	124,825,604
(d) DTAs nonadmitted	(503,807,118)	—	(503,807,118)
(e) Subtotal of net admitted DTAs (1c-1d)	586,844,785	41,787,937	628,632,722
(f) Gross DTLs	79,002,449	151,831,658	230,834,107
(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 507,842,336	\$ (110,043,721)	\$ 397,798,615
(2) The admission calculation components were as follows:			
	2018		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —
(b) Adjusted gross DTAs expected to be realized (excluding the amounts of the DTAs from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2)	1,184,289,401	306,484,775	1,490,774,176
1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	1,184,289,401	306,484,775	1,490,774,176
2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	2,872,393,063
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	1,806,644,725	341,391,564	2,148,036,289
(d) DTAs admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+2(c))	\$ 2,990,934,126	\$ 647,876,339	\$ 3,638,810,466
	2017		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ 119,407,175	\$ 119,407,175
(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)	805,792,301	167,776,084	973,568,385
1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	805,792,301	167,776,084	973,568,385
2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	2,834,567,009
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	1,598,297,040	318,905,143	1,917,202,183
(d) DTAs admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+2(c))	\$ 2,404,089,341	\$ 606,088,402	\$ 3,010,177,743
	Change During 2018		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ (119,407,175)	\$ (119,407,175)
(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)	378,497,100	138,708,691	517,205,791
1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	378,497,100	138,708,691	517,205,791
2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	37,826,054
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	208,347,685	22,486,421	230,834,106
(d) DTAs admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+2(c))	\$ 586,844,785	\$ 41,787,937	\$ 628,632,722

NOTES TO FINANCIAL STATEMENTS

- (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 are as follows:

	December 31, 2018	December 31, 2017
(a) Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above.	899%	1,002%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$ 19,149,287,086	\$ 18,897,113,394

- (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 were as follows:

(1) Current Income Tax:	December 31, 2018	December 31, 2017	Change
(a) Federal	\$ (443,051,836)	\$ (622,057,330)	\$ 179,005,494
(b) Foreign	1,226,511	(22,516)	1,249,027
(c) Subtotal	(441,825,325)	(622,079,846)	180,254,521
(d) Federal income tax on net capital gains/(losses)	(34,801,097)	20,106,614	(54,907,711)
(e) Utilization of capital loss carry-forward	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	<u>\$ (476,626,422)</u>	<u>\$ (601,973,232)</u>	<u>\$ 125,346,810</u>
(2) DTAs:	December 31, 2018	December 31, 2017	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ —	\$ —	\$ —
(2) Unearned premium reserve	775,118	774,677	441
(3) Policyholder reserves	1,161,376,652	1,075,651,712	85,724,940
(4) Investments	38,859,328	38,736,478	122,850
(5) Deferred acquisition costs	569,551,893	560,237,731	9,314,162
(6) Policyholder dividends accrual	217,815,180	199,547,255	18,267,925
(7) Fixed assets	177,288,941	135,439,584	41,849,357
(8) Compensation and benefits accrual	484,674,340	445,334,068	39,340,272
(9) Pension accrual	147,493,150	327,350,192	(179,857,042)
(10) Receivables - nonadmitted	163,342,013	23,926,651	139,415,362
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	68,960,545	(68,960,545)
(13) Other	29,757,513	31,937,567	(2,180,054)
(99) Subtotal	<u>2,990,934,128</u>	<u>2,907,896,460</u>	<u>83,037,668</u>
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	—	503,807,118	(503,807,118)
(d) Admitted ordinary DTAs (2a99 - 2b - 2c)	<u>2,990,934,128</u>	<u>2,404,089,342</u>	<u>586,844,786</u>
(e) Capital:			
(1) Investments	645,846,556	601,564,268	44,282,288
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	2,029,782	4,524,134	(2,494,352)
(4) Other	—	—	—
(99) Subtotal	<u>647,876,338</u>	<u>606,088,402</u>	<u>41,787,936</u>
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital DTAs (2e99 - 2f - 2g)	<u>647,876,338</u>	<u>606,088,402</u>	<u>41,787,936</u>
(i) Total admitted DTAs (2d + 2h)	<u>\$ 3,638,810,466</u>	<u>\$ 3,010,177,744</u>	<u>\$ 628,632,722</u>

NOTES TO FINANCIAL STATEMENTS

	December 31, 2018	December 31, 2017	Change
(3) DTLs:			
(a) Ordinary:			
(1) Investments	\$ 68,637,325	\$ 50,180,037	\$ 18,457,288
(2) Fixed assets	150,965,770	109,855,895	41,109,875
(3) Deferred & uncollected premium	425,048,069	410,840,144	14,207,925
(4) Policyholder reserves	545,736,554	539,032,749	6,703,805
(5) Other	1,748,971	3,225,414	(1,476,443)
(99) Subtotal	<u>1,192,136,689</u>	<u>1,113,134,239</u>	<u>79,002,450</u>
(b) Capital:			
(1) Investments	890,663,752	748,723,248	141,940,504
(2) Real estate	65,235,849	55,344,696	9,891,153
(3) Other	—	—	—
(99) Subtotal	<u>955,899,601</u>	<u>804,067,944</u>	<u>151,831,657</u>
(c) Total DTLs (3a99 + 3b99)	<u>2,148,036,290</u>	<u>1,917,202,183</u>	<u>230,834,107</u>
(4) Net admitted DTAs/(DTLs) (2i - 3c)	<u>\$ 1,490,774,176</u>	<u>\$ 1,092,975,561</u>	<u>\$ 397,798,615</u>

Deferred income tax expense on change in net unrealized capital gains and losses	\$ (13,086,272)
Decrease in net deferred tax related to other items	(92,922,231)
Decrease in DTAs nonadmitted	503,807,118
Total change in net admitted DTAs	<u>\$ 397,798,615</u>

- (5) The Company had investment tax credits of \$118,888,290 and \$60,521,938 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 benefit on change in net unrealized capital gains and losses	\$ —	\$ 109,254,678
Decrease in net deferred tax related to other items	(104,455,170)	(1,128,170,070)
Decrease in net deferred taxes	(104,455,170)	(1,018,915,392)
Decrease in nonadmitted DTAs	—	415,931,566
Total change in net admitted DTAs	<u>\$ (104,455,170)</u>	<u>\$ (602,983,826)</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 year end 2017 tax insurance 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 amount of \$301,778,454 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 increase of \$184,384,498 deferred tax liability and \$184,384,498 offset to the 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 \$486,162,952, with a corresponding adjustment of \$486,162,952 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's income tax (benefit) expense for the years ended December 31, 2018 and 2017, and change in DTAs/DTLs at December 31, 2018 and 2017, differed 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	\$ 177,081,890	\$ 332,024,801	\$ (154,942,911)
Net realized capital gains @ statutory rate	(27,670,464)	(10,656,008)	(17,014,456)
Tax exempt income	(27,747,000)	(86,054,369)	58,307,369
Tax credits (net of withholding)	(85,999,343)	(101,217,778)	15,218,435
Amortization of IMR	(21,146,852)	(37,243,140)	16,096,288
Dividend from subsidiaries	(191,621,746)	(151,194,439)	(40,427,307)
Contiguous country branch income	(2,153,823)	(3,818,144)	1,664,321
Impact of tax reform	(104,455,170)	1,128,170,070	(1,232,625,240)
Prior year audit liability and settlement	(35,362,700)	10,674,738	(46,037,438)
Nonadmitted assets	(163,342,013)	(30,730,577)	(132,611,436)
Stock contribution to foundation	(5,085,596)	(1,804,274)	(3,281,322)
Accruals in surplus	97,693,817	(130,869,683)	228,563,500
Other	6,104,808	3,617,132	2,487,676
Income tax incurred and change in net DTAs during period	<u>\$ (383,704,191)</u>	<u>\$ 920,898,329</u>	<u>\$ (1,304,602,521)</u>
Federal income tax expense reported in the Summary of Operations	\$ (441,825,325)	\$ (622,079,846)	\$ 180,254,521
Capital gains tax benefit incurred	(34,801,097)	20,106,614	(54,907,711)
Decrease (increase) in net DTAs	92,922,231	1,522,871,561	(1,429,949,330)
Decrease (increase) in current and deferred taxes reported in prior period correction	—	—	—
Total statutory income taxes	<u>\$ (383,704,191)</u>	<u>\$ 920,898,329</u>	<u>\$ (1,304,602,520)</u>

- E. (1) The Company did not have any operating loss and tax credit carry forwards available for tax purposes.
- (2) There are no taxes incurred in current and prior years that are available for recoupment.
- (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 and Annuity Corporation ("NYLIAC")
 - 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 files a consolidated federal income tax return with certain of its domestic insurance and non-insurance subsidiaries. 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 each member of the group 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 Company'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 \$50,000,000 materiality level.

A-C. During 2018 and 2017, the Company made the following capital contributions to its subsidiaries:

	2018	2017
NYLE	\$ 40,108,758	\$ 26,254,862
NYLIFE LLC	3,000,000	10,000,000
Total	<u>\$ 43,108,758</u>	<u>\$ 36,254,862</u>

NOTES TO FINANCIAL STATEMENTS

During 2018 and 2017, the Company recorded the following dividend distributions from its subsidiaries:

	2018	2017
NYLIAC	\$ 600,000,000	\$ 275,000,000
Madison Capital Funding LLC ("MCF")	93,444,580	76,954,360
NYL Investors	90,000,000	70,000,000
NYL Investments	129,039,923	10,029,751
Total	<u>\$ 912,484,503</u>	<u>\$ 431,984,111</u>

During 2018 and 2017, the Company received a return of capital from the following subsidiaries:

	2018	2017
NYLE	\$ 448,249,089	\$ —
Total	<u>\$ 448,249,089</u>	<u>\$ —</u>

On December 31, 2015, the Company and NYLIAC (which is a wholly-owned subsidiary of the Company) entered into a note funding agreement with MCF (as amended from time to time, the "MCF Note Agreement"), and acquired a variable funding note issued by MCF thereunder (the "Note"). The Note, which is reported as a bond, had an outstanding balance for the Company of \$2,160,465,941 and \$2,106,975,629 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, and MCF became a direct subsidiary of the Company. At December 31, 2018, the Company's equity investment in MCF was \$768,778,044, which represents 55% of MCF's equity; the remainder of MCF's equity is owned by NYLIAC. During 2018 and 2017, the Company recorded interest income from MCF under the MCF Note Agreement of \$105,622,176 and \$87,780,288, respectively. Pursuant to the MCF Note Agreement and the Note, the Company and NYLIAC may provide an aggregate of up to \$4,700,000,000 in funding to MCF for lending and equity investment commitments, as well as for business expenses. All outstanding advances made to MCF under the MCF Note Agreement, together with unpaid interest thereon, will be due in full on December 31, 2025.

In connection with a \$150,000,000 land acquisition of a fee simple estate in land underlying an office building and related improvements and encumbered by a ground lease located at 1372 Broadway, New York, New York by the Company (73.8% interest) and NYLIAC (26.2% interest), the Company and NYLIAC 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 of the years ended December 31, 2018 and 2017, income earned amounted to \$7,682,611.

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

Effective October 1, 2014, the Company and NYL Investments entered into a term loan agreement whereby the Company agreed to loan NYL Investments a principal amount of \$400,000,000. During 2015, the loan agreement was increased to \$600,000,000. During 2016, the loan was converted to a senior note, which is reported as a bond, and was solely a change in legal form of the instrument with no changes to the economic terms of the investment. During 2018 and 2017, the Company recorded interest income from NYL Investments totaling \$25,854,167 and \$25,925,000, respectively. At both December 31, 2018 and 2017, the senior note had a carrying value of \$600,000,000.

On August 19, 2015, the Company entered into a loan agreement with Cordius CIG, a sub-fund of Cordius, which is a Société d'Investissement à Capital Variable (a "SICAV"). A SICAV is an open-ended collective investment structure similar to an open-ended mutual fund in the U.S. Cordius is an indirect affiliate of the Company. Under this agreement, the Company issued a loan to Cordius CIG for €100 million. Cordius paid down €50 million on the loan during 2016. The loan is a variable rate instrument due on September 30, 2019 with a carrying value, translated in U.S. dollars, of \$57,157,490 at December 31, 2018. During 2018 and 2017, the Company recorded interest income on the loan totaling \$446,969 and \$494,227, respectively.

The Company has entered into three separate loan agreements with NYL Investors. The three loans have an outstanding balance at December 31, 2018 of \$18,269,929, \$12,614,641 and \$27,617,494, respectively. The loans are variable rate loans with maturity dates of April 2031, May 2030 and April 2027. During 2018 and 2017, the Company recorded interest income on the loans totaling \$3,498,369 and \$3,030,107, respectively.

The Company has purchased various corporate owned life insurance policies from NYLIAC for the purpose of informally funding certain benefits for the Company's employees and agents. These policies were issued to the Company on the same basis as policies sold to unrelated customers. At December 31, 2018 and 2017, the cash surrender value of these policies amounted to \$4,021,523,399 and \$3,974,314,131, respectively. Of the \$4,021,523,399 cash surrender value at December 31, 2018, \$3,129,697,328 is invested in NYLIAC's general account and \$891,826,071 is invested in NYLIAC's separate accounts. The investments in NYLIAC's separate accounts are allocated into the following categories based on primary underlying investment characteristics: 37% bonds, 35% equities, 27% cash and 1% real estate. During 2018 and 2017, the Company recorded income related to these policies of \$90,182,799 and \$237,576,940, respectively.

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 single premium annuity contracts issued by NYLIAC (refer to Note 27 - Structured Settlements). The Company has sold certain annuity contracts to NYLIAC in order that NYLIAC may satisfy its third-party obligations under certain structured settlement agreements. Interest rates used in establishing such obligations ranged from 3.5% to 7.75%. NYLIAC has directed the Company to make the payments under the annuity contracts directly to the beneficiaries under the structured settlement agreements. At December 31, 2018 and 2017, the Company has issued \$8,673,183,476 and \$8,228,643,997, respectively, of single premium annuities.

- D. At December 31, 2018 and 2017, the Company reported a net amount of \$38,111,463 and \$286,096,054, respectively, due from subsidiaries and affiliates. The terms of the underlying agreements generally require that these amounts be settled in cash within 90 days.
- E. New York Life Capital Corporation ("NYLCC"), a wholly-owned subsidiary of NYLIFE LLC (which is a wholly-owned subsidiary of the Company), has a credit agreement with the Company dated October 1, 1997, as amended on July 21, 2010, whereby NYLCC has agreed to make loans to the Company in an amount up to, but not exceeding, \$2,500,000,000 from proceeds from the issuance of commercial paper. At December 31, 2018 and 2017, the Company had a loan payable to NYLCC of \$500,534,271 and \$496,476,848, respectively. During 2018 and 2017, the Company recorded interest expense of \$9,392,617 and \$5,184,658, respectively.

NOTES TO FINANCIAL STATEMENTS

Effective April 13, 2016, the Company and NYLCC entered into a five-year \$1,250,000,000 revolving credit facility (the "Credit Facility") with a syndicate of lenders. The Credit Facility expires on April 13, 2021. The Company and NYLCC are borrowers under the Credit Facility. The Credit Facility replaced a three-year \$500,000,000 revolving credit facility, effective June 28, 2013 ("Facility A") and a five-year \$500,000,000 revolving credit facility, effective June 28, 2013 ("Facility B") that the Company had entered into with a syndicate of lenders, both of which were terminated on April 13, 2016. NYLCC's commercial paper capacity is \$2,500,000,000. During 2018 and 2017, none of these credit facilities were used, no interest was paid, and no outstanding balance was due.

The Company has a support agreement, dated September 28, 1995 with its indirectly owned subsidiary, NYLCC, under which the Company is obligated to maintain NYLCC's tangible net worth in the amount of at least \$1. NYLCC serves as a conduit to the credit markets for the Company and its affiliates, and is authorized to issue commercial paper in an aggregate principal amount not to exceed \$2,500,000,000. At December 31, 2018 and 2017, the outstanding principal amount of commercial paper issued by NYLCC was \$501,017,000 and \$504,115,000, respectively.

The Company has a revolving credit agreement with NYL Investors, dated April 1, 2015, whereby NYL Investors may borrow from the Company up to \$10,000,000. During 2018 and 2017, the credit facility was not used, no interest was paid, and there was no outstanding balance due.

The Company has a credit agreement with NYLIAC, dated September 30, 1993, as amended, whereby NYLIAC may borrow from the Company up to \$490,000,000. During 2018 and 2017, the credit facility was not used, no interest was paid, and there was no outstanding balance due.

In addition, the Company has a credit agreement with NYLIAC, dated April 1, 1999, as amended, under which the Company may borrow from NYLIAC up to \$490,000,000. During 2018 and 2017, the credit facility was not used, no interest was paid, and there was no outstanding balance due.

The Company has a credit agreement with NYLAZ (which is a wholly-owned subsidiary of the Company), dated August 11, 2004 and amended and restated November 16, 2015, whereby NYLAZ may borrow from the Company up to \$10,000,000. During 2018 and 2017, the credit facility was not used, no interest was paid, and there was no outstanding balance due.

In the ordinary course of its business, the Company may enter into guarantees and/or keep wells between itself and its affiliates. Refer to Note 14 - Liabilities, contingencies and assessments for more information.

- F. Under various written agreements, the Company has agreed to provide certain of its direct and indirect subsidiaries with certain services and facilities including but not limited to the following: accounting, tax and auditing services; legal services; actuarial services; electronic data processing operations and communications operations. The Company is reimbursed for the identified costs associated with these services and facilities. Such costs amounting to \$1,150,152,687 and \$1,262,089,386 for the years ended December 31, 2018 and 2017, respectively, were incurred by the Company and billed to its subsidiaries. The terms of the agreements require that these amounts be settled in cash within 90 days.

On April 1, 2000, the Company entered into Investment Advisory and Administrative Services Agreements with New York Life Investment Management LLC ("NYLIM"), which is an indirect subsidiary of the Company, to receive investment advisory and administrative services from NYLIM. On March 31, 2014, NYLIM assigned its rights and obligations under this agreement to NYL Investors (a wholly-owned subsidiary of the Company). For the years ended December 31, 2018 and 2017, the total cost to the Company for these services amounted to \$173,747,268 and \$163,959,172, respectively. The terms of the agreements require that these amounts be settled in cash within 90 days.

The Company is a party to an affiliated group air transportation services agreement entered into with NYLIFE LLC in November 2004. See Note 15A for more information on this agreement.

- G. The Company is a mutual insurance company and is not directly or indirectly owned by any other company, corporation, group of companies, partnership or individual.
- H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.
- I. The Company does not have an investment in an SCA entity that exceeds 10% of the Company's admitted assets.
- J. Not applicable.
- K. Not applicable.
- L. (1)-(2) The Company holds investments in certain downstream non-insurance holding companies and utilizes the look-through approach for the valuation of these companies.

The downstream non-insurance holding companies and the associated carrying value of the Company's investment in these companies are listed below:

Company	Carrying Value	
	2018	2017
NYL Wind Investment LLC	\$ 11,485,491	\$ 18,448,305
Silver Spring, LLC	65,365	190,425
NYLMDC King of Prussia Realty LLC	392,866	399,104
Total	<u>\$ 11,943,722</u>	<u>\$ 19,037,834</u>

- (3) The financial statements of NYL Wind Investment LLC, Silver Spring, LLC and NYLMDC King of Prussia Realty LLC (collectively the "downstream non-insurance holding companies") were not audited at December 31, 2018 and 2017.
- (4) The Company has limited the value of its investment in the downstream non-insurance holding companies to the value contained in the financial statements of the underlying investments, which will be audited, including adjustments required by SSAP 97, of the downstream non-insurance holding companies.
- (5) The downstream non-insurance holding companies had no liabilities, commitments, contingencies, guarantees or obligations.
- M. The Company does not have affiliated common stock investments other than its insurance subsidiaries.

NOTES TO FINANCIAL STATEMENTS

- N. The Company does not report any investments in insurance subsidiaries for which the audited statutory equity reflects a departure from NAIC SAP.

SCA Entity (Investment in Insurance SCA Entities)	Monetary Effect on NAIC SAP			Amount of Investment	
	Net Income Increase (Decrease)	Surplus Increase (Decrease)	Per Audited Statutory Equity	If the Insurance SCA Had Completed Statutory Financial Statements *	
NYLIAC	\$ —	\$ —	\$ 8,776,075,151	\$ 8,776,075,151	
NYLAZ	\$ —	\$ —	\$ 113,429,352	\$ 113,429,352	

* Per AP&P Manual (without permitted or prescribed practices)

- 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 and any interest payable and consisted of the following at December 31, 2018:

	Carrying Value
Loan Payable to NYLCC, various maturities, latest being March 18, 2019 (weighted average rate of 2.46%); Refer to Note 10E "Information Concerning Parent, Subsidiaries and Affiliates"	\$ 500,534,271
Total borrowed money	\$ 500,534,271

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

- (1) On February 26, 2008, the Company became a member of the FHLB of NY and began issuing funding agreements to the FHLB of NY in exchange for cash. The proceeds from the sale of these funding agreements are invested to earn a spread on the business. The funding agreements are issued through the general account and are included in the liability for deposit-type contracts on Page 3 – Liabilities, Surplus and Other Funds. When a funding agreement is issued, 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 NY's recovery on the collateral is limited to the amount of the Company's liability to the FHLB of NY. The table below indicates the amounts of FHLB of NY stock purchased, collateral pledged, assets and liabilities related to the agreement with FHLB of NY.

- (2) FHLB of NY Capital Stock

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

1. Current Year

	Total	General Account	Separate Accounts
(a) Membership stock - Class A	\$ —	\$ —	\$ —
(b) Membership stock - Class B	41,375,500	41,375,500	—
(c) Activity stock	160,875,000	160,875,000	—
(d) Excess stock	—	—	—
(e) Aggregate total	<u>\$ 202,250,500</u>	<u>\$ 202,250,500</u>	<u>\$ —</u>
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 8,348,888,569	\$ 8,348,888,569	\$ —

2. Prior Year

	Total	General Account	Separate Accounts
(a) Membership stock - Class A	\$ —	\$ —	\$ —
(b) Membership stock - Class B	37,938,800	37,938,800	—
(c) Activity stock	118,125,000	118,125,000	—
(d) Excess stock	—	—	—
(e) Aggregate total	<u>\$ 156,063,800</u>	<u>\$ 156,063,800</u>	<u>\$ —</u>
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 8,159,317,877	\$ 8,159,317,877	\$ —

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:

	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
Membership stock						
1. Class A	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2. Class B	\$ 41,375,500	\$ 41,375,500	\$ —	\$ —	\$ —	\$ —

NOTES TO FINANCIAL STATEMENTS

(3) Collateral pledged to FHLB of NY

a. Amount pledged as collateral as of reporting date is as follows:

	Fair Value ¹	Carrying Value ¹	Aggregate Total Borrowing
1. Current year total general and separate accounts	\$ 4,673,697,824	\$ 4,645,037,414	\$ 3,583,978,991
2. Current year general account	\$ 4,673,697,824	\$ 4,645,037,414	\$ 3,583,978,991
3. Current year separate accounts	\$ —	\$ —	\$ —
4. Prior year total general and separate accounts	\$ 3,421,030,231	\$ 3,293,633,882	\$ 2,629,599,364

¹ Includes amounts in excess of minimum requirements.

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

	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current year total general and separate accounts	\$ 4,673,697,824	\$ 4,645,037,414	\$ 3,583,978,991
2. Current year general account	\$ 4,673,697,824	\$ 4,645,037,414	\$ 3,583,978,991
3. Current year separate accounts	\$ —	\$ —	\$ —
4. Prior year total general and separate accounts	\$ 3,956,160,074	\$ 3,779,696,262	\$ 2,179,824,356

(4) Borrowing from FHLB of NY

a. Amount borrowed as of reporting date is as follows:

1. Current Year

	Total	General Account	Separate Accounts	Funding Agreements Reserves Established
(a) Debt	\$ —	\$ —	\$ —	\$ —
(b) Funding agreements	3,583,978,991	3,583,978,991	—	3,583,978,991
(c) Other	—	—	—	—
(d) Aggregate total	<u>\$ 3,583,978,991</u>	<u>\$ 3,583,978,991</u>	<u>\$ —</u>	<u>\$ 3,583,978,991</u>

2. Prior Year

	Total	General Account	Separate Accounts	Funding Agreements Reserves Established
(a) Debt	\$ —	\$ —	\$ —	\$ —
(b) Funding agreements	2,629,599,364	2,629,599,364	—	2,629,599,364
(c) Other	—	—	—	—
(d) Aggregate total	<u>\$ 2,629,599,364</u>	<u>\$ 2,629,599,364</u>	<u>\$ —</u>	<u>\$ 2,629,599,364</u>

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

	Total	General Account	Separate Accounts
1. Debt	\$ —	\$ —	\$ —
2. Funding agreements	3,583,978,991	3,583,978,991	—
3. Other	—	—	—
4. Aggregate total	<u>\$ 3,583,978,991</u>	<u>\$ 3,583,978,991</u>	<u>\$ —</u>

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

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

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

A. Defined Benefit Plans

The Company maintains various tax-qualified and non-qualified defined benefit pension plans covering eligible U.S. employees and agents. The tax-qualified plan for employees includes both a traditional formula and a cash balance formula. The applicability of these formulas to a particular plan participant is generally determined by age and date of hire. Under the traditional formula, benefits are based on final average earnings and length of service. The cash balance formula credits employees' accounts with a percentage of eligible pay each year based on years of service, along with annual interest credits at rates based on IRS guidelines. Benefits under the tax-qualified plan for agents are based on length of service and earnings during an agent's career. The non-qualified pension plans provide supplemental benefits in excess of the maximum benefits applicable to a tax-qualified plan.

NOTES TO FINANCIAL STATEMENTS

The tax-qualified defined benefit pension plans of the Company are funded solely by Company contributions. The Company's funding policy is to make annual contributions that are no less than the minimum amount needed to comply with the requirements of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and the Internal Revenue Code of 1986, as amended ("IRC"), and no greater than the maximum amount deductible for federal income tax purposes. In 2018, the Company made voluntary contributions to the tax-qualified plans for employees and agents of \$300,000,000 and \$200,000,000, respectively. No contributions were required to satisfy the minimum funding requirements under ERISA and the IRC.

The Company has established separate irrevocable grantor trusts covering certain of the non-qualified arrangements to help protect non-qualified payments thereunder in the event of a change in control of the Company. The grantor trusts are not subject to ERISA.

Other Postretirement Benefits

The Company provides certain health care and life benefits for eligible retired employees and agents (and their eligible dependents). Employees are eligible for retiree health and life benefits if they are at least age 55 with 10 or more years of service with the Company, provided that they are enrolled for active health care coverage on the date they terminate employment. Agents are generally eligible for retiree health and life benefits if they meet certain age and service criteria on the date they terminate service.

Employees and agents who retired prior to January 1, 1993 and agents who were active on December 31, 1992 and met certain age or service criteria on that date do not make contributions toward retiree health care coverage. All other eligible employees and agents may be required to contribute towards retiree health care coverage. The Company pays the entire life insurance costs for retired employees and agents.

The Company has established two separate Voluntary Employees Beneficiary Association ("VEBA") Trusts, the Employees' Life and Health Benefit Trust ("Employee VEBA") and the Agents' Life and Health Benefit Trust ("Agent VEBA"). The Employee VEBA is currently exclusively used to fund a portion of the postretirement health and life benefits for retired employees, and the Agent VEBA is currently exclusively used to fund a portion of the postretirement health and life benefits for retired agents. In addition, the tax-qualified pension plan for agents includes a medical-benefit component to fund a portion of the postretirement obligations for retired agents and their dependents in accordance with Internal Revenue Code ("IRC") Section 401(h). The Company pays the remaining balance of these costs.

Postemployment Benefits and Compensated Absences

The Company provides certain benefits to eligible employees during employment for paid absences, and to eligible employees and agents after termination of service. These benefits include, but are not limited to, salary continuation during medical and pregnancy leaves, short-term disability-related benefits, and continuation of health care benefits.

The Company has accrued obligations of \$2,241,000 and \$2,075,000 related to these benefits at December 31, 2018 and 2017, respectively. For the years ended December 31, 2018 and 2017, the net periodic benefit costs associated with these programs were \$9,322,000 and \$7,136,000, respectively.

Postemployment costs of \$709,626 and \$487,348 were billed to subsidiaries for the years ended December 31, 2018 and 2017, respectively.

The tables below are for financial reporting purposes only and do not reflect the status of the assets of each of the plans under applicable law:

(1) Change in benefit obligation

a. Pension benefits

	Overfunded		Underfunded	
	2018	2017	2018	2017
1. Benefit obligation at beginning of year	\$ 7,092,106,147	\$ —	\$ 1,077,326,694	\$ 7,517,187,214
2. Service cost	146,043,272	—	21,732,550	147,502,220
3. Interest cost	234,659,825	—	35,957,348	270,939,290
4. Contribution by plan participants	—	—	—	—
5. Actuarial (gain) loss	(509,867,594)	—	(58,780,115)	589,439,630
6. Benefits paid	(319,884,876)	—	(53,331,023)	(355,680,087)
7. One-time contractual termination benefit	—	—	—	44,574
8. Plan amendments	—	—	—	—
9. Benefit obligation at end of year	<u>\$ 6,643,056,774</u>	<u>\$ —</u>	<u>\$ 1,022,905,454</u>	<u>\$ 8,169,432,841</u>

b. Postretirement benefits

	Overfunded		Underfunded	
	2018	2017	2018	2017
1. Benefit obligation at beginning of year	\$ —	\$ —	\$ 1,627,071,885	\$ 1,439,039,799
2. Service cost	—	—	26,881,266	22,606,784
3. Interest cost	—	—	55,365,764	54,205,662
4. Contribution by plan participants	—	—	12,557,819	11,732,509
5. Actuarial (gain) loss	—	—	(96,610,190)	160,018,368
6. Benefits paid	—	—	(88,604,223)	(60,927,135)
7. One-time contractual termination benefit	—	—	—	395,898
8. Plan amendments	—	—	—	—
9. Benefit obligation at end of year	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 1,536,662,321</u>	<u>\$ 1,627,071,885</u>

NOTES TO FINANCIAL STATEMENTS

(2) Change in plan assets

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
a. Fair value of plan assets at beginning of year	\$ 6,973,369,677	\$ 5,715,258,221	\$ 701,303,168	\$ 611,689,710
b. Actual return on plan assets	148,217,058	763,960,960	(24,535,506)	95,411,621
c. Reporting entity contribution	553,331,023	849,830,583	64,495,019	43,396,463
d. Plan participants' contributions	—	—	12,557,819	11,732,509
e. Benefits paid	(373,215,899)	(355,680,087)	(88,604,223)	(60,927,135)
f. Fair value of plan assets at end of year	<u>\$ 7,301,701,859</u>	<u>\$ 6,973,369,677</u>	<u>\$ 665,216,277</u>	<u>\$ 701,303,168</u>

(3) Funded status

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
a. Components				
1. Prepaid benefit costs	\$ 2,718,717,632	\$ 2,285,486,685	\$ —	\$ —
2. Overfunded plan assets	\$ (2,060,072,547)	\$ (2,285,486,685)	\$ —	\$ —
3. Accrued benefit costs	\$ 655,529,387	\$ 621,650,235	\$ 629,889,944	\$ 642,968,966
4. Liability for pension benefits	\$ 367,376,067	\$ 574,412,929	\$ 241,556,100	\$ 282,799,751
b. Assets and liabilities recognized				
1. Assets (nonadmitted)	\$ (658,645,085)	\$ —	\$ —	\$ —
2. Liabilities recognized	\$ 1,022,905,454	\$ 1,196,063,164	\$ 871,446,044	\$ 925,768,717
c. Unrecognized liabilities	\$ —	\$ —	\$ —	\$ —

Accrued benefit costs for both Pension Benefits and Postretirement Benefits are included on Page 3 - Liabilities, Surplus and Other Funds on Line 12 - General expenses due or accrued. Liability for benefits for both Pension Benefits and Postretirement Benefits are included on Page 3 - Liabilities, Surplus and Other Funds on Line 25 - Aggregate write-ins for liabilities.

(4) Components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
a. Service cost	\$ 167,775,822	\$ 147,502,220	\$ 26,881,266	\$ 22,606,784
b. Interest cost	270,617,173	270,939,290	55,365,764	54,205,662
c. Expected return on plan assets	(458,650,985)	(405,194,468)	(47,337,964)	(41,289,055)
d. Transition asset or obligation	—	—	—	—
e. Gains and losses	177,716,702	169,133,774	9,986,059	5,170,041
f. Prior service cost or credit	(3,479,484)	(3,479,484)	(16,541,001)	(16,541,001)
g. Nonvested prior service cost or credit	—	—	23,061,873	23,061,873
h. Net periodic benefit cost	<u>\$ 153,979,228</u>	<u>\$ 178,901,332</u>	<u>\$ 51,415,997</u>	<u>\$ 47,214,304</u>
i. One-time contractual termination benefit	—	44,574	—	395,898
j. Total net periodic pension cost (credit)	<u>\$ 153,979,228</u>	<u>\$ 178,945,906</u>	<u>\$ 51,415,997</u>	<u>\$ 47,610,202</u>

The Company shares the net periodic benefit cost of certain pension and postretirement benefits with its subsidiaries. The expenses for these plans are allocated to each subsidiary in accordance with an intercompany cost sharing arrangement. The liabilities for these plans are included with the liabilities for the corresponding plan of the Company. Pension costs of \$49,865,482 and \$46,172,050 were billed to subsidiaries for the years ended December 31, 2018 and 2017, respectively. Postretirement costs of \$9,877,948 and \$9,103,918 were billed to subsidiaries for the years ended December 31, 2018 and 2017, respectively.

(5) Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
a. Items not yet recognized as a component of net periodic cost - prior year	\$ 2,859,899,614	\$ 2,794,880,766	\$ 282,799,751	\$ 188,594,862
b. Net transition asset or obligation recognized	—	—	—	—
c. Net prior service cost or credit arising during the period	—	—	—	—
d. Net prior service cost or credit recognized	3,479,484	3,479,484	16,541,001	16,541,001
e. Net nonvested prior service cost or credit recognized	—	—	(23,061,873)	(23,061,873)
f. Net gain and loss arising during the period	(258,213,782)	230,673,138	(24,736,720)	105,895,802
g. Net gain and loss recognized	<u>(177,716,702)</u>	<u>(169,133,774)</u>	<u>(9,986,059)</u>	<u>(5,170,041)</u>
h. Items not yet recognized as a component of net periodic cost - current year	<u>\$ 2,427,448,614</u>	<u>\$ 2,859,899,614</u>	<u>\$ 241,556,100</u>	<u>\$ 282,799,751</u>

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- (6) Amounts in unassigned funds (surplus) expected to be recognized in the next fiscal year as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
a. Net transition asset or obligation	\$ —	\$ —	\$ —	\$ —
b. Net nonvested prior service cost	\$ —	\$ —	\$ 23,061,873	\$ 23,061,873
c. Net prior service credit	\$ (3,800,060)	\$ (3,479,484)	\$ (16,541,001)	\$ (16,541,001)
d. Net recognized losses	\$ 139,537,865	\$ 177,716,702	\$ 8,354,792	\$ 9,986,059

- (7) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
a. Net transition asset or obligation	\$ —	\$ —	\$ —	\$ —
b. Net nonvested prior service cost	\$ —	\$ —	\$ 122,033,016	\$ 145,094,889
c. Net prior service credit	\$ (20,638,856)	\$ (24,118,340)	\$ (149,736,207)	\$ (166,277,208)
d. Net recognized losses	\$ 2,448,087,470	\$ 2,884,017,954	\$ 269,259,291	\$ 303,982,070

Increases or decreases in the funded status are reported as direct adjustments to surplus. Any overfunded plan assets are nonadmitted. Associated deferred tax assets are also recorded and admitted to the extent that contributions will be made over the next three tax years.

- (8) Weighted-average assumptions used to determine net periodic benefit cost for the years ended December 31, 2018 and 2017:

	Pension Benefits		Postretirement Benefits		Postemployment Benefits	
	2018	2017	2018	2017	2018	2017
Discount rate (for benefit obligation)	3.76%	4.37%	3.82%	4.51%	3.77%	4.65%
Service cost discount rate	3.90%	4.68%	4.01%	4.88%	N/A	N/A
Effective rate of interest (on benefit obligation)	3.39%	3.69%	3.47%	3.85%	N/A	N/A
Expected long-term rate of return on plan assets	6.50%	7.25%	6.75%	6.75%	N/A	N/A
Rate of compensation increase:						
Employees	4.90%	5.10%	5.10%	5.10%	N/A	N/A
Agents	6.00%	3.75%	N/A	N/A	N/A	N/A

Weighted-average assumptions used to determine benefit obligations for the years ended December 31, 2018 and 2017:

	Pension Benefits		Postretirement Benefits		Postemployment Benefits	
	2018	2017	2018	2017	2018	2017
Discount rate	4.45%	3.76%	4.52%	3.82%	4.46%	3.77%
Rate of compensation increase:						
Employees	4.90%	4.90%	4.90%	4.90%	N/A	N/A
Agents	6.00%	6.00%	N/A	N/A	N/A	N/A

The Company uses a full yield curve approach to determine its U.S. pension and other postretirement benefit obligations as well as the service and interest cost components of net periodic benefit cost.

The discount rates used are based on hypothetical AA yield curves represented by a series of spot discount rates from half a year to 99 years. The spot rate curves are derived from a direct calculation of the implied forward curve, based on the included bond cash flows. Each bond issue underlying the yield curve is required to be non-callable, with a rating of AA, when averaging all available ratings by Moody's Investor Services, Standard & Poor's and Fitch. Additionally, each bond must have at least \$300,000,000 par outstanding to ensure it is sufficiently marketable. Finally, the outlier bonds (i.e. those whose yields to maturity significantly deviate from the average yield in each maturity grouping) are removed. The yields are used to discount future pension and other postretirement plan cash flows at an interest rate specifically applicable to the timing of each respective cash flow. For disclosure purposes, the sum of these discounted cash flows are totaled into a single present value and an equivalent weighted-average discount rate is calculated by imputing the singular interest rate that equates the total present value of the stream of future cash flows.

The Company utilizes a full yield curve approach in the calculation of the service and interest cost components by applying the specific spot rates along the yield curve used in the determination of the benefit obligation to their relevant underlying projected cash flows. The current approach provides a more precise measurement of service and interest cost by improving the correlation between projected benefit cash flows and their corresponding spot rates.

The expected long-term return on assets for the tax-qualified pension plans and the VEBA Trusts is based on (1) an evaluation of the historical behavior of the broad financial markets, (2) the plan's target asset allocation, and (3) the future expectations for returns for each asset class, modified by input from the plans' investment consultant based on the current economic and financial market conditions.

- (9) The aggregate amount of accumulated benefit obligation for defined benefit pension plans was \$7,278,051,767 as of December 31, 2018 and \$7,714,330,053 as of December 31, 2017 (no plans were overfunded).
- (10) The determination of the annual rate of increase in the per capita cost of covered health care benefits is reviewed separately for medical and prescription drug plans as well as for participants under and over age 65. At December 31, 2018, these assumed future rates of increase are the same for both medical and prescription drug plans but differ between participants under and over age 65. For dental plans, the annual rate of increase in the per capita cost utilizes a single rate for all participants.

In measuring the year-end 2018 obligations, the annual rate of increase in the per capita cost of covered health care medical benefits and prescription drug benefits for 2018 was assumed to be 7.75% for participants under 65 and 8.75% for participants age 65 and over. For participants under age 65, the rate was assumed to decline gradually to 4.75% by 2028 and remain at that level thereafter.

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For participants age 65 and over, the rate was assumed to decline gradually to 4.75% by 2028 and remain at that level thereafter. For dental plans, the annual rate of increase in the per capita cost of covered health care benefits was assumed to be 5.00% for all participants for 2019 and beyond.

In measuring the year-end 2017 obligations, the annual rate of increase in the per capita cost of covered health care medical benefits and prescription drug benefits for 2017 was assumed to be 8.00% for participants under 65 and 9.25% for participants age 65 and over. For participants under age 65, the rate was assumed to decline gradually to 4.75% by 2028 and remain at that level thereafter. For participants age 65 and over, the rate was assumed to decline gradually to 4.75% by 2028 and remain at that level thereafter. For dental plans, the annual rate of increase in the per capita cost of covered health care benefits was assumed to be 5.00% for all participants for 2018 and beyond.

- (11) Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plans. A one percentage point increase or decrease in assumed health care cost trend rates would have the following effects:

	<u>One Percent Increase</u>	<u>One Percent Decrease</u>
Effect on total of service and interest cost components	\$ 6,458,900	\$ (5,048,655)
Effect on accumulated postretirement obligations	\$ 114,468,708	\$ (92,887,437)

- (12) The estimated future benefit payments are based on the same assumptions as used to measure the benefit obligations at December 31, 2018. The following benefit payments, which reflect expected future service, as appropriate, are expected to be paid:

	<u>Pension Benefits</u>	<u>Postretirement Benefits</u>	<u>Postemployment Benefits</u>
2019	\$ 395,400,000	\$ 68,400,000	\$ 8,100,000
2020	\$ 407,700,000	\$ 71,000,000	\$ 8,700,000
2021	\$ 420,900,000	\$ 73,700,000	\$ 9,100,000
2022	\$ 433,400,000	\$ 75,700,000	\$ 9,500,000
2023	\$ 446,300,000	\$ 78,000,000	\$ 10,100,000
2024 through 2028	\$ 2,422,300,000	\$ 406,400,000	\$ 59,400,000

- (13) The Company expects to pay approximately \$48,400,000 of non-qualified pension benefits during 2019. The Company expects to pay approximately \$50,400,000 for other postretirement benefits during 2019.

The Company's funding policy for the tax-qualified pension plans is to make annual contributions that are no less than the minimum amount needed to comply with the requirements of the ERISA and the IRC, and no greater than the maximum amount deductible for federal income tax purposes. The Company does not have any regulatory contribution requirements for 2019 and does not expect to make voluntary contributions to the tax-qualified pension plans.

Prefunding contributions can be made to either of the VEBA Trusts to partially fund postretirement health and life benefits other than pensions. The Company does not expect to make any prefunding contributions to either of the VEBA Trusts in 2019.

- (14) The projected 2019 annual benefit payments to plan participants from insurance contracts issued by the Company or NYLIAC is \$347,000,000 and \$12,485,785 for pension and postretirement plans, respectively.
- (15)-(16) Not applicable.
- (17) Not applicable.
- (18) The decrease in the benefit obligation from the prior year is primarily attributable to an increase in actuarial gains in the pension and postretirement plans of \$1,158,087,339 and \$256,628,558, respectively. These gains are largely the result of an increase in the weighted average discount rate.
- (19) Not applicable.
- (20) Refer to funded status disclosure in Note 12A(3).
- (21) The transition liability for other postretirement benefits was fully amortized in 2016. The transition liability for pension benefits was fully amortized in 2013.

B. Plan Asset Investment Policies and Strategies

Each tax-qualified pension plan currently invests in two group annuity contracts which are held in separate trusts: one contract is an immediate participation guarantee ("IPG") contract relating to the Company's general account ("GA Contract"), and the other contract relates to the Company's pooled separate accounts ("SA Contract"). New York Life is the issuer of the GA and SA Contracts. In addition, certain assets may directly be invested in third-party real estate and money market mutual funds.

Tax-qualified pension plan assets of \$2,686,998,227 and \$3,763,975,347 were included in the Company's separate account assets and liabilities at December 31, 2018 and 2017, respectively. Pension plan assets of \$4,218,898,370 and \$2,712,794,142 were included in the Company's aggregate reserve liability at December 31, 2018 and 2017, respectively. Certain pension plan assets are also directly invested in third-party money market mutual and real estate investment funds. The plan did not have any investments in third-party money market mutual funds at December 31, 2018. The plans' investment in third-party money market mutual funds totaled \$106,458,662 at December 31, 2017. The plans' investment in third-party real estate investment funds totaled \$395,298,517 and \$390,145,524 at December 31, 2018 and 2017, respectively.

Under the GA Contract, NYL Investors manages the assets in the portion of the Company's general account in which the GA Contract participates. The GA Contract provides for the payment of an annual administrative charge based on a percentage of the assets maintained in the fixed account under the contract. Under the SA Contract, certain registered investment advisory subsidiaries of NYL Investments act as investment managers for the pooled separate accounts. The SA Contract provides for the payment of separate annual fees for the management and administration of each separate account.

The assets of each of the VEBA Trusts are invested in MainStay and Vanguard mutual funds, trust owned life insurance ("TOLI") and cash and cash equivalents.

NYLIM serves as investment manager of the MainStay Mutual Funds. The TOLI policies are corporate sponsored universal life ("CSUL") and corporate sponsored variable universal life ("CSVUL") policies issued by NYLIAC. CSVUL policy premiums are invested in certain insurance dedicated funds offered in connection with variable products for which NYLIM serves as investment advisor.

The investment objectives for the tax-qualified pension plans and VEBA Trusts are: (1) to maintain sufficient income and liquidity to fund benefit payments; (2) to preserve the capital value of the plans and trusts; (3) to increase the capital value of the plans and trusts; and (4)

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to earn a long-term rate of return, which meets or exceeds the plans' and trusts' assumed actuarial rates of return. Under the investment policies for the tax-qualified pension plans, the plans' assets are to be invested primarily in a balanced and diversified mix of high quality equities, fixed income securities, group annuity contracts, private equity investments, real estate investments, hedge fund investments, cash equivalents, and such other assets as may be appropriate. Under the investment policies for the VEBA Trusts, the assets of the trusts are to be invested primarily in insurance contracts (variable and/or fixed) and/or mutual funds, which in turn, invest in a balanced and diversified mix of high quality equities, fixed income securities, cash equivalents, and such other assets as may be appropriate. The Investment Committees of the Board of Trustees (the "Committees") monitor and review investment performance to ensure assets are meeting investment objectives.

The Committees have established a broad investment strategy targeting an asset allocation for both the tax-qualified pension plans and for the VEBA Trusts. Diversifying each asset class by style and type further enhances this allocation. In developing this asset allocation strategy, the Committees took into account, among other factors, the information provided to them by the plans' actuary, information relating to the historical investment returns of each asset class, the correlations of those returns, and input from the plans' investment consultant. The Committees regularly review the plans' asset allocations versus the targets and make adjustments as appropriate. Based on a recent review which, among other things, took into account the Company's voluntary contributions to the tax-qualified plans for employees and agents of \$300,000,000 and \$200,000,000, respectively, the Trustees approved an asset allocation of 35% equity securities and 65% fixed income and are reallocating assets to achieve these targets. As part of this reallocation, the Trustees recently approved liquidations of assets allocated to equity securities, as well as allocations of assets to high yield bond and municipal bond insurance company separate accounts.

The weighted-average asset allocation for the tax-qualified pension plans at December 31, 2018 and 2017, and target allocations by asset category, were as follows:

	Target Allocation		Percentage of Plan Assets	
	2018	2017	2018	2017
Fixed Income	65%	40%	65%	41%
Equity Securities	35%	60%	35%	59%
Total	100%	100%	100%	100%

The weighted-average asset allocation for the other postretirement benefit plans at December 31, 2018 and 2017, and target allocations by asset category under the VEBA Trusts, were as follows:

	Target Allocation	Percentage of VEBA Trust Assets	
	2018 and 2017	2018	2017
Fixed Income	30%	33%	27%
Equity Securities	70%	67%	73%
Total	100%	100%	100%

The pooled separate accounts under the SA Contract and the third-party real estate investment funds invest in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

C. Determination of Fair Values

- (1) The fair values (refer to Note 20 – Fair Value Measurements for description of levels) of the tax-qualified pension plan assets at December 31, 2018 are as follows:

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Cash	\$ 506,745	\$ —	\$ —	\$ 506,745
Immediate participation guarantee contract	—	—	4,218,898,370	4,218,898,370
Total assets accounted for at fair value	\$ 506,745	\$ —	\$ 4,218,898,370	\$ 4,219,405,115

The investments in pooled separate accounts and third-party real estate funds, which meet the net asset value ("NAV") as practical expedient criteria for determining fair value, were \$2,686,998,227 and \$395,298,517, respectively, and are not included in the table above.

The fair values of other postretirement benefit plan assets at December 31, 2018 are as follows:

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Cash, cash equivalents & short-terms	\$ 116,603	\$ 10,847,260	\$ —	\$ 10,963,863
Fixed income investments:				
CSUL policies	—	—	157,090,256	157,090,256
Immediate participation guarantee contract	—	—	30,456,309	30,456,309
Vanguard Bond Market Index Fund	41,924,844	—	—	41,924,844
Equity type investments:				
Vanguard Institutional Index Fund	131,333,055	—	—	131,333,055
MainStay International Equity Fund	56,074,520	—	—	56,074,520
CSVUL MainStay VP Mackay S&P 500 Indexed Equity Fund	—	—	205,596,061	205,596,061
CSVUL MainStay VP Mackay International Equity Fund	—	—	31,777,369	31,777,369
Total assets accounted for at fair value	\$ 229,449,022	\$ 10,847,260	\$ 424,919,995	\$ 665,216,277

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- (2) The following is a description of the valuation methodologies used to determine fair value, as well as the general classification of such instruments pursuant to the valuation hierarchy.

Immediate Participation Guarantee ("IPG") Contract

The fair value of the IPG contract is its contract value, which represents contributions made, plus interest earned, less funds used to pay claims, premiums and fees. The IPG contract is classified as Level 3 due to the fact that the contract value relies on internal reports issued by NYLIM that would be unobservable by third-party market participants.

Investment in Pooled Separate Accounts

The pooled separate accounts NAV represents the fair value of each unit held by the tax-qualified pension plans and is the level at which transactions occur. The investments are measured using NAV as a practical expedient, and are not required to be leveled.

Investment in Third-Party Real Estate Funds

The Morgan Stanley Prime Property Fund, Invesco Core Real Estate Fund, and JP Morgan Strategic Property Fund are third-party real estate investment funds that invest primarily in real estate and real estate related assets. The tax-qualified pension plans own shares in these funds and the NAV represents the fair value of each unit held by the plans. The investments are measured using NAV as a practical expedient, and are not required to be leveled.

The Mutual Funds

The MainStay International Equity Fund and the Vanguard Funds are all open end registered mutual funds which are priced using a daily NAV. These prices are publicly published, and there are no restrictions on contributions and withdrawals. As such, they are classified as Level 1.

CSUL and CSVUL Policies

The CSUL and the CSVUL policies are reported at cash surrender value. These policies have surpassed their surrender charge period; therefore, their cash value and their contract value are equal. These policies are classified as a Level 3 since the valuation relies on data supplied by an insurance carrier that is unique to these policies and the inputs are unobservable. There is also no secondary market for these assets.

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

The carrying value of cash is equivalent to its fair value and is classified as Level 1 in the fair value hierarchy as the amounts are available on demand. Due to the short-term maturities, the carrying value of short-term investments and cash equivalents is presumed to approximate fair value and is classified as Level 2.

D. Long-term Rate of Return on Plan Assets

The expected long-term rate of return on plan assets is based on (1) an evaluation of the historical behavior of the broad financial markets, (2) the plan's target asset allocation, and (3) the future expectations for returns for each asset class, modified by input from the plan's investment consultant based on the current economic and financial market conditions.

E. Defined Contribution Plans

The Company maintains various tax-qualified and non-qualified defined contribution plans covering eligible U.S. employees and agents (401(k) plans). For employees, the plans provide for pre-tax salary reduction contributions (subject to maximums) and Company matching contributions of up to 4% of annual salary (base plus eligible incentive pay are considered). The Company's matching contributions to the employees' tax-qualified plan totaled \$36,801,406 and \$35,799,083 for the years ended December 31, 2018 and 2017, respectively. A non-qualified plan credits participant and matching contributions with respect to compensation in excess of the amount that may be taken into account under the tax-qualified plan.

For agents, the plan provides for pre-tax commission reduction agreements, subject to maximums.

The Company annually determines the level of company contributions to the agents' plan. Contributions are based on each participant's net renewal commissions, net renewal premiums and cash values for the plan year on policies for which the participant is the original writing agent. In 2018 and 2017, the Company's contributions to the agents' tax-qualified plan totaled \$2,202,002 and \$2,024,953, respectively. There is no non-qualified plan for agents.

F. Multiemployer Plans

Not applicable.

G. Consolidated/Holding Company Plans

Not applicable.

H. Postemployment Benefits and Compensated Absences

Certain employees are provided contractual termination benefits under postemployment plans as a result of their involuntary termination. The Company's obligation for these benefits resulted in a recognition of accumulated liabilities of \$3,190,829 and \$8,616,812 at December 31, 2018 and 2017, respectively. Costs associated with these benefits were \$8,309,332 and \$8,144,187 for the years ended December 31, 2018 and 2017, respectively. The Company allocates a share of the cost of contractual termination benefits with its subsidiaries in accordance with an intercompany cost sharing agreement. The liabilities for these plans are included with the liabilities for the corresponding plan of the Company.

I. Impact of Medicare Modernization Act ("The Act") on Postretirement Benefits (INT 04-17)

- (1) Not applicable.
- (2) Not applicable.
- (3) For the years ended December 31, 2018 and 2017, the Company paid \$59,868,288 and \$49,805,218, respectively, in gross benefit payments related to health benefits. For the years ended December 31, 2018 and 2017, the Company did not receive any gross subsidy receipts.

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

- (1) The Company is a mutual insurance company and therefore has no shareholders.
- (2) Not applicable.
- (3) - (5) The Company is a mutual insurance company and therefore has no shareholder dividends.
- (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 any stock, including stock of affiliated companies, for any special purpose.
- (9) At December 31, 2018, the Company did not hold any special surplus funds.
- (10) The portion of unassigned funds (surplus) represented by cumulative net unrealized gains was \$5,256,288,905, gross of deferred taxes, at December 31, 2018.
- (11) The following table summarizes the Company's surplus notes issued and outstanding as of December 31, 2018:

Date Issued	Interest Rate	Principal Amount of Notes	Carrying Value	Interest Paid Current Year	Total Interest Paid	Accrued Interest	Date of Maturity
10/08/09	6.75%	\$1,000,000,000	\$998,391,128	\$67,500,000	\$614,437,500	\$—	11/15/39
05/05/03	5.88%	\$1,000,000,000	\$995,242,000	\$58,750,000	\$911,767,361	\$—	05/15/33

The 2009 Notes and the 2003 Notes (collectively, the "Notes") were issued pursuant to Rule 144A under the Securities Act of 1933, as amended, and are administered by Citibank, as registrar/paying agent. Interest on the Notes is paid semi-annually on May 15th and November 15th of each year.

The Notes are unsecured and subordinated to all present and future indebtedness, policy claims and other creditor claims against the Company. Under New York State Insurance Law, the Notes are not part of the legal liabilities of the Company. Each payment of interest or principal may be made only with the prior approval of the Superintendent of Financial Services of the State of New York ("Superintendent") and only out of surplus funds, which the Superintendent determines to be available for such payments under New York State Insurance Law. Provided that approval is granted by the Superintendent, the Notes may be redeemed at the option of the Company at any time at the "make-whole" redemption price equal to the greater of: (1) the principal amount of the Notes to be redeemed, or (2) the sum of the present values of the remaining scheduled interest and principal payments on the notes to be redeemed, excluding accrued interest as of the date on which the Notes are to be redeemed, discounted on a semi-annual basis at an adjusted treasury rate plus 20 basis points for the 2003 Notes and 40 basis points for the 2009 Notes, respectively, plus in each case, the accrued interest on the notes to be redeemed to the redemption date.

No affiliates owned any of the Company's Surplus Notes at December 31, 2018. At December 31, 2018, State Street Bank & Trust Co, Bank of New York Mellon, JP Morgan Chase Bank, Northern Trust and Citibank were each the holder of record at The Depository Trust Company of more than 10% of the outstanding amount of the Notes, with each holding Notes, at least in part, for the accounts of their respective clients.

- (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 \$1,074,843,850.

Unfunded commitments on limited partnerships, limited liability companies, and other invested assets amounted to \$3,685,991,680 at December 31, 2018. Included in the total unfunded commitments are \$14,836,591 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 \$1,343,430,860 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.

- (2) Guarantees

At December 31, 2018, the Company had the following outstanding guarantees:

	Nature and circumstances of guarantee and key attributes	Liability recognition of guarantee	Ultimate financial statement impact if action under the guarantee is required	Maximum potential amount of future payments (undiscounted) the Company could be required to make under the guarantee	Current status of payment or performance risk of guarantee
1.	On July 11, 2008, the Company executed an agreement to indemnify GoldPoint Partners LLC (formerly known as NYLCAP Manager LLC) for capital contributions that may be required in connection with GoldPoint Partner's indemnification obligations to NYLCAP Select Manager Fund, LP.	Exempt. Guarantee is on behalf of a wholly owned subsidiary.	Expenses would increase	\$25,000,000	The Company oversees the operations of GoldPoint Partners LLC and assesses the risk to be minimal.

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	Nature and circumstances of guarantee and key attributes	Liability recognition of guarantee	Ultimate financial statement impact if action under the guarantee is required	Maximum potential amount of future payments (undiscounted) the Company could be required to make under the guarantee	Current status of payment or performance risk of guarantee
2.	On January 17, 2012, the Company executed an agreement to indemnify GoldPoint Partners LLC for capital contributions that may be required in connection with GoldPoint Partners LLC's indemnification obligations to NYLCC Select Manager Fund II, L.P.	Exempt. Guarantee is on behalf of a wholly owned subsidiary.	Expenses would increase	\$25,000,000	The Company oversees the operations of GoldPoint Partners LLC and assesses the risk to be minimal.
3.	On April 7, 2015, the Company executed an agreement to indemnify GoldPoint Partners LLC for capital contributions that may be required in connection with GoldPoint Partners LLC's indemnification obligations to NYLCC Select Manager Fund III, L.P.	Exempt. Guarantee is on behalf of a wholly owned subsidiary.	Expenses would increase	\$25,000,000	The Company oversees the operations of GoldPoint Partners LLC and assesses the risk to be minimal.
4.	On September 28, 1995, the Company entered into a support agreement with NYLCC to maintain a positive net worth of NYLCC of at least \$1. Since NYLCC only makes loans to the Company or its participating wholly owned subsidiaries, the Company would only be obligated under the guarantee in the event that one of the participating subsidiaries defaulted under its loan.	Exempt. Guarantee is on behalf of a wholly owned subsidiary.	None. The financial statement impact of performance under the guarantee would be offset by an increase in SCA associated with the defaulting subsidiary's debt release.	\$740,000,000	Based on NYLCC's financial position and operations, the Company considers the risk of performance to be minimal.
5.	On November 7, 2007, the Company issued a guarantee to the Bank of New York ("BoNY") unconditionally guaranteeing the debts of MCF in connection with a standby letter of credit entered between MCF and BoNY. MCF provides revolving loans to third parties. The borrower sometimes requires a line of credit to be issued by a bank to back the revolving loan. In order for BoNY to enter into this line of credit, they required the Company to provide a guarantee on behalf of MCF.	Exempt. Guarantee is on behalf of a wholly owned subsidiary.	Expenses would increase	\$100,000,000	The Company, in the ordinary course of business, provides MCF with capital and financing to meet their obligations. The Company views the risk of performance under this guarantee to be minimal.
6.	The Company issues funding agreements to New York Life Global Funding, which issues, or has issued notes to investors. If any taxing authority imposes withholding taxes on the payments due under the funding agreements or such notes (for example, as a result of a law change), the Company is required, in certain instances, to increase the payments on the funding agreements to make up for the amounts required to be withheld.	Exempt. Related party guarantee that is unlimited.	Expenses would increase	The Company cannot estimate the maximum liability. The Company cannot anticipate the risk or amount that taxing authorities may withhold taxes.	The Company does not view its risk of performance under the guarantee to be significant. Additionally, if withholding becomes required, the Company is permitted to terminate the funding agreements.
7.	The Company has entered into certain arrangements with various regulators whereby the Company agreed to maintain NYLAZ's capital and surplus at certain levels.	Exempt. Related party guarantee that is unlimited.	None	Unlimited	Capital contributions to wholly owned subsidiaries would not affect the Company's financial position.
8.	The Company along with several other insurance companies entered into a supplemental benefits reinsurance and participation agreement with Guaranty Association Benefits Company (GABC), a captive insurance company created to assume and reinsure certain restructured annuity obligations of Executive Life Insurance Company of New York (ELNY). The participating life insurance companies agreed to assure that each individual payee under ELNY contracts will receive from GABC total annuity benefits due to the payee.	\$0	Expenses would increase	Unlimited	Based on an analysis performed by an independent risk management firm, the Company does not anticipate that any further funding will be required.

NOTES TO FINANCIAL STATEMENTS

	Nature and circumstances of guarantee and key attributes	Liability recognition of guarantee	Ultimate financial statement impact if action under the guarantee is required	Maximum potential amount of future payments (undiscounted) the Company could be required to make under the guarantee	Current status of payment or performance risk of guarantee
9.	On September 12, 2012, the Company issued a guarantee for the full and punctual payment of all amounts that are or may become due and payable by NYL Cayman Holdings Ltd., NYLE, and Seguros Monterrey New York Life S.A. to Ace INA International Holdings Ltd. in connection with the sale by NYL Cayman Holdings Ltd., NYLE and Seguros Monterrey New York Life S.A. of New York Life Worldwide Capital, LLC, the holding company for Fianzas Monterrey, S.A. and its subsidiary, Operadora FMA, S.A. de C.V.	Exempt. Guarantee is on behalf of previously wholly owned subsidiaries.	Expenses would increase	Unlimited	The Company views the risk of performance under this guarantee as remote.
10.	On June 25, 2013, the Company issued a guarantee for the full and timely payment of certain indemnity payments that may become due and payable by NYLE to Yuanta Financial Holding Co., Ltd. in connection with the sale by NYLE of New York Life Insurance Taiwan Corporation.	Exempt. Guarantee is on behalf of previously wholly owned subsidiaries.	Expenses would increase	Unlimited	The Company views the risk of performance under this guarantee as remote.

(3) Guarantee Obligations

a. Aggregate maximum potential of future payments of all guarantees (undiscounted) the guarantor could be required to make under guarantees	\$	915,000,000
b. Current liability recognized in financial statements		
1. Noncontingent liabilities	\$	—
2. Contingent liabilities	\$	—
c. Ultimate financial statement impact if action under the guarantee is required		
1. Investments in SCA	\$	—
2. Joint venture	\$	—
3. Dividends to stockholders	\$	—
4. Expense	\$	175,000,000
5. Other	\$	—

B. Assessments

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

The Company has received notification of the insolvency of various life insurers. It is expected that these insolvencies will result in non-recoverable guaranty fund assessments against the Company of \$1,301,458, which have been accrued in the financial statements.

- (2) Assets recognized from paid and accrued premium tax offsets and policy surcharges

a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$	7,247,804
b. Decreases current year:		
Premium tax offset applied		(1,821,084)
Decrease in guaranty funds receivable		—
c. Increases current year:		
Increase in guaranty funds receivable		213,971
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	\$	<u>5,640,691</u>

- (3) Long-term care guarantee fund assessments

- a - c. At December 31, 2018, the Company's guaranty association liability and related asset recoverable for long-term care insolvency assessments were \$1,741,603 and \$990,374, respectively. The liability estimates for these assessments are based on discounted cost information for the Penn Treaty/American Network insolvencies, which was provided by the National Organization of Life and Health Guaranty Association. The Company did not further discount these amounts.

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.

NOTES TO FINANCIAL STATEMENTS

E. Joint and Several Liabilities

Not applicable.

F. All Other Contingencies

The Company and/or its subsidiaries are defendants in individual and/or alleged class action suits arising from their agency sales force, insurance (including variable contracts registered under the federal securities law), investment, retail securities, employment and/or other operations, including actions involving retail sales practices. Some of the actions seek substantial or unspecified compensatory and punitive damages. The Company and/or its subsidiaries are 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 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 \$5,174,342 in 2018. The agreement expires in 2024.

Rent expense of all other leases for the year ended December 31, 2018 amounted to \$142,442,300, of which \$66,141,525 was billed to subsidiaries in accordance with an intercompany cost sharing agreement.

(1)b The Company does not have any leases with contingent rental payments.

(1)c-(1)d The Company, as lessee, has various lease agreements for real property (including leases of office space) and lease agreements for data processing and other equipment. Under the real property leases, the Company does not have the option to purchase the leased property except in the case of the Company's lease at 63 Madison Avenue, New York, NY. Under the equipment agreements, the Company has the option to purchase only the equipment. The leases on equipment do not contain any escalation clauses, but the majority of real property leases have escalation clauses that require the Company to pay expense increases over a specified amount. Real property leases typically have a variety of restrictions imposed on the lessee, which are generally customary in the marketplace and are not of a financial nature. Equipment leases do not have any restrictions.

(1)e No lease agreements have been terminated early for the year ended December 31, 2018.

(2)a A summary of the approximate future minimum rental payments required under operating leases that have initial or remaining non-cancelable lease terms for the next five years and thereafter is as follows:

Year	Real Property	Equipment	Total
2019	\$ 119,395,860	\$ 15,156,419	\$ 134,552,279
2020	117,873,896	1,635,877	119,509,773
2021	112,349,704	879,556	113,229,260
2022	100,199,675	—	100,199,675
2023	87,357,266	—	87,357,266
Thereafter	272,718,499	—	272,718,499
Total	\$ 809,894,900	\$ 17,671,852	\$ 827,566,752

(2)b The Company has no minimum rentals to be received in the future under non-cancelable subleases at December 31, 2018.

(3)a In connection with the sale of one of its Home Office properties in 1995, the Company had entered into an agreement, as amended in 2009, to lease back a portion of the building through 2024. The total future lease obligations in connection with this agreement of \$74,897,212 at December 31, 2018 are included in the table above.

(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
Interest rate swaps	\$ 38,500,000	\$ 38,500,000	\$ —	\$ —
Foreign currency swaps	84,942,902	84,942,902	—	—
Foreign currency forwards	74,280,159	36,561,870	—	36,654,348
Total	\$ 197,723,061	\$ 160,004,772	\$ —	\$ 36,654,348

See 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.

NOTES TO FINANCIAL STATEMENTS

- (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).

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 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.

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

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

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

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

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer and Servicing of Financial Assets

- (1) The Company participates in securities lending programs whereby securities, which are included in investments, are loaned to third parties for the purpose of enhancing income on securities held through reinvestment of cash collateral received upon lending. For securities lending transactions, the Company requires initial collateral, usually in the form of cash, equal to 102% of the fair value of domestic securities loaned. The borrower of the loaned securities is permitted to sell or repledge those securities. For securities lending transactions, the carrying value of securities classified as bonds and on loan at December 31, 2018 was \$660,151,698, with a fair value of \$638,250,435. The Company recorded cash collateral received under these agreements of \$651,799,784 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 account 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 repurchased within 30 days of the sale date to enhance the Company’s yield on its investment portfolio.
- (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	4	\$ 869,911	\$ 869,570	\$ 3,586
Bonds	NAIC 4	9	1,990,589	1,981,642	(14,294)
Bonds	NAIC 5	1	92,712	93,375	—
Bonds	NAIC 6	—	—	—	—
Preferred Stock	NAIC 3	2	30,673	14,631	(917)
Preferred Stock	NAIC 4	—	—	—	—
Preferred Stock	NAIC 5	—	—	—	—
Preferred Stock	NAIC 6	—	—	—	—
Common Stock		740	169,912,609	170,105,679	2,866,350
		<u>756</u>	<u>\$ 172,896,494</u>	<u>\$ 173,064,897</u>	<u>\$ 2,854,725</u>

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

Not applicable.

NOTES TO FINANCIAL STATEMENTS

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.

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. Preferred stocks					
Redeemable preferred stocks	\$ —	\$ —	\$ —	\$ —	\$ —
Non-redeemable preferred stocks	—	5,707,772	9,686,411	—	15,394,183
Total preferred stocks	—	5,707,772	9,686,411	—	15,394,183
2. Bonds					
U.S. corporate	—	17,016,581	—	—	17,016,581
Non-agency residential mortgage-backed securities	—	—	—	—	—
Non-agency commercial mortgage-backed securities	—	3,804,389	—	—	3,804,389
Non-agency asset-backed securities	—	3,014,909	4,181,051	—	7,195,960
Total bonds	—	23,835,879	4,181,051	—	28,016,930
3. Common stocks	1,155,305,850	66,750	207,756,187	—	1,363,128,787
4. Derivative assets					
Interest rate swaps	—	281,013,915	—	—	281,013,915
Foreign currency swaps	—	337,220,373	—	—	337,220,373
Inflation swaps	—	1,202,429	—	—	1,202,429
Interest rate options	—	—	11,621,894	—	11,621,894
Foreign currency forwards	—	1,553,458	—	—	1,553,458
Futures	27,703	—	—	—	27,703
Total derivative assets	27,703	620,990,175	11,621,894	—	632,639,772
5. Separate accounts assets	1,249,734,777	3,269,140,254	2,725,743	1,087,897,801	5,609,498,575
Total assets at fair value	\$ 2,405,068,330	\$ 3,919,740,830	\$ 235,971,286	\$ 1,087,897,801	\$ 7,648,678,247
b. Liabilities at fair value					
1. Derivative liabilities					
Interest rate swaps	\$ —	\$ 89,017,350	\$ —	\$ —	\$ 89,017,350
Foreign currency swaps	—	181,942,716	—	—	181,942,716
Inflation swaps	—	71,088,610	—	—	71,088,610
Foreign currency forwards	—	—	—	—	—
Futures	74,438	—	—	—	74,438
Total derivative liabilities	74,438	342,048,676	—	—	342,123,114
2. Separate accounts liabilities - derivatives ¹					
	622,235	—	—	—	622,235
Total liabilities at fair value	\$ 696,673	\$ 342,048,676	\$ —	\$ —	\$ 342,745,349

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

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
Non-redeemable preferred stocks	\$ 10,116,277	\$ —	\$ (2,116,285)	\$ —	\$ —	\$ 1,686,419	\$ —	\$ —	\$ —	\$ 9,686,411
Bonds										
U.S. corporate	14,057	—	(14,057)	—	—	—	—	—	—	—
Non-agency asset-backed securities	2,130,961	3,378,775	(2,130,961)	(4)	(816,779)	2,090,000	—	—	(470,941)	4,181,051
Total bonds	2,145,018	3,378,775	(2,145,018)	(4)	(816,779)	2,090,000	—	—	(470,941)	4,181,051
Common stocks	158,125,059	4,624,734	—	616,392	(219,711)	158,474,525	—	(113,864,812)	—	207,756,187
Derivatives	9,123,723	—	—	(48,682,055)	31,670,655	34,460,600	—	(14,951,029)	—	11,621,894
Separate accounts assets ¹	2,550,894	2,647,866	—	510,035	(901,474)	264,133	—	(2,345,711)	—	2,725,743
Total	\$ 182,060,971	\$ 10,651,375	\$ (4,261,303)	\$ (47,555,632)	\$ 29,732,691	\$ 196,975,677	\$ —	\$ (131,161,552)	\$ (470,941)	\$ 235,971,286

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

Transfers between levels

Transfers between levels may occur due to changes in valuation sources, or 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, change in the security's measurement or changes in redemption restrictions of certain separate account investments.

Transfers into Level 3 totaled \$10,651,375 for the year ended December 31, 2018, which primarily relates to \$4,624,734 of common stocks and \$3,378,775 of bonds. Of the common stocks, \$2,920,961 had a level change from 1 to 3, while the remainder was transferred into Level 3 due to corporate actions. All of the bond transfers were related to a non-agency asset-backed security that was measured at amortized cost at the beginning of the period and measured at fair value at the end of the period. Transfers out of Level 3 totaled \$4,261,303 for the year ended December 31, 2018, which primarily relates to \$2,130,961 from a non-agency asset-backed security that had a level change from 3 to 2, and preferred stocks of \$2,116,285, which were measured at fair value at the beginning of the period and of which \$1,116,294 was impaired down to zero at the end of the period, with the remainder measured at amortized cost at the end of the period.

(3) Determination of Fair Value

The Company has an established and well-documented process for determining fair value. Security pricing is applied using a hierarchy approach whereby publicly available prices are first sought from nationally recognized third-party pricing services. For most private placement securities, the Company applies a matrix-based pricing methodology, which uses spreads derived from third-party benchmark bond indices. For private placement securities that cannot be priced through these processes, the Company uses internal models and calculations. All other securities are submitted to independent brokers for prices. The Company performs various analyses to ascertain that the prices represent fair value. Examples of procedures performed include, but are not limited to, back testing recent trades, monitoring trading volumes, and performing variance analysis of monthly price changes using different thresholds based on asset type. The Company also performs an annual review of all third-party pricing services. During this review, the Company obtains an understanding of the process and sources used by the pricing service to ensure that they maximize the use of observable inputs, the pricing service's frequency of updating prices, and the controls that the pricing service uses to ensure that their prices reflect market assumptions. The Company also selects a sample of securities and obtains a more detailed understanding from each pricing service regarding how they derived the price assigned to each security. Where inputs or prices do not reflect market participant assumptions, the Company will challenge these prices and apply different methodologies that will enhance the use of observable inputs and data. The Company may use non-binding broker quotes or internal valuations to support the fair value of securities that go through this formal price challenge process. At December 31, 2018, the Company did not have any price challenges on the price it received from third party pricing services on general account securities.

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.

NOTES TO FINANCIAL STATEMENTS

Derivatives (including separate accounts liabilities – derivatives)

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

Separate accounts assets

These assets are comprised of cash and common stocks. Common stocks are generally traded on an exchange.

Level 2 measurements

Preferred stocks

The fair value of preferred stock is obtained from third-party pricing services. Vendors generally use an income-based valuation approach by using a discounted cash flow model or it may use a market approach to arrive at the security's fair value or a combination of the two.

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 valuation 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.

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.

Preferred and 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)
Assets:							
Bonds	\$ 108,131,978,363	\$ 106,076,790,232	\$ —	\$ 104,554,634,706	\$ 3,577,343,657	\$ —	\$ —
Preferred stocks	79,856,683	65,090,535	—	39,292,537	40,564,146	—	—
Common stocks	1,363,128,787	1,363,128,787	1,155,305,850	66,750	207,756,187	—	—
Mortgage loans	17,482,365,840	17,553,604,267	—	—	17,482,365,840	—	—
Cash, cash equivalents and short-term investments	2,835,014,826	2,835,014,826	340,801,163	2,494,213,663	—	—	—
Derivatives	655,382,751	648,426,440	27,703	643,733,154	11,621,894	—	—
Other invested assets ¹	389,930,223	378,621,474	—	128,221,981	261,708,242	—	—
Derivatives - collateral	86,646,519	86,646,519	—	86,646,519	—	—	—
Investment income due and accrued	1,493,738,685	1,493,738,685	—	1,493,738,685	—	—	—
Separate accounts assets	10,411,358,125	10,453,433,567	1,249,736,618	8,059,730,790	13,992,916	1,087,897,801	—
Total assets	\$ 142,929,400,802	\$ 140,954,495,332	\$ 2,745,871,334	\$ 117,500,278,785	\$ 21,595,352,882	\$ 1,087,897,801	\$ —
Liabilities:							
Deposit fund contracts:							
Funding agreements	\$ 19,037,622,536	\$ 19,218,188,339	\$ —	\$ —	\$ 19,037,622,536	\$ —	\$ —
Annuities certain	44,488,719	41,541,326	—	—	44,488,719	—	—
Other deposit funds	533,870,436	533,870,436	—	—	533,870,436	—	—
Premiums paid in advance	97,743,779	97,743,779	—	97,743,779	—	—	—
Derivatives	342,123,114	342,123,114	74,438	342,048,676	—	—	—
Derivatives - collateral	321,060,668	321,060,668	—	321,060,668	—	—	—
Borrowed money	500,534,271	500,534,271	—	500,534,271	—	—	—
Amounts payable under securities lending	652,922,650	652,922,650	—	652,922,650	—	—	—
Separate accounts liabilities	337,551,939	337,551,939	622,235	336,929,704	—	—	—
Total liabilities	\$ 21,867,918,112	\$ 22,045,536,522	\$ 696,673	\$ 2,251,239,748	\$ 19,615,981,691	\$ —	\$ —

¹ Excludes investments accounted for under the equity method.

Bonds

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

The pricing service generally uses an income-based valuation 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 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 are affiliated bonds from MCF and NYL Investments. The affiliated bond from MCF had a carrying value of \$2,160,465,941 and a fair value of \$2,161,049,266 at December 31, 2018. The fair value of this security is calculated internally and may include inputs that may be not observable. Therefore, this security is classified as Level 3. The affiliated bond from NYL Investments had a carrying value of \$600,000,000 and a fair value of \$601,740,000 at December 31, 2018. The fair value of this security is calculated internally using observable inputs and is therefore classified at Level 2.

Preferred and common stocks

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

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

Mortgage loans

The estimated fair value of mortgage loans is determined 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.

NOTES TO FINANCIAL STATEMENTS

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 and is classified as Level 2.

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.

Other invested assets

Other invested assets are principally comprised of LIHTC investments, affiliated loans and certain other investments with characteristics of debt. The fair value of the affiliated loans and the LIHTC investments are derived using an income valuation approach, which is based on a discounted cash flow calculation using a discount rate that is determined internally. These investments are classified as Level 3 because the discount rate used is based on management's judgment and assumptions. Refer to Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties, for details on intercompany loans and Note 5 - Investments, for details on LIHTC investments. The fair value of investments with debt characteristics is derived using an income valuation approach, which is based on a discounted cash flow calculation that may or may not use observable inputs. For affiliated loans due within one year, carrying value is deemed to approximate fair value due to the short-term nature of these investments. These investments are classified as Level 2.

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.

Separate accounts assets (including separate account assets - collateral)

Assets within the separate accounts are primarily invested in bonds and common stock. 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

For funding agreements backing medium term notes, fair values are based on available market prices for the notes. For other funding agreements and annuities certain liabilities, fair values are estimated using discounted cash flow calculations based on interest rates currently being offered for similar contracts with maturities consistent with those remaining for the contracts being valued.

For all other deposit funds, the fair value is estimated to be equal to the account value since they can be withdrawn at anytime and without prior notice.

Premiums paid in advance

For premiums paid in advance, the carrying value of the liability approximates fair value.

Borrowed money

Borrowed money consists of intercompany borrowings and other financing arrangements. Due to the short-term nature of the transactions, the carrying value approximates fair value. The Company had no repurchase agreements at December 31, 2018.

Amounts payable under securities lending

Amounts due under securities lending consists of cash collateral received under securities lending agreements. Due to the short-term nature of the transactions, the carrying value approximates fair value.

Separate accounts liabilities – deposit-type contracts

For deposit type contracts, which are funding agreements, the proceeds from which are invested primarily in fixed income securities, the carrying value of the liability approximates the fair value of the invested assets. These assets are valued using the same methods described for separate accounts assets and are classified as Level 2.

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.

NOTES TO FINANCIAL STATEMENTS

- 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	Long/short equity, Futures/Options/Foreign Exchange Arbitrage	\$ 349,376,681	\$ —	Annual, Semi-Annual, Quarterly, Monthly, Daily	0 - 90 days (Assets subject to lock-up periods)
Hedge fund	Distressed securities, Multi strategy	\$ 13,702,928	\$ —	Semi-Annual, Quarterly	60 - 90 days (Assets subject to lock-up periods)
Private equity	Leverage buyout, Mezzanine financing, distressed securities	\$ 702,271,963	\$ 549,818,853	N/A	N/A
Collective investment trust	Investment grade fixed income	\$ 22,546,230	\$ —	On request	N/A

21. Other Items

A. Unusual or Infrequent Items

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

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

Assets with a carrying value of \$249,790,181 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

(1) At December 31, 2018, the Company did not have any state transferable or non-transferable tax credits.

(2) Not applicable.

(3) Not applicable.

(4) 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 \$147,446,765 representing 0.14% of total fixed maturity investments. Of this amount, 5.9% 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.

NOTES TO FINANCIAL STATEMENTS

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	\$ 33,112,180	\$ 33,917,290	\$ 35,589,250	\$ 4,012,368
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	365,338	142,454	175,335	411,635
Structured securities	—	—	—	—
Equity investments in SCA	—	—	—	—
Other assets	—	—	—	—
Total	\$ 33,477,518	\$ 34,059,744	\$ 35,764,585	\$ 4,424,003

Midprime - Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 110,903,246	\$ 113,373,575	\$ 124,504,153	\$ 60,579,846
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	34,482	13,446	16,549	38,852
Structured securities	—	—	—	—
Equity investments in SCA	—	—	—	—
Other assets	—	—	—	—
Total	\$ 110,937,728	\$ 113,387,021	\$ 124,520,702	\$ 60,618,698

Grand total (subprime and midprime)	\$ 144,415,246	\$ 147,446,765	\$ 160,285,287	\$ 65,042,701
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The Company's guaranteed separate accounts fixed maturity investments that are collateralized by residential mortgages that have characteristics of subprime or midprime lending at December 31, 2018 are:

Residential Mortgage-Backed Securities	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Subprime	\$ 3,239,264	\$ 3,239,264	\$ 3,923,227	\$ 1,827,543
Midprime	25,122,011	25,054,193	25,892,087	19,839,047
Total	\$ 28,361,275	\$ 28,293,457	\$ 29,815,314	\$ 21,666,590

- (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 and group life insurance and annuity claims of \$10,000 or more. For group life beneficiaries, the default settlement option is a lump sum payout if the claimant does not make any other selection. 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	2,479	58,575,221	3,009	72,661,355
Total	2,479	\$ 58,575,221	3,009	\$ 72,661,355

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

	Individual		Group	
	Number	Amount	Number	Amount
Retained asset accounts at the beginning of the year	2,689	\$ 64,411,995	320	\$ 8,249,360
Retained asset accounts issued/added during the year	—	—	—	—
Investment earnings credited to retained asset accounts during the year	N/A	267,647	N/A	72,864
Fees and other charges assessed to retained asset accounts during the year	N/A	(80)	N/A	—
Retained asset accounts transferred to state unclaimed property funds during the year	(38)	(447,347)	—	—
Retained asset accounts closed/withdrawn during the year	(454)	(12,579,436)	(38)	(1,399,782)
Retained asset accounts at the end of the year	2,197	\$ 51,652,779	282	\$ 6,922,442

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

Not applicable.

22. Events Subsequent

On January 1, 2019, the Company will be subject to an annual fee under section 9010 of the Federal Affordable Care Act ("ACA"). At December 31, 2018, the Company has not written new health insurance subject to the ACA assessment, does not expect to conduct individual health insurance business in 2019, and estimates their portion of the annual health insurance industry fee to be payable on September 30, 2019 to be zero. This fee assessment will not impact the Company's risk based capital.

At February 22, 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 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 \$107,343,400.
- (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 (X) No (). If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$16,202

NOTES TO FINANCIAL STATEMENTS

B. Uncollectible Reinsurance

Not applicable.

C. Commutation of Ceded Reinsurance

Not applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable.

E - G. Not applicable.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

A - C. Not applicable.

D. The Company did not have any medical loss ratio rebates required pursuant to the Public Health Service Act at December 31, 2018.

E. Risk Sharing Provisions of the ACA

(1) At December 31, 2018, the Company wrote accident and health insurance premiums which is subject to the ACA risk sharing provisions.

(2) The impact of risk-sharing provisions of the ACA on admitted assets, liabilities and revenue for the year ended December 31, 2018 are as follows:

a. Permanent ACA Risk Adjustment Program

Not applicable.

b. Transitional ACA Reinsurance Program

At December 31, 2018, the Company's liability for contributions payable due to ACA reinsurance program (not reported as ceded premium) was \$1,575.

c. Temporary ACA Risk Corridors Program

Not applicable.

(3) A roll-forward of prior year ACA risk-sharing provisions for the following liability balance at December 31, 2018 is as follows:

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments		Ref	Unsettled Balances as of the Reporting Date	
	1	2	3	4	Prior Year Accrued Less Payments	Prior Year Accrued Less	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years	Cumulative Balance from Prior Years
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)
b. Transitional ACA reinsurance program											
4. Liabilities for contributions payable due to ACA reinsurance program (not reported as ceded premium)	\$	— \$ 1,890	\$	— \$ —	\$	— \$ 1,890	\$	— \$ (315)	A	\$	— \$ 1,575
d. Total for ACA risk-sharing provisions	\$	— \$ 1,890	\$	— \$ —	\$	— \$ 1,890	\$	— \$ (315)		\$	— \$ 1,575

Explanation of Adjustments:

A. 5 covered lives were removed during 2018.

(4) The Company had no risk corridors asset and liability balances for the year ended December 31, 2018.

(5) The Company had no ACA risk corridors receivable for the year ended December 31, 2018.

NOTES TO FINANCIAL STATEMENTS

25. Change in Incurred Losses and Loss Adjustment Expenses

A. Claim reserves and unpaid claim liabilities at December 31, 2017 were \$1,357,943,997. For the year ended December 31, 2018, \$176,393,056 has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$1,127,773,526 as a result of re-estimation of unpaid claims and claim adjustment expenses principally on group medical, disability income, Medicare supplement of insurance and long term care lines of insurance. Therefore, there has been a \$53,777,415 favorable prior-year development from December 31, 2017 to December 31, 2018. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The Company has no unfavorable prior year loss development on retrospectively rated policies included in this decrease. However, the business to which it relates is subject to premium adjustments.

B. 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 NYLIAC. 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 single premium annuity contracts issued by NYLIAC. The obligations are based upon the actuarially determined present value of expected future payments. Interest rates used in establishing such obligations range from 5.50% to 8.75%. The Company has directed NYLIAC 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 single premium annuity contracts and the corresponding obligations amounted to \$145,260,205 and \$149,260,246, respectively.

28. Health Care Receivables

Not applicable.

29. Participating Policies

Individual and group life participating policies represent 99.4% of total individual and group life insurance in force. The Company paid dividends in the amount of \$1,932,179,152 to individual and group life policyholders and did not allocate any additional income to such policyholders.

30. Premium Deficiency Reserves

At December 31, 2018, the Company did not have a liability for premium deficiency reserves on accident and health contracts.

31. Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deductions of deferred fractional premiums upon death of the insured and returns a portion of the final premium beyond the date of death. No surrender values are promised in excess of the total reserves included in Exhibit 5.
- (2) Certain substandard policies are valued on tables that are multiples of the standard table. Other substandard policies are valued as equivalent to standard lives on the basis of insurance age. Additional reserves are held on account of anticipated extra mortality for policies subject to extra premiums.
- (3) At December 31, 2018, the Company had \$29,209,870,207 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 New York. Reserves to cover the above insurance totaled the net amount of \$186,259,333 at December 31, 2018 and were reported in Exhibit 5, Miscellaneous Reserves section.
- (4) The tabular interest (Page 7, Line 4) for group annuities has been determined from the basic data for the calculation of policy reserves. The tabular interest for all other lines of business has been determined by formula as described in the instructions for Page 7.

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

The tabular cost (Page 7, Line 9) for 7-Year term, for certain survivorship whole life policies, and for ancillary coverage has been determined by formula as described in the instructions for Page 7. For all other coverage, including the bulk of individual life, the tabular cost has been determined from the basic data for the calculation of policy reserves.

- (5) The tabular interest on funds not involving life contingencies on Exhibit 7, Line 3 is generally the interest actually credited to or accrued on such funds.

NOTES TO FINANCIAL STATEMENTS

(6) The details for "other increases (net)" on Page 7, Line 7 are:

<u>Individual Annuities:</u>		Amount
Additional actuarial reserves - asset/liability analysis (SSC)	\$	200,000,000
Total for Individual Annuities		200,000,000
<u>Group Annuities:</u>		
Expense charges		(23,903,703)
Actual less 2017 estimated liability for a small number of participating contracts, December 31, 2018		123,353
Experience rating adjustment		2,552,344
Total for Group Annuities		(21,228,006)
<u>Individual Life:</u>		
Change in amount assumed from NYLIAC		(3,908,142,885)
Change in amount assumed from John Hancock (60%)		(205,213,707)
Impact of change in X factors		(8,606,754)
John Hancock valuation system conversion		(10,823,320)
Corrections to disabled life reserve		(5,344,436)
Miscellaneous		(35,866)
Total for Individual Life		(4,138,166,968)
<u>Group Life:</u>		
Reserve transfers for 2018 new cases		288,499,709
Total for Group Life		288,499,709
Total		<u>\$ (3,670,895,265)</u>
"Other net change in reserves" on Exhibit 7, Line 4 relates to guaranteed interest contracts and annuities certain, and consists of:		
Change in interest guarantee reserves	\$	456,911
Foreign exchange		(142,554,831)
Total		<u>\$ (142,097,920)</u>

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

	General Account	Separate Accounts with Guarantees	Non-Guaranteed Separate Accounts	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	\$ 8,076,854,791	\$ 4,828,203,939	\$ —	\$ 12,905,058,730	21.9%
(2) At book value less current surrender charge of 5% or more	—	—	—	—	—
(3) At fair value	—	2,906,572,110	2,686,998,126	5,593,570,236	9.5%
(4) Total with market value adjustment or at fair value (Total of 1 through 3)	8,076,854,791	7,734,776,049	2,686,998,126	18,498,628,966	31.4%
(5) At book value without adjustment (minimal or no charge or adjustment)	4,602,621,147	—	—	4,602,621,147	7.8%
Not subject to discretionary withdrawal	35,834,476,741	—	—	35,834,476,741	60.8%
C. Total (gross: direct + assumed)	48,513,952,679	7,734,776,049	2,686,998,126	58,935,726,854	100.0%
D. Reinsurance ceded	—	—	—	—	—
E. Total (net)* (C)-(D)	<u>\$ 48,513,952,679</u>	<u>\$ 7,734,776,049</u>	<u>\$ 2,686,998,126</u>	<u>\$ 58,935,726,854</u>	<u>100.0%</u>

*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)		\$ 26,594,972,145
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)		10,081,889
(3) Exhibit 7, Deposit-Type Contracts Line 14, Column 1		21,908,898,645
(4) Subtotal		48,513,952,679
Separate Accounts Annual Statement:		
(5) Exhibit 3, Annuities Section, Total (net)		10,084,844,471
(6) Exhibit 3, Supplementary Contracts with Life Contingencies Section, Total (net)		—
(7) Policyholder dividend and coupon accumulations		—
(8) Policyholder premiums		—
(9) Guaranteed interest contracts		336,929,704
(10) Other contract deposit funds		—
(11) Subtotal		10,421,774,175
(12) Combined Total		<u>\$ 58,935,726,854</u>

NOTES TO FINANCIAL STATEMENTS

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	\$ 179,074,509	\$ 57,441,351
(2) Ordinary renewal	1,393,620,534	1,376,275,644
(3) Group life	555,584,435	452,984,805
Total	<u>\$ 2,128,279,478</u>	<u>\$ 1,886,701,800</u>

The amounts above reflect a prescribed practice that departs from the NAIC SAP. Refer to Note 1 – Summary of Significant Accounting Policies, for additional information.

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:

- Employee benefit plans (group annuity)
- Funding agreements

The Company has market value guaranteed separate accounts for which supplemental separate accounts assets are used to fund the excess of the actuarial liabilities for future guaranteed payments over the market value of the assets.

In accordance with the domiciliary state procedures for approving items within separate accounts, the classification of the separate accounts listed above is subject to Section 4240 of the New York State Insurance Law. In addition, the separate accounts listed above are supported through affirmative approval of the plans of operations by the New York State Department of Financial Services.

(2) At December 31, 2018 and 2017, the Company's separate accounts statement included legally insulated assets of \$10,422,459,294 and \$13,192,329,977, respectively. The assets legally and not legally insulated from the general account at December 31, 2018 are attributed to the following products/transactions:

Product/Transaction	Legally Insulated Assets	Separate Accounts Assets (Not Legally Insulated) ¹
Employee benefit plans (group annuity)	\$ 10,085,529,590	\$ (32,046,873)
Funding agreements	336,929,704	2,391,313
Supplemental account	—	60,629,833
Total	<u>\$ 10,422,459,294</u>	<u>\$ 30,974,273</u>

¹ Separate accounts assets classified as not legally insulated assets support \$22,664,084 of payable for securities, \$7,039,470 of remittances and items not allocated, \$3,376,995 of investment servicing fees payable, \$3,433,495 of other liabilities, partially offset by \$5,539,771 of other transfers from the general account due or accrued (net).

(3) To compensate the general account for the risk taken for minimum guarantees in certain contracts, the separate accounts have paid risk charges as follows for the past five years:

a.	2018	\$	12,616,667
b.	2017	\$	15,787,758
c.	2016	\$	15,675,006
d.	2015	\$	13,808,495
e.	2014	\$	13,159,209

For the years ended December 31, 2018, 2017, 2016, 2015 and 2014, the general account of the Company did not make any payments 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 has separate accounts funding group annuity contracts and funding agreements. A book value separate account funds guaranteed benefits and market value separate accounts fund both guaranteed and non-guaranteed benefits.

The book value separate account guarantees principal and interest during active status and at the contract discontinuance, the contract holder is entitled to a book value payout, if 12 months advance notice is provided. Alternatively, the contract holder may elect discontinuance with at least 10 days notice and receive an immediate lump sum payment subject to a termination adjustment factor (tied to an external index). The factor will not be greater than 1.

Certain market value separate accounts provide a minimum guaranteed interest rate. For these separate accounts, at contract discontinuance, the contract holder is entitled to an immediate payout of market value, or an installment payout of the guaranteed amount, or for certain contracts, a lump sum payout of the guaranteed amount at the end of a specific number of years, as set forth in the contract.

Separate accounts funding non-guaranteed benefits provide no guarantee of principal or interest and payout is at market value at contract discontinuance.

NOTES TO FINANCIAL STATEMENTS

Information regarding the separate accounts of the Company at and for the year ended December 31, 2018 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	\$ —	\$1,921,621,894	\$ —	\$ —	\$ 1,921,621,894
Reserves:					
(2) For accounts with assets at:					
a. Fair value	\$ —	\$2,906,572,110	\$ —	\$ 2,686,998,126	\$ 5,593,570,236
b. Amortized cost	—	4,828,203,939	—	—	4,828,203,939
c. Total reserves *	<u>\$ —</u>	<u>\$7,734,776,049</u>	<u>\$ —</u>	<u>\$ 2,686,998,126</u>	<u>\$ 10,421,774,175</u>
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$ —	\$4,828,203,939	\$ —	\$ —	\$ 4,828,203,939
2. At book value without fair value adjustment and with current surrender charge of 5% or more	—	—	—	—	—
3. At fair value	—	2,906,572,110	—	2,686,998,126	5,593,570,236
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	<u>—</u>	<u>7,734,776,049</u>	<u>—</u>	<u>2,686,998,126</u>	<u>10,421,774,175</u>
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total reserves	<u>\$ —</u>	<u>\$7,734,776,049</u>	<u>\$ —</u>	<u>\$ 2,686,998,126</u>	<u>\$ 10,421,774,175</u>
(4) Reserves for asset default risk in lieu of AVR	<u>\$ —</u>	<u>\$ 4,580,005</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 4,580,005</u>

*Line 2c and line 3c should be equal.

C. Reconciliation of Net Transfers To (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)	\$ 1,921,627,894
b. Transfers from separate accounts (Page 4, Line 10)	3,628,099,512
c. Net transfers to (from) separate accounts (a) – (b)	<u>(1,706,471,618)</u>
(2) Reconciling Adjustments:	
a. Reinsurance assumed	386,602
	<u>386,602</u>
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (Page 4, Line 26)	<u>\$ (1,706,085,016)</u>

35. Loss/Claim Adjustment Expenses

The liability for unpaid accident and health claim adjustment expenses at December 31, 2018 and 2017 was \$19,251,632 and \$17,634,088, respectively. The Company incurred \$12,697,349 and paid \$11,079,805 of claim adjustment expenses in the current year, of which \$7,032,672 of the paid amount was attributable to insured or covered events of prior years. The Company took into account estimated anticipated salvage and subrogation in its determination of the liability for unpaid claims/losses and did not reduce its liability.

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? New York
- 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. 12/31/2014
- 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. 12/31/2014
- 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). 06/30/2016
- 3.4 By what department or departments?
New York State Department of Financial Services in conjunction with representatives of the other zones established by the NAIC.
- 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 COMPANY
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 [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain

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 Company, 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 [X] No []
- 12.11 Name of real estate holding company See Attachment
- 12.12 Number of parcels involved 56
- 12.13 Total book/adjusted carrying value \$ 871,249,281
- 12.2 If, yes provide explanation:
 See Attachment
- 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 COMPANY
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 [X] No []
- 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
121000248	Wachovia Bank, NA	Ground Lease	395,040

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 [X] No []
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses \$ 71,292
 - 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: \$

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 \$ 651,799,784
- 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 COMPANY
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	\$	662,948,246
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	663,329,498
24.103 Total payable for securities lending reported on the liability page	\$	652,922,650

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

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements	\$	
25.22 Subject to reverse repurchase agreements	\$	341,842,829
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	\$	32,085,005
25.27 FHLB Capital Stock	\$	202,250,500
25.28 On deposit with states	\$	249,790,181
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	\$	3,583,978,991
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 CAP 2013 STATE TAX CRED	3
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	ADVANTAGE CAPITAL 2010 STATE TAX C	7
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	ADVANTAGE CAPITAL 2014 NATIONAL TA	2
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	ADVANTAGE CAPITAL 2014 STATE TAX C	1
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	ADVANTAGE CAPITAL STATE TAX CREDIT	9
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	ARIVALE INC	5,000,002
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	CAPTRICITY, INC	1,999,999
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	CARROT INC	5,000,003
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	CUMULUS MEDIA INC CLASS A	374,188
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	DATA ROBOT INC	3,456,983
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	DELPHIX CORP	1,999,998
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	FINANCIAL INSIGHT TECHNOLOGY INC	1,667,517
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	H2O.AI INC	3,999,995
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	HARVEY GULF INT MARINE US CIT	935,592
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	ION MEDIA NETWORKS INC	40,873
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	MAJESTIC STAR CASINO	11,296
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	NEW YORK BUSINESS DEV. CORP.	284,799
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	INVEST INC	2,000,001
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	PARAGON OFFSHORE LTD CLASS A	14,542
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	PARAGON OFFSHORE LTD CLASS B	299,196
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	TRIFACTA INC	3,999,997
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	WELLTH INC.	1,000,000

- 26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?..... Yes [X] No []
- 26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?..... Yes [X] No [] N/A []
If no, attach a description with this statement.
- 27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?..... Yes [X] 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 [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
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 [X]

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

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

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
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
Private Advisors, LLC	A
New York Life Investment Management LLC	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	54930007LLC0FU7R8H16	SEC	DS
116776	Goldpoint Partners LLC	n/a	SEC	DS
109247	Private Advisors, LLC	5493001U80R0DD8ECQ33	SEC	DS
109591	New York Life Investment Management LLC	1GJ1X7QLRC5K7CY9GE11	SEC	NO

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	108,799,767,615	110,854,956,133	2,055,188,518
30.2 Preferred stocks	65,090,535	79,856,685	14,766,150
30.3 Totals	108,864,858,150	110,934,812,818	2,069,954,668

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: 4
Filings that have been submitted but not yet rated by the SVO: 22

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
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?\$8,216,851

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?\$10,220,481

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

37.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$2,563,569

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
American Council of Life Insurers .....	.697,450

GENINTPT1 - Attachment

12.11

The real estate holding companies are as follows: NYLife Real Estate Holdings LLC (owns various entities), Silver Spring Associates LP, NYLMDC King of Prussia Realty LP, and various NYMH LPs.

12.2

The Company holds 12 LP and LLC entities that own real estate properties. Silver Spring Associates, LP, NYLMDC King of Prussia Realty LP, Huntsville NYL LLC and NYLife Real Estate Holdings LLC are wholly owned subsidiaries of the Company and own a total of 49 real estate parcels with a total carrying value of \$866,951,198. Of these entities, NYLMDC King of Prussia Realty LP and Huntsville NYL LLC hold title to land subject to ground leases. Also, of these entities, CC Acquisitions LP is nonadmitted since there is no GAAP audit performed. The rest of the entities have a total carrying value of \$4,298,083 and are accounted for as investments in leveraged leases. These entities are also nonadmitted since there is no GAAP audit performed.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [X] No []

1.2 If yes, indicate premium earned on U.S. business only \$ 1,492,246

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. \$ 1,105,823

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 \$ 1,492,246

1.65 Total incurred claims \$ 1,105,823

1.66 Number of covered lives 392

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	17,084,340,532	15,070,047,907
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	121,834,331	115,899,522
2.5 Reserve Denominator	109,369,435,329	107,241,423,406
2.6 Reserve Ratio (2.4/2.5)	0.001	0.001

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? \$

3.4 State the authority under which Separate Accounts are maintained:
Section 4240 of the New York State Insurance Law

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]

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 \$

4.22 Received \$ 1,284,340,163

5.1 Does the reporting entity write any guaranteed interest contracts? Yes [X] No []

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

5.21 Page 3, Line 1 \$ 2,048,084,892

5.22 Page 4, Line 1 \$ 423,580,844

6. FOR STOCK REPORTING ENTITIES ONLY:

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

7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash \$

7.12 Stock \$

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
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: \$ 3,077,761

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	
American Interstate Insurance Company 2301 Highway 190 West, DeRidder, LA 70634	1,829,871
Fidelity and Guaranty Insurance Company 385 Washington Street, St Paul MN 55102	62,099
Travelers Property Casualty Company of America One Tower Square, Hartford CT 06183	3,963,605
Liberty Mutual Insurance Company 476 Shotwell Rd., Clayton NC 27520	250,700

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 COMPANY
GENERAL INTERROGATORIES

11.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
 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\$5,446,233,835
 12.2 Total Incurred Claims\$2,166,393,039
 12.3 Number of Covered Lives4,077,666

*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 [X] 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 []

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	334,589,194	334,756,763	319,653,341	306,970,487	283,400,283
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	516,081,103	498,855,607	477,658,045	456,073,375	430,786,123
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	173,683,026	150,937,622	140,789,442	139,117,616	142,523,229
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	250,092,146	236,059,736	227,569,956	221,968,880	219,635,537
7. Total (Line 21, Col. 10)	1,274,445,470	1,220,609,728	1,165,670,784	1,124,130,358	1,076,345,172
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated			XXX	XXX	XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	28,766,532	29,066,414	28,708,260	25,617,568	20,601,998
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	61,788,615	66,043,125	62,710,031	60,571,978	65,132,802
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	33,603,268	21,983,600	12,106,409	12,367,277	10,627,546
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	124,158,414	117,093,139	103,524,700	98,556,823	96,362,346
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	7,768,417,498	7,616,612,508	7,271,501,885	12,959,119,549	6,254,678,603
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	253,621,736	241,302,582	272,989,295	100,886,590	65,430,361
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	2,560,942,752	2,313,644,115	2,213,826,407	2,115,783,799	2,036,788,337
17.2 Group annuities (Line 20.4, Col. 7)	5,913,526,588	4,442,166,897	5,245,254,627	4,802,408,681	5,172,863,542
18.1 A & H-group (Line 20.4, Col. 8)	287,925,830	163,666,538	149,708,771	147,681,127	146,351,428
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)	296,710,656	289,012,448	283,678,368	270,103,145	255,830,659
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	17,081,145,060	15,066,405,088	15,436,959,353	20,395,982,891	13,931,942,930
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	169,582,790,810	163,411,766,224	156,965,141,051	151,227,769,799	134,458,086,403
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	148,576,320,444	143,054,815,828	136,863,454,503	131,735,449,604	115,856,823,478
23. Aggregate life reserves (Page 3, Line 1)	105,378,661,292	103,309,080,415	98,637,340,499	94,989,602,810	85,760,865,356
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)	4,137,322,339	3,892,245,008	3,649,798,901	3,475,624,854	3,308,225,762
25. Deposit-type contract funds (Page 3, Line 3)	21,908,898,645	17,922,307,444	16,434,972,753	15,384,187,279	13,992,816,786
26. Asset valuation reserve (Page 3, Line 24.01)	2,593,993,510	2,651,609,526	2,175,467,496	2,260,338,152	2,437,644,780
27. Capital (Page 3, Lines 29 and 30)					
28. Surplus (Page 3, Line 37)	21,006,470,366	20,356,950,396	20,107,561,106	19,495,935,115	18,605,992,583
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	7,817,737,232	6,024,092,662	4,360,370,426	4,922,661,427	3,946,878,984
Risk-Based Capital Analysis					
30. Total adjusted capital	24,789,861,962	23,629,254,597	23,524,224,759	22,749,776,112	21,593,688,147
31. Authorized control level risk - based capital	2,592,860,280	2,248,068,355	2,139,327,821	2,070,420,935	2,022,600,154
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	66.4	65.6	65.2	62.8	60.9
33. Stocks (Lines 2.1 and 2.2)	6.5	7.2	6.9	6.9	8.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	11.0	10.5	10.4	10.6	9.8
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.9	1.0	1.1	1.0	0.4
36. Cash, cash equivalents and short-term investments (Line 5)	1.8	1.6	2.1	3.2	1.1
37. Contract loans (Line 6)	7.0	7.3	7.4	7.6	7.3
38. Derivatives (Page 2, Line 7)	0.4	0.4	0.6	0.8	0.7
39. Other invested assets (Line 8)	6.0	6.3	6.2	6.9	11.6
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)	0.1	0.1	0.1	0.1	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2018	2 2017	3 2016	4 2015	5 2014
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	2,760,465,941	2,706,975,629	2,566,234,612	1,785,678,533	
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	8,889,504,505	9,297,186,583	8,828,447,790	8,536,504,034	8,203,801,528
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	4,388,232,524	4,603,190,627	4,122,400,699	4,777,691,669	9,156,882,029
50. Total of above Lines 44 to 49	16,038,202,970	16,607,352,839	15,517,083,101	15,099,874,236	17,360,683,557
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	1,518,843,127	1,309,847,980	1,722,740,501	1,750,341,050	1,344,013,224
53. Total admitted assets (Page 2, Line 28, Col. 3)	180,036,224,377	176,765,547,689	170,761,834,718	163,554,359,835	146,267,047,744
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	7,234,101,063	6,603,475,767	5,961,418,415	5,818,874,375	5,402,243,491
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(74,713,710)	(90,858,697)	(308,670,686)	(302,863,374)	(53,498,466)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(500,467,242)	896,067,511	178,252,761	541,986,701	1,061,476,453
57. Total of above Lines 54, 55 and 56	6,658,920,111	7,408,684,581	5,831,000,490	6,057,997,702	6,410,221,478
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	13,170,824,607	11,774,105,278	10,889,195,771	10,978,041,909	10,945,160,145
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	209,012,857	193,330,039	180,112,422	177,010,595	169,231,617
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	(790,120,336)	2,873,278,248	2,658,267,058	8,217,294,743	2,172,748,284
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	48,328,689	228,936,862	174,174,047	167,399,091	233,567,192
62. Dividends to policyholders (Line 30, Col. 1)	1,974,316,854	1,958,311,333	1,943,957,223	1,923,250,075	1,686,801,218
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	11.7	13.8	13.9	12.0	12.6
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	5.4	5.4	5.3	5.5	6.0
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	77.6	96.3	81.8	82.1	100.2
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	29.6	38.7	41.6	37.9	33.1
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	450,095,353	446,865,131	426,204,575	422,777,808	452,416,742
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	466,733,097	444,652,458	447,623,953	436,186,046	462,024,386
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	836,140,000	818,937,359	806,445,135	812,369,273	818,455,286
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	893,751,189	870,445,147	878,881,344	896,833,526	868,274,465
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)					
73. Ordinary - life (Col. 3)	885,375,655	1,067,067,723	224,820,773	(287,194,333)	429,869,291
74. Ordinary - individual annuities (Col. 4)	(221,342,852)	92,741,614	41,183,051	49,785,554	54,121,487
75. Ordinary-supplementary contracts (Col. 5)	(5,339,712)	2,999,667	531,601	3,022,707	1,746,838
76. Credit life (Col. 6)					
77. Group life (Col. 7)	(15,306,155)	119,030,977	75,176,157	96,670,746	101,665,294
78. Group annuities (Col. 8)	397,377,455	274,243,248	276,806,508	284,830,434	326,757,794
79. A & H-group (Col. 9)	15,479,995	16,152,471	1,891,637	2,752,172	(29,067,558)
80. A & H-credit (Col. 10)					
81. A & H-other (Col. 11)	228,580,644	(1,724,421)	(13,986,649)	536,627	16,447,612
82. Aggregate of all other lines of business (Col. 12)	247,393	210,856	274,828	217,473	220,908
83. Total (Col. 1)	1,285,072,423	1,570,722,134	606,697,905	150,621,380	901,761,666

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 COMPANY

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	8		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Number of Policies	Certificates	Amount of Insurance	
1. In force end of prior year			5,295,125	833,612,370			541	4,268,443	386,997,358	1,220,609,728
2. Issued during year			304,433	90,555,147			364	306,943	33,603,268	124,158,414
3. Reinsurance assumed			1,755	772,955						772,955
4. Revived during year			4,444	538,453				1,349	84,689	623,142
5. Increased during year (net)			19,296	6,060,843				75,615	10,483,135	16,543,978
6. Subtotals, Lines 2 to 5			329,928	97,927,397			364	383,907	44,171,092	142,098,489
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)			5,625,053	931,539,767			905	4,652,350	431,168,450	1,362,708,217
Deductions during year:										
10. Death			76,266	2,724,388			XXX	83,848	1,551,400	4,275,788
11. Maturity			2,341	11,450			XXX	41	102	11,552
12. Disability							XXX			
13. Expiry			37,528	1,949,764				2,445	40,073	1,989,838
14. Surrender			93,777	14,746,550				27,988	275,166	15,021,717
15. Lapse			93,553	30,636,455			30	189,358	5,526,537	36,162,992
16. Conversion			15,093	8,162,262			XXX	XXX	XXX	8,162,262
17. Decreased (net)							2			
18. Reinsurance			198,177	22,638,599						22,638,599
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			516,735	80,869,470			32	303,680	7,393,278	88,262,747
21. In force end of year (Line 9 minus Line 20)			5,108,318	850,670,298			873	4,348,670	423,775,172	1,274,445,470
22. Reinsurance ceded end of year	XXX		XXX	144,240,001	XXX		XXX	XXX	1,376,453	145,616,454
23. Line 21 minus Line 22	XXX		XXX	706,430,297	XXX	(a)	XXX	XXX	422,398,719	1,128,829,016
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

(a) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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	45,336,739
25. Other paid-up insurance			649,874	6,261,554
26. Debit ordinary insurance	XXX	XXX	200,906	468,545

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			682	29,175
28. Term policies - other	120,316	57,745,735	1,016,226	466,920,493
29. Other term insurance - decreasing	XXX	3,304,948	XXX	23,960,937
30. Other term insurance	XXX	737,932	XXX	18,088,635
31. Totals (Lines 27 to 30)	120,316	61,788,615	1,016,908	508,999,241
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	779,535
33. Totals, extended term insurance	XXX	XXX	133,162	6,302,327
34. Totals, whole life and endowment	184,117	28,766,532	3,958,248	334,589,194
35. Totals (Lines 31 to 34)	304,433	90,555,147	5,108,318	850,670,297

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		90,555,147	6,279,249	844,391,050
38. Credit Life (Group and Individual)				
39. Group	841,339	32,761,929	1,503,773	422,271,399
40. Totals (Lines 36 to 39)	841,339	123,317,075	7,783,022	1,266,662,449

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	434,104
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	657,139	XXX
43. Federal Employees' Group Life Insurance included in Line 21			305,317	41,476,336
44. Servicemen's Group Life Insurance included in Line 21			1,129,926	208,615,810
45. Group Permanent Insurance included in Line 21			1,385,569	14,300,890

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	28,090,339
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 \$1,200 per \$1,000 of face amount for Whole Life with Family Protection policies issued from Oct 1, 1956, to Jan 24, 1963; \$600 per \$1,000 of initial face amount for certain Mortgage Protection Term policies and Mortgage Protection riders issued from Oct 1, 1956, to Dec 31, 1977, Family Income riders issued since Jan 25, 1963, and Family Income Term policies issued since Jan 1, 1978; \$700 per \$1,000 of initial face amount for certain Mortgage Protection Term policies and Mortgage Protection riders issued from May 7, 1976, to Dec 31, 1977; \$700 per \$1,000 of initial face amount for Mortgage Protection Term policies and Mortgage Protection riders issued since Jan 1, 1978; \$1,000 or \$1,500 for each \$10 or \$20 monthly income unit, respectively, for Family Income riders issued prior to Jan 25, 1963, and Mortgage Protection riders issued prior to Oct 1, 1956; \$1,200 for each \$10 monthly income unit for Income Security policies issued from Oct 1, 1956, to Jan 24, 1963; \$500 per \$1,000 of face amount for Annual Decreasing Term policies issued since Mar 12, 1965, and Annual Decreasing riders issued since Jan 1, 1978.
47.2 \$600 per \$1,000 of face amount for Family Insurance and Family Endowment policies issued from Apr 1, 1957, and Jul 7, 1958, respectively, to Aug 9, 1973; \$350 per \$1,000 of face amount for One Parent Family Insurance and Family Assured Protector policies issued from Sep 1, 1960, to Aug 9, 1973; \$500 per \$1,000 of initial face amount for spouse's decreasing term coverage under Wife and Children's insurance riders issued from Aug 10, 1973, to Mar 31, 1975, and under Spouse and Children's Insurance riders issued since Apr 1, 1975; \$2,000 per unit for Children's coverage under Wife and Children's Insurance and Children's Insurance riders issued from Aug 10, 1973, to Mar 31, 1975, and under Spouse and Children's Insurance and Children's Insurance riders issued since Apr 1, 1975.

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
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 Certifi- cates	8 Amount of Ins urance
48. Waiver of Premium			2,435,403	463,664,624			2,070,752	116,326,468
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	2,435,403	(a) 463,664,624		(a)	2,070,752	(a) 116,326,468

(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 COMPANY
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	873	4,810	1	321
2. Issued during year	19	822		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	892	5,632	1	321
Deductions during year:				
6. Decreased (net)	68	1,183		42
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	68	1,183		42
9. In force end of year	824	4,449	1	279
10. Amount on deposit		(a) 334,220,899	52,877	(a) 6,922,442
11. Income now payable	824	294		
12. Amount of income payable	(a) 1,113,702	(a) 5,192,289	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	36,366	4,537	822	128,881
2. Issued during year	410	1,639	5	4,614
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	36,776	6,176	827	133,495
Deductions during year:				
6. Decreased (net)	2,210	94	22	5,060
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	2,210	94	22	5,060
9. In force end of year	34,566	6,082	805	128,435
Income now payable:				
10. Amount of income payable	(a) 618,030,859	XXX	XXX	(a) 766,645,614
Deferred fully paid:				
11. Account balance	XXX	(a) 66,144	XXX	(a) 99,274,050
Deferred not fully paid:				
12. Account balance	XXX	(a) 29,772	XXX	(a) 239,964,341

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	1,392,511	160,520,683			173,897	331,129,662
2. Issued during year	118,049	78,348,426			5,811	16,542,462
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	1,510,560	XXX		XXX	179,708	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	111,083	XXX		XXX	7,306	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	111,083	XXX		XXX	7,306	XXX
10. In force end of year	1,399,477	(a) 223,512,573		(a)	172,402	(a) 335,578,830

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	994	340,186
2. Issued during year	123	7,309
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	1,117	347,495
Deductions During Year:		
6. Decreased (net)	84	21,066
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	84	21,066
9. In force end of year	1,033	326,429
10. Amount of account balance	(a) 43,261,874,444	(a) 1,070,747,480

(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 COMPANY
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	657,538,647
2. Current year's realized pre-tax capital gains/(losses) of \$(28,163,674) transferred into the reserve net of taxes of \$(5,914,372)	(22,249,301)
3. Adjustment for current year's liability gains/(losses) released from the reserve	2,937,232
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	638,226,578
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	103,636,534
6. Reserve as of December 31, current year (Line 4 minus Line 5)	534,590,044

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	88,815,876	14,159,829	660,829	103,636,534
2. 2019	75,412,372	244,805	816,426	76,473,603
3. 2020	59,411,261	(1,513,405)	585,425	58,483,281
4. 2021	47,945,792	(2,276,322)	427,689	46,097,159
5. 2022	40,233,867	(3,086,833)	264,654	37,411,688
6. 2023	36,974,761	(3,968,991)	95,154	33,100,924
7. 2024	27,623,756	(3,949,804)	11,014	23,684,966
8. 2025	28,265,447	(3,127,420)	15,326	25,153,353
9. 2026	31,483,481	(2,256,085)	20,533	29,247,929
10. 2027	34,026,059	(1,298,544)	25,282	32,752,797
11. 2028	32,791,372	(358,534)	31,496	32,464,334
12. 2029	25,722,138	86,504	28,348	25,836,990
13. 2030	17,687,019	81,047	18,932	17,786,998
14. 2031	18,058,726	28,039	7,774	18,094,539
15. 2032	14,250,633	(11,200)	(3,657)	14,235,776
16. 2033	13,011,544	(11,496)	(15,110)	12,984,938
17. 2034	12,430,010	(166,303)	(19,008)	12,244,699
18. 2035	12,174,440	(347,895)	(15,097)	11,811,448
19. 2036	11,360,179	(569,738)	(10,882)	10,779,559
20. 2037	10,059,633	(810,109)	(6,371)	9,243,153
21. 2038	8,040,376	(1,003,998)	(2,160)	7,034,218
22. 2039	5,685,696	(1,201,895)	221	4,484,022
23. 2040	3,484,076	(1,332,561)	180	2,151,695
24. 2041	1,739,297	(1,447,732)	127	291,692
25. 2042	641,155	(1,625,042)	78	(983,809)
26. 2043	181,937	(1,733,983)	29	(1,552,017)
27. 2044	51,265	(1,675,037)		(1,623,772)
28. 2045	(1,448)	(1,333,193)		(1,334,641)
29. 2046	(12,221)	(957,164)		(969,385)
30. 2047	(9,849)	(581,135)		(590,984)
31. 2048 and Later		(205,106)		(205,106)
32. Total (Lines 1 to 31)	657,538,648	(22,249,301)	2,937,232	638,226,579

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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	815,647,451	150,916,468	966,563,920	194,669,589	1,490,376,019	1,685,045,608	2,651,609,527
2. Realized capital gains/(losses) net of taxes - General Account	18,851,275	(965)	18,850,310	35,978,522	(119,641,137)	(83,662,615)	(64,812,305)
3. Realized capital gains/(losses) net of taxes - Separate Accounts	1,635,586		1,635,586				1,635,586
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(6,045,635)		(6,045,635)	(124,875,612)	(54,124,969)	(179,000,581)	(185,046,215)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	184,922,832	41,169,212	226,092,044		3,991,873	3,991,873	230,083,917
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	1,015,011,510	192,084,716	1,207,096,225	105,772,499	1,320,601,785	1,426,374,285	2,633,470,510
9. Maximum reserve	855,586,691	176,097,955	1,031,684,646	233,645,812	1,476,813,648	1,710,459,460	2,742,144,106
10. Reserve objective	595,297,450	135,499,191	730,796,641	233,039,060	1,472,249,815	1,705,288,875	2,436,085,516
11. 20% of (Line 10 - Line 8)	(83,942,812)	(11,317,105)	(95,259,917)	25,453,312	30,329,606	55,782,918	(39,476,999)
12. Balance before transfers (Lines 8 + 11)	931,068,698	180,767,611	1,111,836,308	131,225,811	1,350,931,391	1,482,157,203	2,593,993,511
13. Transfers	(75,482,005)	(4,669,656)	(80,151,661)	80,151,661		80,151,661	
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	855,586,692	176,097,955	1,031,684,647	211,377,473	1,350,931,391	1,562,308,864	2,593,993,511

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)
LONG-TERM BONDS												
1.		Exempt Obligations	5,088,407,905	XXX	XXX	5,088,407,905	0.0000		0.0000		0.0000	
2.	1	Highest Quality	63,305,410,521	XXX	XXX	63,305,410,521	0.0004	25,322,164	0.0023	145,602,444	0.0030	189,916,232
3.	2	High Quality	31,568,561,502	XXX	XXX	31,568,561,502	0.0019	59,980,267	0.0058	183,097,657	0.0090	284,117,054
4.	3	Medium Quality	3,410,726,715	XXX	XXX	3,410,726,715	0.0093	31,719,758	0.0230	78,446,714	0.0340	115,964,708
5.	4	Low Quality	2,369,964,525	XXX	XXX	2,369,964,525	0.0213	50,480,244	0.0530	125,608,120	0.0750	177,747,339
6.	5	Lower Quality	298,349,644	XXX	XXX	298,349,644	0.0432	12,888,705	0.1100	32,818,461	0.1700	50,719,439
7.	6	In or Near Default	35,369,418	XXX	XXX	35,369,418	0.0000		0.2000	7,073,884	0.2000	7,073,884
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)	106,076,790,232	XXX	XXX	106,076,790,232	XXX	180,391,139	XXX	572,647,280	XXX	825,538,656
PREFERRED STOCK												
10.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
11.	2	High Quality	18,395,161	XXX	XXX	18,395,161	0.0019	34,951	0.0058	106,692	0.0090	165,556
12.	3	Medium Quality	5,452,655	XXX	XXX	5,452,655	0.0093	50,710	0.0230	125,411	0.0340	185,390
13.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
14.	5	Lower Quality	12,853,953	XXX	XXX	12,853,953	0.0432	555,291	0.1100	1,413,935	0.1700	2,185,172
15.	6	In or Near Default	28,388,765	XXX	XXX	28,388,765	0.0000		0.2000	5,677,753	0.2000	5,677,753
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	65,090,535	XXX	XXX	65,090,535	XXX	640,951	XXX	7,323,791	XXX	8,213,872
SHORT - TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.	1	Highest Quality	7,882,588	XXX	XXX	7,882,588	0.0004	3,153	0.0023	18,130	0.0030	23,648
20.	2	High Quality	7,738,484	XXX	XXX	7,738,484	0.0019	14,703	0.0058	44,883	0.0090	69,646
21.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
23.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
24.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	15,621,072	XXX	XXX	15,621,072	XXX	17,856	XXX	63,013	XXX	93,294
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	27,703	XXX	XXX	27,703	0.0004	11	0.0023	64	0.0030	83
27.	1	Highest Quality	25,980,501	XXX	XXX	25,980,501	0.0004	10,392	0.0023	59,755	0.0030	77,942
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	26,008,204	XXX	XXX	26,008,204	XXX	10,403	XXX	59,819	XXX	78,025
34.		Total (Lines 9 + 17 + 25 + 33)	106,183,510,042	XXX	XXX	106,183,510,042	XXX	181,060,349	XXX	580,093,903	XXX	833,923,846

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	4,127,558		XXX	4,127,558	0.0013	5,366	0.0030	12,383	0.0040	16,510
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	8,307,374,696		XXX	8,307,374,696	0.0010	8,307,375	0.0050	41,536,873	0.0065	53,997,936
44.		Commercial Mortgages - All Other - CM2 - High Quality	9,038,176,999		XXX	9,038,176,999	0.0035	31,633,619	0.0100	90,381,770	0.0130	117,496,301
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	203,808,731		XXX	203,808,731	0.0060	1,222,852	0.0175	3,566,653	0.0225	4,585,696
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0105		0.0300		0.0375	
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0160		0.0425		0.0550	
Overdue, Not in Process:												
48.		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
50.		Residential Mortgages - All Other			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	116,282		XXX	116,282	0.0000		0.0130	1,512	0.0130	1,512
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)	17,553,604,266		XXX	17,553,604,266	XXX	41,169,212	XXX	135,499,191	XXX	176,097,955
59.		Schedule DA Mortgages			XXX		0.0030		0.0100		0.0130	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	17,553,604,266		XXX	17,553,604,266	XXX	41,169,212	XXX	135,499,191	XXX	176,097,955

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)
COMMON STOCK												
1.		Unaffiliated - Public	1,157,182,047	XXX	XXX	1,157,182,047	0.0000		0.2000 (a)	231,436,409	0.2000 (a)	231,436,409
2.		Unaffiliated - Private	3,696,241	XXX	XXX	3,696,241	0.0000		0.1600	591,398	0.1600	591,398
3.		Federal Home Loan Bank	202,250,500	XXX	XXX	202,250,500	0.0000		0.0050	1,011,253	0.0080	1,618,004
4.		Affiliated - Life with AVR	8,889,504,503	XXX	XXX	8,889,504,503	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)	10,252,633,290			10,252,633,290	XXX		XXX	233,039,060	XXX	233,645,812
REAL ESTATE												
18.		Home Office Property (General Account only)	265,375,273			265,375,273	0.0000		0.0750	19,903,145	0.0750	19,903,145
19.		Investment Properties	1,215,494,583		340,825,713	1,556,320,296	0.0000		0.0750	116,724,022	0.0750	116,724,022
20.		Properties Acquired in Satisfaction of Debt	5,150,463			5,150,463	0.0000		0.1100	566,551	0.1100	566,551
21.		Total Real Estate (Sum of Lines 18 through 20)	1,486,020,319		340,825,713	1,826,846,032	XXX		XXX	137,193,719	XXX	137,193,719
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations	42,621,044	XXX	XXX	42,621,044	0.0000		0.0000		0.0000	
23.	1	Highest Quality	27,108,279	XXX	XXX	27,108,279	0.0004	10,843	0.0023	62,349	0.0030	81,325
24.	2	High Quality	475,000	XXX	XXX	475,000	0.0019	903	0.0058	2,755	0.0090	4,275
25.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
26.	4	Low Quality	94,362,255	XXX	XXX	94,362,255	0.0213	2,009,916	0.0530	5,001,200	0.0750	7,077,169
27.	5	Lower Quality	23,694,711	XXX	XXX	23,694,711	0.0432	1,023,612	0.1100	2,606,418	0.1700	4,028,101
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)	188,261,289	XXX	XXX	188,261,289	XXX	3,045,273	XXX	7,672,722	XXX	11,190,870

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	30,500,000	XXX	XXX	30,500,000	0.0004	12,200	0.0023	70,150	0.0030	91,500
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)	30,500,000	XXX	XXX	30,500,000	XXX	12,200	XXX	70,150	XXX	91,500
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	79,338,920		XXX	79,338,920	0.0035	277,686	0.0100	793,389	0.0130	1,031,406
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)	79,338,920		XXX	79,338,920	XXX	277,686	XXX	793,389	XXX	1,031,406
57.		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities	16,994,602		XXX	16,994,602	0.0010	16,995	0.0050	84,973	0.0065	110,465
59.		Unaffiliated - In Good Standing Primarily Senior	7,427,802		XXX	7,427,802	0.0035	25,997	0.0010	7,428	0.0130	96,561
60.		Unaffiliated - In Good Standing All Other	8,480,637		XXX	8,480,637	0.0060	50,884	0.0175	148,411	0.0225	190,814
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)	32,903,040		XXX	32,903,040	XXX	93,876	XXX	240,812	XXX	397,841
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	112,241,960		XXX	112,241,960	XXX	371,562	XXX	1,034,201	XXX	1,429,247

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		0.2000 (a)		0.2000 (a)	
66.		Unaffiliated Private	4,441,320,742	XXX	XXX	4,441,320,742	0.0000		0.1600	710,611,319	0.1600	710,611,319
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	2,356,830,193	XXX	XXX	2,356,830,193	0.0000		0.1600	377,092,831	0.1600	377,092,831
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	6,798,150,935	XXX	XXX	6,798,150,935	XXX		XXX	1,087,704,150	XXX	1,087,704,150
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
72.		Investment Properties	1,506,129,866		273,637,346	1,779,767,211	0.0000		0.0750	133,482,541	0.0750	133,482,541
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)	1,506,129,866		273,637,346	1,779,767,211	XXX		XXX	133,482,541	XXX	133,482,541
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit	58,719,913			58,719,913	0.0003	17,616	0.0006	35,232	0.0010	58,720
76.		Non-guaranteed Federal Low Income Housing Tax Credit	86,543,083			86,543,083	0.0063	545,221	0.0120	1,038,517	0.0190	1,644,319
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)	145,262,996			145,262,996	XXX	562,837	XXX	1,073,749	XXX	1,703,038
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	800,142,954	XXX		800,142,954	0.0000		0.1300	104,018,584	0.1300	104,018,584
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)	800,142,954	XXX		800,142,954	XXX		XXX	104,018,584	XXX	104,018,584
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	9,580,689,999		273,637,346	9,854,327,345	XXX	3,991,873	XXX	1,335,056,096	XXX	1,339,619,929

(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
NONE								
0599999 - Total								

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
24109349	432342	CO	2014	1,000,000	700,000		Suit for death benefits. Death ruled a suicide. Claim denied on basis of suicide exclusion. Settlement reached.
24332763	488919	TX	2016	2,500,000	998,500		Contestable claim involving the discovery of undisclosed material medical history. Settlement reached.
47788709	552033	NY	2017	100,000	77,500		Beneficiary contends policy proceeds are payable. Company contends the term policy ceased according to its terms on the policy anniversary nearest age 70 and had no value at the time of the Insured's death. Settlement reached.
24649278	510283	TX	2018	100,000	114,000		Suit for death benefits. Since the policy was contestable, the Company initiated it's usual inquiries. The policy was rescinded based upon material misrepresentations. Settlement reached.
0199999. Death Claims - Ordinary				3,700,000	1,890,000		XXX
A8488799	LC-604939	CT	2017	41,500	20,750		Settlement reached.
A8454221	LC-554066	LA	2017	35,000			The matter was closed.
B0055726	LC-267808	TX	2015	100,000	8,000		Settlement reached.
B0089582	LC-416135	OH	2016	100,000	70,000		Settlement reached.
A8572143	LC-653397	TX	2017	100,000	40,000		Settlement reached.
A8015857	LC-478313	OH	2016	35,000	12,000		Settlement reached.
A8239920	LC-595743	TX	2017	50,000	38,000		Settlement reached.
B0148882	LC-593662	OH	2017	150,000	50,000		Settlement reached.
A5938843	LC-626489	CA	2017	10,000	4,800		Settlement reached.
A7178945	LC-251380	TX	2015	10,000	968		The matter was closed.
A6604140	LC-91250	CA	2014	10,000	10,103		Settlement reached.
A8305411	LC-662216	SC	2017	10,000	10,000		Settlement reached.
A8330332	LC-608394	MA	2017	100,000	50,000		Settlement reached.
A2877889	LC-438580	LA	2016	12,500	8,863		Settlement reached.
B0058393	LC-438580	LA	2016	75,000	8,863		Settlement reached.
A8009731	LC-395028	NY	2016	50,000	5,000		Settlement reached.
B0164754	LC-634473	MI	2017	25,000	15,350		Settlement reached.
A8650282	LC-729968	IN	2018	20,000	9,000		Settlement reached.
A8922250	LC-667904	TX	2017	35,000	17,500		Settlement reached.
A8893481	LC-627597	KY	2017	15,000			The matter was closed.
A8742237	LC-507713	TN	2016	75,000			The matter was closed.
A9106285	LC-709549	NY	2018	10,000	6,500		Settlement reached.
A8719030	LC-617712	GA	2017	20,000	10,000		Settlement reached.
A7441289	LC-718257	NE	2018	25,000			The matter was closed.
A9114727	LC-661689	OH	2017	100,000			The matter was closed.
A1812145	LC-229408	NJ	2017	15,000	4,000		Settlement reached.
B0049510	LC-698309	FL	2018	100,000			The matter was closed.
A9173997	LC-755786	NJ	2018	50,000	22,500		Settlement reached.
A8382564	LC-680299	SC	2018	14,000	10,000		Settlement reached.
B0045979	LC-546174	AL	2017	125,000			The matter was closed.
A7659823	LC-546174	AL	2017	100,000			The matter was closed.
A8567875	LC-637698	AR	2018	20,000	21,383		Settlement reached.
A8570172	LC-491771	NY	2016	21,000			The matter was closed.
A7997695	LC-281782	TX	2015	85,000			The matter was closed.
A8572054	LC-477840	CO	2016	100,000	95,000		Settlement reached.
A1926537	LC-710746	NJ	2018	25,000			The matter was closed.
0399999. Death Claims - Group				1,869,000	548,580		XXX
0599999. Death Claims - Disposed Of				5,569,000	2,438,580		XXX
A4915275	LC-469865	LA	2016	50,000	40,000		Settlement reached.
G-29301	9726499850	ME	2015	15,000	18,500		Claim reviewed and denied as not a covered loss. Attorney filed appeal and questioned the amount of coverage. Settlement reached.
0899999. Additional Accidental Death Benefits-Group				65,000	58,500		XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				65,000	58,500		XXX
45978826	433990	CA	2015		4,500		Plaintiff alleges policy sold should have included the Waiver of Premium benefit. Company contended policy was applied for and issued without the Waiver of Premium Benefit. Settlement reached.
24673424	434662	FL	2017		14,400		Suit for Disability Waiver of Premium benefits. Plaintiff contended he is disabled and entitled to benefits. Company found the Insured was not totally disabled as defined by the terms of the policy. Settlement reached.
1199999. Disability Benefits Claims - Ordinary					18,900		XXX
G-29482	9716051610	CA	2016	496,982	180,000		Settlement reached.
1399999. Disability Benefits Claims - Group				496,982	180,000		XXX
1599999. Disability Benefits Claims - Disposed Of				496,982	198,900		XXX
2099999. Matured Endowments Claims - Disposed Of							XXX
2599999. Annuities with Life Contingency Claims - Disposed Of							XXX
2699999. Claims Disposed of During Current Year				6,130,982	2,695,980		XXX
43506372		GA	2015	29,000		29,000	Suit for death benefits and extra contractual damages. Company contends policy had lapsed and was not in force on the date of the Insured's death.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
47724193	552033	NY	2018	200,000		200,000	Suit for death benefits. Company contends the policy had lapsed and therefore had no value at the time of the Insured's death.
2799999. Death Claims - Ordinary				229,000		229,000	XXX
A7532637	LC-402976	AR	2016	25,000		25,000	The Company processed a rescission due to misrepresentation of medical history by the insured.
A8118559	LC-447251	NM	2016	100,000		100,000	Rescission processed. Lawsuit still pending.
A8290522	LC-662721	SC	2017	100,000		100,000	The Company processed a rescission due to misrepresentation of medical history by the insured.
A8625658	LC-461487	MS	2016	100,000		100,000	The Company processed a rescission due to misrepresentation of medical history by the insured.
A8721252	LC-740994	WI	2017	10,000		10,000	The Company processed a rescission due to misrepresentation of medical history by the insured.
B0155590	LC-587813	NY	2017	50,000		50,000	The Company processed a rescission due to misrepresentation of medical history by the insured.
A8943839	LC-770672	AR	2018	10,000		10,000	The Company processed a rescission due to fraud.
A7230339	LC-781031	SC	2018	50,000		50,000	The Company is in the process of performing our usual contestable investigation. The Company has not denied any benefits as of yet.
A8500334	LC-786974	TX	2018	75,000		75,000	There is a beneficiary dispute due to a divorce in the state of Texas.
A8262319	LC-724816	MO	2018	100,000		100,000	The Company is reviewing this claim for fraud.
A8690759	LC-724816	MO	2018	100,000		100,000	The Company is reviewing this claim for fraud.
A8298629	LC-537768	PA	2017	41,500		41,500	The Company processed a rescission due to misrepresentation of medical history by the insured.
B0123880	LC-671404	TX	2017	34,500		34,500	The Company processed a rescission due to misrepresentation of medical history by the insured.
B0182299	LC-668678	LA	2018	25,000		25,000	The Company is reviewing this claim for fraud.
2999999. Death Claims - Group				821,000		821,000	XXX
3199999. Death Claims - Resisted				1,050,000		1,050,000	XXX
G-29282	9726498770	CO	2018	78,000		78,000	The Company received a subpoena. The insured's spouse, who is the sole beneficiary, is being charged with the homicide.
3499999. Additional Accidental Death Benefits-Group				78,000		78,000	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted				78,000		78,000	XXX
38987707	434537	NY	2017				Suit for Disability Waiver of Premium benefits. Plaintiff contends he is disabled and entitled to benefits. Company found the Insured was not totally disabled as defined by the terms of the policy.
41816568	434537	NY	2017				Suit for Disability Waiver of Premium benefits. Plaintiff contends he is disabled and entitled to benefits. Company found the Insured was not totally disabled as defined by the terms of the policy.
43887250	434537	NY	2017				Suit for Disability Waiver of Premium benefits. Plaintiff contends he is disabled and entitled to benefits. Company found the Insured was not totally disabled as defined by the terms of the policy.
3799999. Disability Benefits Claims - Ordinary							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				1,128,000		1,128,000	XXX
5399999 - Totals				7,258,982	2,695,980	1,128,000	XXX

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	585,294,239	XXX	287,969,646	XXX		XXX	5,413,161	XXX	32,227	XXX	291,879,205	XXX		XXX		XXX		XXX
2. Premiums earned	583,092,811	XXX	288,037,668	XXX		XXX	5,370,320	XXX	326,546	XXX	289,358,277	XXX		XXX		XXX		XXX
3. Incurred claims	238,673,051	40.9	123,888,180	43.0			818,158	15.2	(22,929,410)	(7,021.8)	136,896,123	47.3						
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)	238,673,051	40.9	123,888,180	43.0			818,158	15.2	(22,929,410)	(7,021.8)	136,896,123	47.3						
6. Increase in contract reserves	213,854,005	36.7	8,495,513	2.9					(6,890,348)	(2,110.1)	212,248,840	73.4						
7. Commissions (a)	37,229,594	6.4	20,811,546	7.2			753,202	14.0	(1,120,283)	(343.1)	16,785,129	5.8						
8. Other general insurance expenses	122,681,574	21.0	41,563,439	14.4			1,390,498	25.9	(353)	(0.1)	79,727,990	27.6						
9. Taxes, licenses and fees	12,840,647	2.2	3,639,313	1.3			157,048	2.9	615,282	188.4	8,429,004	2.9						
10. Total other expenses incurred	172,751,815	29.6	66,014,298	22.9			2,300,748	42.8	(505,354)	(154.8)	104,942,123	36.3						
11. Aggregate write-ins for deductions	78,194,327	13.4	77,956,638	27.1			235,450	4.4			2,239	0.0						
12. Gain from underwriting before dividends or refunds	(120,380,387)	(20.6)	11,683,039	4.1			2,015,964	37.5	30,651,658	9,386.6	(164,731,048)	(56.9)						
13. Dividends or refunds	34,405,470	5.9	34,203,096	11.9			179,604	3.3	(3,411)	(1.0)	26,181	0.0						
14. Gain from underwriting after dividends or refunds	(154,785,857)	(26.5)	(22,520,057)	(7.8)			1,836,360	34.2	30,655,069	9,387.7	(164,757,229)	(56.9)						
DETAILS OF WRITE-INS																		
1101. Change in special reserves on certain group policies	78,190,685	13.4	77,955,235	27.1			235,450	4.4										
1102. Fines and penalties from regulatory authorities	3,642	0.0	1,403	0.0							2,239	0.0						
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	78,194,327	13.4	77,956,638	27.1			235,450	4.4			2,239	0.0						

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	91,579,962	16,839,725		1,790,112	1,275,194	71,674,931			
2. Advance premiums	1,894,249	372,580			(5,711)	1,527,380			
3. Reserve for rate credits									
4. Total premium reserves, current year	93,474,211	17,212,305		1,790,112	1,269,483	73,202,311			
5. Total premium reserves, prior year	91,250,989	17,258,535		1,747,270	1,633,801	70,611,383			
6. Increase in total premium reserves	2,223,222	(46,230)		42,842	(364,318)	2,590,928			
B. Contract Reserves:									
1. Additional reserves (a)	2,679,524,431	92,533,749			31,626,616	2,555,364,066			
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	2,679,524,431	92,533,749			31,626,616	2,555,364,066			
4. Total contract reserves, prior year	2,465,670,426	84,038,236			38,516,964	2,343,115,226			
5. Increase in contract reserves	213,854,005	8,495,513			(6,890,348)	212,248,840			
C. Claim Reserves and Liabilities:									
1. Total current year	1,394,683,822	492,348,946		12,358,284	455,190,230	434,786,362			
2. Total prior year	1,360,484,286	466,733,097		14,478,395	478,119,640	401,153,154			
3. Increase	34,199,536	25,615,849		(2,120,111)	(22,929,410)	33,633,208			

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	169,230,854	72,283,023		2,730,431		94,217,400			
1.2 On claims incurred during current year	35,242,661	25,989,308		207,838		9,045,515			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	1,117,004,499	377,812,330		9,770,207	418,775,012	310,646,950			
2.2 On claims incurred during current year	277,679,323	114,536,616		2,588,077	36,415,218	124,139,412			
3. Test:									
3.1 Lines 1.1 and 2.1	1,286,235,353	450,095,353		12,500,638	418,775,012	404,864,350			
3.2 Claim reserves and liabilities, December 31, prior year	1,360,484,286	466,733,097		14,478,395	478,119,640	401,153,154			
3.3 Line 3.1 minus Line 3.2	(74,248,933)	(16,637,744)		(1,977,757)	(59,344,628)	3,711,196			

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	94,930,289	94,930,289							
2. Premiums earned	94,930,289	94,930,289							
3. Incurred claims	937,440	937,440							
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written	34,898,295	909,312			30,005,836	3,983,147			
2. Premiums earned	34,987,051	926,415			30,006,721	4,053,915			
3. Incurred claims	88,320,447	856,375		12,083	81,632,143	5,819,846			
4. Commissions	1,074,974				1,145,774	(70,800)			

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims	6,366,688		319,689,369	326,056,057
2. Beginning Claim Reserves and Liabilities	2,216,489		1,354,060,096	1,356,276,585
3. Ending Claim Reserves and Liabilities	2,251,584		1,386,999,419	1,389,251,003
4. Claims Paid	6,331,593		286,750,046	293,081,639
B. Assumed Reinsurance:				
5. Incurred Claims	(125)		937,566	937,441
6. Beginning Claim Reserves and Liabilities			13,943,875	13,943,875
7. Ending Claim Reserves and Liabilities			13,361,114	13,361,114
8. Claims Paid	(125)		1,520,327	1,520,202
C. Ceded Reinsurance:				
9. Incurred Claims	1,388,171		86,932,276	88,320,447
10. Beginning Claim Reserves and Liabilities	84,078		9,701,908	9,785,986
11. Ending Claim Reserves and Liabilities	98,812		7,897,705	7,996,517
12. Claims Paid	1,373,437		88,736,479	90,109,916
D. Net:				
13. Incurred Claims	4,978,392		233,694,659	238,673,051
14. Beginning Claim Reserves and Liabilities	2,132,411		1,358,302,063	1,360,434,474
15. Ending Claim Reserves and Liabilities	2,152,772		1,392,462,828	1,394,615,600
16. Claims Paid	4,958,031		199,533,894	204,491,925
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses	4,978,392		233,694,659	238,673,051
18. Beginning Reserves and Liabilities	2,132,411		1,358,302,063	1,360,434,474
19. Ending Reserves and Liabilities	2,152,772		1,392,462,828	1,394,615,600
20. Paid Claims and Cost Containment Expenses	4,958,031		199,533,894	204,491,925

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
91596	13-3044743	11/01/1982	New York Life Insurance and Annuity Corporation	DE	YRT/I	OL	4,322,712,980	49,623,745	24,723,906	24,886,011		
91596	13-3044743	11/01/1982	New York Life Insurance and Annuity Corporation	DE	YRT/G	OL	143,865,550	1,157,099	897,211			
91596	13-3044743	12/31/2004	New York Life Insurance and Annuity Corporation	DE	COMB/I	OL			59,007,075			
81353	52-1530175	02/11/1999	NVLIFE Insurance Company of Arizona	AZ	OTH/I	OL			185,000			
0299999. General Account - U.S. Affiliates - Other							4,466,578,530	50,780,844	84,813,192	24,886,011		
0399999. Total General Account - U.S. Affiliates							4,466,578,530	50,780,844	84,813,192	24,886,011		
0699999. Total General Account - Non-U.S. Affiliates												
0799999. Total General Account - Affiliates							4,466,578,530	50,780,844	84,813,192	24,886,011		
80659	38-0397420	04/01/1994	Canada Life Assurance Company	MI	YRT/I	OL	21,017,119	551,820	454,329			
63665	43-0285930	03/01/1985	General American Life Insurance Company	MO	CO/I	OL	942,751	17,012	21,879			
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	MI	CO/I	OL	12,835,160,730	6,594,317,194	181,488,083	110,408,588		
86375	13-3646501	07/01/2015	John Hancock Life Insurance Company of New York	NY	CO/I	OL	4,015,460,796	1,844,840,314	61,251,644	45,037,162		
65676	35-0472300	05/20/1970	Lincoln National Life Insurance Company	IN	YRT/I	OL			7,363			
65676	35-0472300	07/01/1998	Lincoln National Life Ins. Co.	IN	CO/G	OL		1,022,100				
65978	13-5581829	08/29/1954	Metropolitan Life Insurance Company	NY	YRT/G	OL	41,476,336,377		208,140,900			
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ	YRT/I	OL	3,044,019,915		2,438,755	197,644		
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ	OTH/I	OL			64,935			
68241	22-1211670	09/29/1955	Prudential Insurance Company of America	NJ	YRT/G	OL	208,615,809,789		216,179,814	40,711,114		
93572	43-1235868	08/01/1993	RGA Reinsurance Company	MO	YRT/I	OL	1,169,447	65,531	71,063			
82627	06-0839705	08/01/1986	Swiss Re Life & Health America Inc.	MO	YRT/I	OL	1,921,661	30,918	17,724			
70106	13-5459480	06/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			119,900			
70106	13-5459480	07/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			1,863,601			
70106	13-5459480	07/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			255,000			
70106	13-5459480	07/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			1,664,715			
70106	13-5459480	07/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			4,300,000			
70106	13-5459480	07/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			132,179,393			
70106	13-5459480	07/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			1,073,365			
70106	13-5459480	06/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			2,833,379			
70106	13-5459480	11/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			21,000,000			
70106	13-5459480	04/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			438,041			
70106	13-5459480	05/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			5,021,581			
70106	13-5459480	07/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			479,309			
70106	13-5459480	07/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			57,771			
70106	13-5459480	05/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			40,435			
70106	13-5459480	06/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			5,000			
70106	13-5459480	07/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			126,904			
70106	13-5459480	06/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			5,451,633			
0899999. General Account - U.S. Non-Affiliates							270,011,838,585	8,440,844,889	847,046,516	196,354,508		
1099999. Total General Account - Non-Affiliates							270,011,838,585	8,440,844,889	847,046,516	196,354,508		
1199999. Total General Account							274,478,417,115	8,491,625,733	931,859,708	221,240,519		
1499999. Total Separate Accounts - U.S. Affiliates												
1799999. Total Separate Accounts - Non-U.S. Affiliates												
1899999. Total Separate Accounts - Affiliates												
2199999. Total Separate Accounts - Non-Affiliates												
2299999. Total Separate Accounts												
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							274,478,417,115	8,491,625,733	931,859,708	221,240,519		
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)												
9999999 - Totals							274,478,417,115	8,491,625,733	931,859,708	221,240,519		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses 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 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates						
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates						
80659	38-0397420	11/01/1927	Canada Life Assurance Company	MI		590,084
71870	43-0949844	12/01/1975	Fidelity Security Life Insurance Company	MO	53,122	45,795
86258	13-2572994	12/06/1976	General Re Life Corporation	CT	660,000	182,250
88340	59-2859797	07/01/2004	Hannover Life Reassurance Company of America	FL	50,425	100,000
88340	59-2859797	02/14/2011	Hannover Life Reassurance Company of America	FL	470,000	890,000
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	MI		38,415,515
86375	13-3646501	07/01/2015	John Hancock Life Insurance Company of New York	NY		16,601,134
65676	35-0472300	07/01/1954	Lincoln National Life Insurance Company	IN	565,416	23,536
65978	13-5581829	08/29/1954	Metropolitan Life Ins. Company	NY	107,245	
66346	58-0828824	04/09/1981	Munich American Reassurance Company	GA	7,261,769	6,909,665
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ	1,815,711	599,950
88099	75-1608507	01/01/2007	Optimum Re Insurance Company	TX	200,000	225,000
93572	43-1235868	03/01/1983	RGA Reinsurance Company	MO	24,567,855	13,444,938
97071	13-3126819	12/06/1976	Scor Global Life USA	DE		300,000
68713	84-0499703	09/28/1992	Security Life of Denver Insurance Company	CO	1,168,740	642,774
80926	06-0893662	01/01/2017	Sun Life and Health Insurance Company (U.S.)	MI	37,474	175,000
82627	06-0839705	01/01/2013	Swiss Re Life & Health America Inc.	MO	448,293	230,831
82627	06-0839705	05/05/1949	Swiss Re Life & Health America Inc.	MO	3,572,849	5,758,920
70688	36-6071399	12/28/1984	Transamerica Financial Life Ins. Co.	NY	8,978,931	7,601,661
0899999. Life and Annuity - U.S. Non-Affiliates					49,957,830	92,737,053
00000	AA-1580095	09/08/2009	TOA Reinsurance Company Ltd	JPN	655,836	1,230,378
0999999. Life and Annuity - Non-U.S. Non-Affiliates					655,836	1,230,378
1099999. Total Life and Annuity - Non-Affiliates					50,613,666	93,967,431
1199999. Total Life and Annuity					50,613,666	93,967,431
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
76694	23-2044256	06/01/2001	London Life Reinsurance Company	PA	40,053	
71412	47-0246511	05/01/1983	Mutual of Omaha	NE		52,874
80926	06-0893662	01/01/2017	Sun Life and Health Insurance Company (U.S.)	MI	28,168	1,405
82627	06-0839705	10/26/1995	Swiss Re Life and Health America Inc.	MO		(1,019)
1999999. Accident and Health - U.S. Non-Affiliates					68,221	53,260
2199999. Total Accident and Health - Non-Affiliates					68,221	53,260
2299999. Total Accident and Health					68,221	53,260
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					50,026,051	92,790,313
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					655,836	1,230,378
9999999 Totals - Life, Annuity and Accident and Health					50,681,887	94,020,691

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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		
0399999. Total General Account - Authorized U.S. Affiliates														
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates														
22667	95-2371728	01/01/2018	ACE American Insurance Company	PA	CAT/G	OL				5,600				
60054	06-6033492	07/15/1998	Aetna Life Insurance Company	CT	CO/G	OL	12,407,792	5,660,678	6,365,171					
80659	38-0397420	05/25/2001	Canada Life Assurance Company	MI	YRT/I	OL	1,699,631,221	3,299,017	3,499,006			2,866,345		
71870	43-0949844	12/01/1975	Fidelity Security Life Insurance Co.	MO	CO/G	OL	614,775,911	4,620,109	4,242,454			762,401		
86258	13-2572994	05/25/2001	General Re Life Corporation	CT	YRT/I	OL	6,408,312,059	12,521,422	11,050,277			12,057,035		
88340	59-2859797	07/01/2004	Hannover Life Reassurance Company of America	FL	YRT/G	OL	17,454,000					315,599		
88340	59-2859797	02/14/2011	Hannover Life Reassurance Company of America	FL	YRT/I	OL	4,650,055,568	6,506,227	5,946,452			3,789,608		
86375	13-3646501	07/01/2015	John Hancock Life Insurance Company of New York	NY	COFII/I	OL	1,605,915,168	737,812,123	769,571,241			24,495,391		820,877,605
86375	13-3646501	07/01/2015	John Hancock Life Insurance Company of New York	NY	COFII/I	XXXL	269,150	123,995				5,266		
65978	13-5581829	01/01/1960	Metropolitan Life Insurance Company	NY	CO/G	OL	1,458	1,287	2,191					
65978	13-5581829	08/29/1954	Metropolitan Life Insurance Company	NY	YRT/I	OL	18,504,899	69,409	59,194					
66346	58-0828824	01/01/1990	Munich American Reassurance Company	GA	CO/I	OL	1,204,034,482	6,622,272	6,877,209			6,614,821		
66346	58-0828824	01/01/1990	Munich American Reassurance Company	GA	CO/I	XXXL	1,908,800,546	8,743,932	9,210,661			5,772,446		
66346	58-0828824	04/09/1992	Munich American Reassurance Company	GA	YRT/I	OL	26,739,747,692	52,604,776	46,842,771			36,159,997		
38636	13-3031176	01/01/2018	Partner Reinsurance Company of the U.S	NY	CAT/G	OL						14,000		
68241	22-1211670	09/29/1965	Prudential Insurance Company of America	NJ	YRT/I	OL	12,325,390	46,289	47,577					
93572	43-1235868	12/06/1976	RGA Reinsurance Company	MO	CO/I	OL	1,171,695,921	6,482,988	6,744,667			6,395,848		
93572	43-1235868	12/06/1976	RGA Reinsurance Company	MO	CO/I	XXXL	1,908,880,286	8,744,665	9,210,971			5,772,837		
93572	43-1235868	12/06/1976	RGA Reinsurance Company	MO	YRT/I	OL	47,168,458,713	105,818,907	99,444,552			88,191,574		
93572	43-1235868	01/02/1990	RGA Reinsurance Company	MO	MCO/I	OL	516,174,159					10,615,761		327,644,935
97071	13-3126819	03/11/2016	SCOR Global Life USA Reinsurance Company	DE	YRT/I	OL	1,635,871,770	1,857,946	1,046,955			475,891		
68713	84-0499703	09/28/1992	Security Life of Denver Insurance Company	CO	CO/I	OL	1,219,184,052	6,738,537	6,982,040			6,705,747		
68713	84-0499703	09/28/1992	Security Life of Denver Insurance Company	CO	CO/I	XXXL	1,070,830,982	5,406,140	5,570,315			3,458,541		
68713	84-0499703	09/28/1992	Security Life of Denver Insurance Company	CO	YRT/I	OL			49,910			(4,221)		
80926	06-0893662	01/01/2017	Sun Life and Health Insurance Company (U.S.)	MI	CO/G	OL	731,813,998	27,945				1,359,131		
82627	06-0839705	01/01/2013	Swiss Re Life & Health America Inc.	MO	YRT/I	OL/XXXL	339,038,131					1,581,665		
82627	06-0839705	07/01/1954	Swiss Re Life & Health America Inc.	MO	CO/I	OL	4,108,391	3,423,140	3,588,761			59,409		
82627	06-0839705	08/01/1971	Swiss Re Life & Health America Inc.	MO	YRT/I	OL	12,716,496,681	64,085,704	62,186,904			50,107,164		
82627	06-0839705	04/01/2010	Swiss Re Life & Health America, Inc.	MO	YRT/G	OL/XXXL						2,423,413		
70688	36-6071399	09/28/1992	Transamerica Financial Life Insurance Company	NY	CO/I	OL	1,300,586,345	7,342,045	7,585,860			7,292,377		
70688	36-6071399	09/28/1992	Transamerica Financial Life Insurance Company	NY	CO/I	XXXL	1,910,301,748	8,746,972	9,213,683			5,775,759		
70688	36-6071399	02/25/1992	Transamerica Financial Life Insurance Company	NY	OTH/I	OL	402,286,515					32,772,165		
70688	36-6071399	09/01/1986	Transamerica Financial Life Insurance Company	NY	YRT/I	OL	7,711,898,408	62,620,998	61,494,687			53,327,009		
62235	01-0278678	09/01/2011	UNUM Life Insurance Co.	ME	CO/G	OL		3,073,079	2,965,548					
20583	13-1290712	01/01/2018	XL Reinsurance America Inc.	NY	CAT/G	OL						8,400		
16535	36-4233459	01/01/2018	Zurich American Insurance Company	NY	CAT/G	OL						84,000		
16535	36-4233459	06/01/2018	Zurich American Insurance Company	NY	CAT/G	OL						62,300		
0899999. General Account - Authorized U.S. Non-Affiliates							124,699,861,436	1,123,000,602	1,139,799,057	369,323,279			327,644,935	820,877,605
00000	AA-1120124	01/01/2018	Lloyd's Syndicate 1945	GBR	CAT/G	OL						42,000		
00000	AA-1120055	01/01/2018	Lloyd's Syndicate 3623	GBR	CAT/G	OL						56,000		
00000	AA-1120090	01/01/2018	Lloyd's Syndicate 4711	GBR	CAT/G	OL						70,000		
0999999. General Account - Authorized Non-U.S. Non-Affiliates										168,000				
1099999. Total General Account - Authorized Non-Affiliates							124,699,861,436	1,123,000,602	1,139,799,057	369,491,279			327,644,935	820,877,605
1199999. Total General Account Authorized							124,699,861,436	1,123,000,602	1,139,799,057	369,491,279			327,644,935	820,877,605
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	MI	COFII/I	OL	5,134,031,854	2,637,710,128	2,742,897,888			71,325,443		3,227,059,982
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	MI	COFII/I	XXXL	32,438	16,758				480		
65676	35-0472300	07/01/1954	Lincoln National Life Insurance Company	IN	CO/I	OL	1,173,294	886,168	1,393,481			10,942		
65676	35-0472300	05/20/1970	Lincoln National Life Insurance Company	IN	YRT/I	OL	47,736,188	1,349,128	1,435,888			1,787,128		
65676	35-0472300	03/15/1989	Lincoln National Life Insurance Company	IN	MCO/I	OL	217,826,008					(530)		121,685,750
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ	YRT/I	OL	9,285,072,372					9,097,369		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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		
88099	75-1608507	01/01/2007	Optimum Re Insurance Company	TX	OTH/I	OL	452,660,161			521,596				
64688	75-6020048	04/01/2007	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	OL	45,400,571	83,494	79,606	42,680				
1999999. General Account - Unauthorized U.S. Non-Affiliates							15,183,932,886	2,640,045,676	2,745,806,863	82,785,108			121,685,750	3,227,059,982
00000	AA-5420050	10/01/2018	Korean Reinsurance Company	KOR	OTH/I	OL	72,268,834			5,118				
00000	AA-1580095	09/08/2009	TOA Reinsurance Co. Ltd.	JPN	OTH/I	OL	5,660,390,981			3,612,279				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							5,732,659,815			3,617,397				
2199999. Total General Account - Unauthorized Non-Affiliates							20,916,592,701	2,640,045,676	2,745,806,863	86,402,505			121,685,750	3,227,059,982
2299999. Total General Account Unauthorized							20,916,592,701	2,640,045,676	2,745,806,863	86,402,505			121,685,750	3,227,059,982
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							145,616,454,137	3,763,046,278	3,885,605,920	455,893,784			449,330,685	4,047,937,587
3799999. Total Separate Accounts - Authorized U.S. Affiliates														
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)							139,883,794,322	3,763,046,278	3,885,605,920	452,108,387			449,330,685	4,047,937,587
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							5,732,659,815			3,785,397				
9999999 - Totals							145,616,454,137	3,763,046,278	3,885,605,920	455,893,784			449,330,685	4,047,937,587

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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		
0399999. Total General Account - Authorized U.S. Affiliates													
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates													
60054	06-6033492	07/15/1998	Aetna Life Insurance Company	CT	CO/G	CMM/OM/LTD1/MR			7,610,797				
76694	23-2044256	06/01/2001	London Life Reinsurance Company	PA	YRT/G	LTD1			1,159,094				
71412	47-0246511	05/01/1983	Mutual of Omaha Insurance Company	NE	CO/I	CMM/OM/STM/LB	1,264,357	133,434					
71412	47-0246511	08/21/1987	Mutual of Omaha Insurance Company	NE	MCO/I	MS	378,622					396,950	
67598	04-1768571	01/01/2000	Paul Revere Life Insurance Company	MA	MCO/I	STD1/LTD1	32,194,211					502,780,869	
80926	06-0893662	01/01/2017	Sun Life and Health Insurance Company (U.S.)	MI	CO/G	DI	926,217		120,326				
82627	06-0839705	10/26/1995	Swiss Re Life and Health America Inc.	MO	CO/I	STD1/LTD1	177,421	7,083	544,116				
0899999. General Account - Authorized U.S. Non-Affiliates							34,940,828	140,517	9,434,333			503,177,819	
1099999. Total General Account - Authorized Non-Affiliates							34,940,828	140,517	9,434,333			503,177,819	
1199999. Total General Account Authorized							34,940,828	140,517	9,434,333			503,177,819	
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
65676	35-0472300	10/01/1983	Lincoln National Life Insurance Company	IN	CO/I	STD1/LTD1	7,516	1,282	13,012				
1999999. General Account - Unauthorized U.S. Non-Affiliates							7,516	1,282	13,012				
2199999. Total General Account - Unauthorized Non-Affiliates							7,516	1,282	13,012				
2299999. Total General Account Unauthorized							7,516	1,282	13,012				
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							34,948,344	141,799	9,447,345			503,177,819	
3799999. Total Separate Accounts - Authorized U.S. Affiliates													
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)							34,948,344	141,799	9,447,345			503,177,819	
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)													
9999999 - Totals							34,948,344	141,799	9,447,345			503,177,819	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8	
0399999. Total General Account - Life and Annuity U.S. Affiliates										XXX					
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates										XXX					
0799999. Total General Account - Life and Annuity Affiliates										XXX					
65676	35-0472300	07/01/1954	Lincoln National Life Insurance Company	886,613	550,000		1,436,613			1,882,952			744	1,436,613	
65676	35-0472300	12/06/1976	Lincoln National Life Insurance Company	1,348,683	38,952		1,387,635			2,864,278			146,301	1,387,635	
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	2,637,726,885	44,163,433	525,803,937	3,207,694,255				3,227,059,982		13,221,951	3,207,694,255	
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company		2,415,661	73,174	2,488,835						1,133,902	1,133,902	
88099	75-1608507	01/01/2007	Optimum Re Insurance Company		625,000		625,000						19,815	19,815	
64688	75-6020048	04/01/2007	SCOR Global Life Americas Reinsurance Company	83,494			83,494	125,000					10,132	83,494	
0899999. General Account - Life and Annuity U.S. Non-Affiliates				2,640,045,675	47,793,046	525,877,111	3,213,715,832	125,000	XXX	4,747,230	3,227,059,982		14,532,845	3,211,755,714	
00000	AA-1580095	09/08/2009	TOA Reinsurance Co. Ltd.		1,905,656		1,905,656						154,919	154,919	
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates					1,905,656		1,905,656		XXX				154,919	154,919	
1099999. Total General Account - Life and Annuity Non-Affiliates				2,640,045,675	49,698,702	525,877,111	3,215,621,488	125,000	XXX	4,747,230	3,227,059,982		14,687,764	3,211,910,633	
1199999. Total General Account Life and Annuity				2,640,045,675	49,698,702	525,877,111	3,215,621,488	125,000	XXX	4,747,230	3,227,059,982		14,687,764	3,211,910,633	
1499999. Total General Account - Accident and Health U.S. Affiliates									XXX						
1799999. Total General Account - Accident and Health Non-U.S. Affiliates									XXX						
1899999. Total General Account - Accident and Health Affiliates									XXX						
65676	35-0472300	10/01/1983	Lincoln National Life Insurance Company	20,558			20,558			20,558				20,558	
1999999. General Account - Accident and Health U.S. Non-Affiliates				20,558			20,558		XXX	20,558				20,558	
2199999. Total General Account - Accident and Health Non-Affiliates				20,558			20,558		XXX	20,558				20,558	
2299999. Total General Account Accident and Health				20,558			20,558		XXX	20,558				20,558	
2399999. Total General Account				2,640,066,233	49,698,702	525,877,111	3,215,642,046	125,000	XXX	4,767,788	3,227,059,982		14,687,764	3,211,931,191	
2699999. Total Separate Accounts - U.S. Affiliates									XXX						
2999999. Total Separate Accounts - Non-U.S. Affiliates									XXX						
3099999. Total Separate Accounts - Affiliates									XXX						
3399999. Total Separate Accounts - Non-Affiliates									XXX						
3499999. Total Separate Accounts									XXX						
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				2,640,066,233	47,793,046	525,877,111	3,213,736,390	125,000	XXX	4,767,788	3,227,059,982		14,532,845	3,211,776,272	
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)					1,905,656		1,905,656		XXX					154,919	154,919
9999999 - Totals				2,640,066,233	49,698,702	525,877,111	3,215,642,046	125,000	XXX	4,767,788	3,227,059,982		14,687,764	3,211,931,191	

(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
	0001	1	021000021	JPMorgan Chase Bank, N.A.	125,000

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE S - PART 6

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

	1 2018	2 2017	3 2016	4 2015	5 2014
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	490,842	523,883	518,996	4,542,618	362,418
2. Commissions and reinsurance expense allowances	36,025	35,360	31,533	351,277	19,241
3. Contract claims	526,576	537,764	565,759	487,294	412,985
4. Surrender benefits and withdrawals for life contracts	139,261	140,200	163,280	74,808	3,499
5. Dividends to policyholders	39,499	59,575	183,578	(20,752)	9,264
6. Reserve adjustments on reinsurance ceded	(91,434)	(70,849)	(141,715)	(111,236)	(87,287)
7. Increase in aggregate reserve for life and accident and health contracts	(150,283)	(164,269)	(150,268)	3,759,906	1,306
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	50,913	67,376	55,210	55,460	29,241
9. Aggregate reserves for life and accident and health contracts	3,772,635	3,897,329	4,028,034	4,150,663	363,174
10. Liability for deposit-type contracts	468,816	488,728	506,246	524,897	
11. Contract claims unpaid	114,518	114,636	104,154	119,726	50,982
12. Amounts recoverable on reinsurance	50,682	19,227	50,588	15,389	55,462
13. Experience rating refunds due or unpaid		7,862	19,758	7,480	
14. Policyholders' dividends (not included in Line 10)	57,371	66,367	67,441	71,478	8,620
15. Commissions and reinsurance expense allowances due	2,829	1,022	8,750	39,233	1,296
16. Unauthorized reinsurance offset	3,711	1,144	2,449	2,010	1,263
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	3,227,060	3,368,237	3,512,751	3,696,509	
19. Letters of credit (L)	125	125	125	125	50
20. Trust agreements (T)	4,768	4,774	4,747	5,085	5,251
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	159,796,604,222		159,796,604,222
2. Reinsurance (Line 16)	71,619,286	(71,619,286)	
3. Premiums and considerations (Line 15)	1,937,570,953	50,912,585	1,988,483,538
4. Net credit for ceded reinsurance	XXX	391,798,946	391,798,946
5. All other admitted assets (balance)	7,776,996,349		7,776,996,349
6. Total assets excluding Separate Accounts (Line 26)	169,582,790,810	371,092,245	169,953,883,055
7. Separate Account assets (Line 27)	10,453,433,567		10,453,433,567
8. Total assets (Line 28)	180,036,224,377	371,092,245	180,407,316,622
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	109,515,983,631	3,772,635,424	113,288,619,055
10. Liability for deposit-type contracts (Line 3)	21,908,898,645	468,816,412	22,377,715,057
11. Claim reserves (Line 4)	747,167,098	114,517,915	861,685,013
12. Policyholder dividends/reserves (Lines 5 through 7)	1,910,905,261	57,370,630	1,968,275,891
13. Premium & annuity considerations received in advance (Line 8)	97,743,779	2,153,548	99,897,327
14. Other contract liabilities (Line 9)	576,256,336	(5,376,292)	570,880,044
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	3,710,855	(3,710,855)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	13,815,654,839	(4,035,314,534)	9,780,340,305
20. Total liabilities excluding Separate Accounts (Line 26)	148,576,320,444	371,092,248	148,947,412,692
21. Separate Account liabilities (Line 27)	10,453,433,567		10,453,433,567
22. Total liabilities (Line 28)	159,029,754,011	371,092,248	159,400,846,259
23. Capital & surplus (Line 38)	21,006,470,366	XXX	21,006,470,366
24. Total liabilities, capital & surplus (Line 39)	180,036,224,377	371,092,248	180,407,316,625
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	3,772,635,424		
26. Claim reserves	114,517,915		
27. Policyholder dividends/reserves	57,370,630		
28. Premium & annuity considerations received in advance	2,153,548		
29. Liability for deposit-type contracts	468,816,412		
30. Other contract liabilities	(5,376,292)		
31. Reinsurance ceded assets	71,619,286		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	4,481,736,923		
34. Premiums and considerations	50,912,585		
35. Reinsurance in unauthorized companies	3,710,855		
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets	4,035,314,534		
40. Total ceded reinsurance payable/offsets	4,089,937,974		
41. Total net credit for ceded reinsurance	391,798,949		

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

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7	
		2	3	4	5	6		
	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	95,988,868	107,352	7,359,000	20,162,555	123,617,775	
2. Alaska	AK	L	44,029,097	1,235,649	2,123,289	917,358	48,305,393	
3. Arizona	AZ	L	97,160,682	6,674,615	8,197,581	35,710,709	147,743,587	
4. Arkansas	AR	L	45,822,679	1,200,330	3,741,984	1,156,699	51,921,692	
5. California	CA	L	1,136,804,806	58,173,859	66,667,513	308,424,329	1,570,070,507	
6. Colorado	CO	L	106,424,354	246,212	8,747,497	10,842,663	126,260,726	
7. Connecticut	CT	L	85,328,044	6,484,811	5,123,721	42,464,830	139,401,406	
8. Delaware	DE	L	20,730,088	571,472,222	1,202,011	3,297,071	596,701,392	4,637,313,030
9. District of Columbia	DC	L	14,806,383	3,853,572	1,259,176	27,399,969	47,319,100	
10. Florida	FL	L	367,218,425	18,803,723	25,847,923	58,658,875	470,528,946	
11. Georgia	GA	L	207,207,476	3,642,287	10,266,289	329,650,379	550,766,431	
12. Hawaii	HI	L	47,114,605	2,341,974	4,017,393	94,043,939	147,517,911	
13. Idaho	ID	L	24,096,684	1,561,027	2,100,644	10,969,233	38,727,588	
14. Illinois	IL	L	251,352,506	11,417,606	13,758,258	68,538,941	345,067,311	
15. Indiana	IN	L	68,736,790	971,947	3,492,792	24,076,625	97,278,154	348,715,805
16. Iowa	IA	L	76,854,699	75,383	7,951,587	41,449,367	126,331,036	43,000,000
17. Kansas	KS	L	63,219,271	1,127,003	5,414,005	(427,796)	69,332,483	
18. Kentucky	KY	L	59,761,506	2,561,751	4,396,358	52,723,053	119,442,668	
19. Louisiana	LA	L	158,582,606	7,450,833	9,699,968	5,944,938	181,678,345	
20. Maine	ME	L	17,417,671	1,032,764	1,690,204	6,272,856	26,413,495	
21. Maryland	MD	L	158,492,026	31,898,689	11,443,257	3,747,846	205,581,818	
22. Massachusetts	MA	L	234,183,856	13,590,285	12,616,212	98,132,455	358,522,808	
23. Michigan	MI	L	118,184,954	4,941,160	7,425,041	46,122,393	176,673,548	
24. Minnesota	MN	L	71,220,566	4,356,616	5,252,351	12,876,362	93,705,895	
25. Mississippi	MS	L	59,944,289	1,499,293	4,488,089		65,931,671	
26. Missouri	MO	L	90,577,041	7,572,587	7,784,892	78,436,523	184,371,043	7,300,000
27. Montana	MT	L	30,247,117	1,262,000	2,290,503	(574)	33,799,046	2,583,078
28. Nebraska	NE	L	37,577,205	1,349,515	3,989,311	(10,592)	42,905,439	
29. Nevada	NV	L	61,857,750	15,256,543	3,376,413	23,520,911	104,011,617	66,000,000
30. New Hampshire	NH	L	28,487,270	1,597,107	2,240,560	(663,346)	31,661,591	
31. New Jersey	NJ	L	320,254,011	9,041,390	17,494,455	84,835,482	431,625,338	
32. New Mexico	NM	L	44,037,460	3,269,449	3,163,554	6,867	50,477,330	6,250,000
33. New York	NY	L	1,005,785,078	7,019,680	77,589,537	2,745,217,950	3,835,612,245	3,561,453,947
34. North Carolina	NC	L	158,948,159	5,235,303	10,553,737	173,911,538	348,648,737	3,900,000
35. North Dakota	ND	L	19,423,438	1,602,816	1,433,845	187,205	22,647,304	
36. Ohio	OH	L	172,603,408	828,702	13,644,669	48,200,816	235,277,595	
37. Oklahoma	OK	L	65,398,811	2,846,284	6,507,499	14,331,589	89,084,183	
38. Oregon	OR	L	53,081,388	2,052,186	4,746,493	24,547,963	84,428,030	
39. Pennsylvania	PA	L	268,477,325	5,914,218	16,141,406	335,750,401	626,283,350	31,700,000
40. Rhode Island	RI	L	19,935,449	761,801	1,326,182	11,186,300	33,209,732	
41. South Carolina	SC	L	109,408,927	6,218,230	7,402,758	5,901,811	128,931,726	
42. South Dakota	SD	L	50,454,943	2,252,500	4,612,818	6,088,926	63,409,187	
43. Tennessee	TN	L	97,822,261	3,218,156	7,769,411	81,416,613	190,226,441	
44. Texas	TX	L	588,370,576	26,634,174	36,393,133	124,000,892	775,398,775	
45. Utah	UT	L	50,705,294	1,372,532	2,410,841	1,724,227	56,212,894	
46. Vermont	VT	L	13,650,220	6,158	1,204,088	689,374	15,549,840	
47. Virginia	VA	L	219,752,480	12,433,667	18,492,463	55,959,215	306,637,825	
48. Washington	WA	L	178,275,691	36,550,564	11,972,355	87,798,351	314,596,961	
49. West Virginia	WV	L	28,722,777	34,739	1,578,398	2,876,608	33,212,522	
50. Wisconsin	WI	L	71,401,817	7,387,847	5,350,030	35,668,137	119,807,831	
51. Wyoming	WY	L	20,048,884	677,644	1,632,256	(17,514)	22,341,270	
52. American Samoa	AS	N						
53. Guam	GU	L	824,889		10,858		835,747	
54. Puerto Rico	PR	L	3,237,217	59,736	481,156		3,778,109	
55. U.S. Virgin Islands	VI	L	4,508,584		77,931		4,586,515	
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	L	50,221,473		198,288	3,287	50,423,048	
58. Aggregate Other Alien	OT	XXX	28,018,619	322,243	202,872		28,543,734	
59. Subtotal	XXX		7,522,798,493	919,498,734	506,354,855	5,244,724,609	14,193,376,691	8,708,215,860
90. Reporting entity contributions for employee benefits plans	XXX							
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		1,595,525,302	2,925,385			1,598,450,687	
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		46,722,126		8,482,038		55,204,164	
94. Aggregate or other amounts not allocable by State	XXX		648,103,361				648,103,361	
95. Totals (Direct Business)	XXX		9,813,149,282	922,424,119	514,836,893	5,244,724,609	16,495,134,903	8,708,215,860
96. Plus reinsurance assumed	XXX		1,002,803,001		94,930,289		1,097,733,290	
97. Totals (All Business)	XXX		10,815,952,283	922,424,119	609,767,182	5,244,724,609	17,592,868,193	8,708,215,860
98. Less reinsurance ceded	XXX		472,015,598		34,826,315		506,841,913	
99. Totals (All Business) less Reinsurance Ceded	XXX		10,343,936,685	922,424,119	(c) 574,940,867	5,244,724,609	17,086,026,280	8,708,215,860
DETAILS OF WRITE-INS								
58001. ZZZ other alien	XXX		28,018,619	322,243	202,872		28,543,734	
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX							
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		28,018,619	322,243	202,872		28,543,734	
9401. Paid-up additions applied as credits	XXX		600,291,613				600,291,613	
9402. Dividend Accumulations applied as premium or annuity considerations in states that do not allow a dividend deduction	XXX		47,811,748				47,811,748	
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX							
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		648,103,361				648,103,361	

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 55
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 2

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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

Direct Ordinary premiums, Annuities and Individual Accident and Health premiums are allocated by States on the basis of the address to which the premium notice is sent. Single premiums are allocated according to the residence of the insured, owner, or annuitant or the address designated to which business communication should be sent. Generally, Group Life, Group Health, and Group Annuity contracts are allocated according to the residence of the individual for whom benefits are purchased or provided. For certain Employer sponsored Group Life and Group Health policies covering less than 500 lives, the premiums received are generally allocated to the state in which the employees are principally located or in which the principal office of the group policyholder is located. Deposit-Type Funds are state distributed based on where the contract is issued. This is usually the state where the principal office of the plan sponsor is located. The plan sponsor is typically the employer who establishes the pension plan. Premium or annuities waived under disability or other contract provisions are shown in one sum on Line 93, columns 2, 3, 4, 5, 6, and 7. All US business are allocated by state regardless of license status. Dividends applied to pay renewal premiums and considerations for annuities are state distributed.

(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.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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

Allocated by States and Territories

			Direct Business Only				5	6
			1	2	3	4		
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL	95,988,868	107,352	1,996,458	4,379,289		102,471,967	
2. Alaska	AK	44,029,097	1,235,649	588,279	1,470,719		47,323,744	
3. Arizona	AZ	97,160,682	6,674,615	2,721,392	4,949,891		111,506,580	
4. Arkansas	AR	45,822,679	1,200,330	1,509,837	1,999,260		50,532,106	
5. California	CA	1,136,804,806	58,173,859	18,114,149	42,837,192		1,255,930,006	
6. Colorado	CO	106,424,354	246,212	2,661,107	5,325,877		114,657,550	
7. Connecticut	CT	85,328,044	6,484,811	2,218,947	2,596,059		96,627,861	
8. Delaware	DE	20,730,088	571,472,222	448,895	658,155	4,637,313,030	5,230,622,390	
9. District of Columbia	DC	14,806,383	3,853,572	376,677	797,985		19,834,617	
10. Florida	FL	367,218,425	18,803,723	8,873,925	14,988,632		409,884,705	
11. Georgia	GA	207,207,476	3,642,287	3,781,968	5,938,496		220,570,227	
12. Hawaii	HI	47,114,605	2,341,974	698,609	3,169,017		53,324,205	
13. Idaho	ID	24,096,684	1,561,027	640,165	1,373,748		27,671,624	
14. Illinois	IL	251,352,506	11,417,606	4,793,180	7,776,736		275,340,028	
15. Indiana	IN	68,736,790	971,947	1,773,170	1,458,956	348,715,805	421,656,668	
16. Iowa	IA	76,854,699	75,383	1,203,269	6,443,271	43,000,000	127,576,622	
17. Kansas	KS	63,219,271	1,127,003	1,498,055	3,714,057		69,558,386	
18. Kentucky	KY	59,761,506	2,561,751	1,723,219	2,401,079		66,447,555	
19. Louisiana	LA	158,582,606	7,450,833	2,948,742	6,425,584		175,407,765	
20. Maine	ME	17,417,671	1,032,764	632,827	781,029		19,864,291	
21. Maryland	MD	158,492,026	31,898,689	3,834,971	6,817,835		201,043,521	
22. Massachusetts	MA	234,183,856	13,590,285	3,702,375	8,246,546		259,723,062	
23. Michigan	MI	118,184,954	4,941,160	3,369,885	3,083,218		129,579,217	
24. Minnesota	MN	71,220,566	4,356,616	1,386,962	3,503,632		80,467,776	
25. Mississippi	MS	59,944,289	1,499,293	1,153,705	3,087,336		65,684,623	
26. Missouri	MO	90,577,041	7,572,587	2,116,588	5,060,174	7,300,000	112,626,390	
27. Montana	MT	30,247,117	1,262,000	603,277	1,609,406	2,583,078	36,304,878	
28. Nebraska	NE	37,577,205	1,349,515	832,750	3,041,699		42,801,169	
29. Nevada	NV	61,857,750	15,256,543	1,216,217	1,951,306	66,000,000	146,281,816	
30. New Hampshire	NH	28,487,270	1,597,107	742,838	1,383,933		32,211,148	
31. New Jersey	NJ	320,254,011	9,041,390	7,973,192	8,632,878		345,901,471	
32. New Mexico	NM	44,037,460	3,269,449	904,887	2,122,479	6,250,000	56,584,275	
33. New York	NY	1,005,785,078	7,019,680	48,215,084	26,494,694	3,561,453,947	4,648,968,483	
34. North Carolina	NC	158,948,159	5,235,303	3,657,189	6,266,561	3,900,000	178,007,212	
35. North Dakota	ND	19,423,438	1,602,816	277,053	1,118,425		22,421,732	
36. Ohio	OH	172,603,408	828,702	4,034,451	8,425,907		185,892,468	
37. Oklahoma	OK	65,398,811	2,846,284	2,184,362	3,784,572		74,214,029	
38. Oregon	OR	53,081,388	2,052,186	1,331,596	3,202,827		59,667,997	
39. Pennsylvania	PA	268,477,325	5,914,218	7,510,869	7,655,482	31,700,000	321,257,894	
40. Rhode Island	RI	19,935,449	761,801	624,290	612,670		21,934,210	
41. South Carolina	SC	109,408,927	6,218,230	2,249,306	4,571,559		122,448,022	
42. South Dakota	SD	50,454,943	2,252,500	546,080	4,013,199		57,266,722	
43. Tennessee	TN	97,822,261	3,218,156	2,550,055	4,454,071		108,044,543	
44. Texas	TX	588,370,576	26,634,174	10,098,624	23,376,858		648,480,232	
45. Utah	UT	50,705,294	1,372,532	921,456	1,370,713		54,369,995	
46. Vermont	VT	13,650,220	6,158	355,369	822,229		14,833,976	
47. Virginia	VA	219,752,480	12,433,667	4,765,193	12,466,570		249,417,910	
48. Washington	WA	178,275,691	36,550,564	2,759,374	8,831,404		226,417,033	
49. West Virginia	WV	28,722,777	34,739	699,004	737,464		30,193,984	
50. Wisconsin	WI	71,401,817	7,387,847	1,893,731	3,043,854		83,727,249	
51. Wyoming	WY	20,048,884	677,644	353,225	1,232,335		22,312,088	
52. American Samoa	AS							
53. Guam	GU	824,889		6,167	521		831,577	
54. Puerto Rico	PR	3,237,217	59,736	390,156	13,704		3,700,813	
55. U.S. Virgin Islands	VI	4,508,584		26,384	45,437		4,580,405	
56. Northern Mariana Islands	MP							
57. Canada	CAN	50,221,473		135,217			50,356,690	
58. Aggregate Other Alien	OT	28,018,619	322,243	150,796	11,905		28,503,563	
59. Total		7,522,798,493	919,498,734	182,775,548	290,578,435	8,708,215,860	17,623,867,070	

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).

<p>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)</p>	<p>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)</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 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)

51.1

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)

MayKay 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)

<ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> GoldPoint Partners Select Manager Canada Fund III, L.P. (CAN) GoldPoint Partners Canada IV GenPar Inc. (CAN) <ul style="list-style-type: none"> GoldPoint Partners Select Manager Canada Fund IV, L.P. (CAN) GoldPoint Partners Co-Investment VI GenPar GP LLC (DE) <ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> GoldPoint Private Credit Fund, LP (DE) NYLCAP 2010 Co-Invest GenPar GP, LLC (DE) <ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> NYLCAP Select Manager Canada Fund, LP (CAN) NYLCAP Canada II GenPar, Inc. (CAN) <ul style="list-style-type: none"> NYLCAP Select Manager Canada Fund II, L.P. (CAN) NYLIM Mezzanine Partners II GenPar GP, LLC (DE) <ul style="list-style-type: none"> NYLIM Mezzanine Offshore Partners II, LP (CYM) NYLIM Mezzanine Partners II GenPar, LP (DE) <ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> NYLCAP Mezzanine Partners III GenPar, LP (DE) NYLCAP Mezzanine Partners III-K, LP (DE) NYLCAP Mezzanine Partners III, LP (DE) 	<ul style="list-style-type: none"> NYLCAP Mezzanine Partners III Parallel Fund, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest, LP (DE) <ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> NYLCAP Select Manager II GenPar GP, L.P. (CYM) NYLCAP Select Manager Fund II, L.P. (CYM) NYLCAP India Funding LLC (DE) <ul style="list-style-type: none"> NYLIM-JB Asset Management Co., LLC (MUS) <ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> NYLIM-Jacob Ballas Asset Management Company III, LLC (MUS) <ul style="list-style-type: none"> 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) Evolve Asset Management, Ltd. (CYM) NYLCAP Holdings (Mauritius) LLC (MUS) <ul style="list-style-type: none"> Jacob Ballas Capital India PVT, Ltd. (MUS) NYLIM Service Company LLC (DE) NYL Workforce GP LLC (DE) New York Life Investment Management LLC (DE) <ul style="list-style-type: none"> NYLIM Fund II GP, LLC (DE) <ul style="list-style-type: none"> NYLIM Real Estate Mezzanine Fund II, LP (DE) NYLIM-TND, LLC (DE) WFHG, GP LLC (DE) <ul style="list-style-type: none"> Workforce Housing Fund I-2007, LP (DE) Index IQ Holdings Inc. (DE) Financial Development LLC (DE) <ul style="list-style-type: none"> IndexIQ, Inc. (DE) IndexIQ LLC (DE) <ul style="list-style-type: none"> IndexIQ Advisors LLC (DE) IndexIQ Active ETF Trust (DE) <ul style="list-style-type: none"> IQ MacKay Shields Muncpl Insrd ETF (DE) IQ MacKay Shields Muncpl Intern ETF (DE) IndexIQ ETF Trust (DE)
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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC (continued)

IQ 50 Percent Hedged FTSE Europe ETF (DE)	Candriam Bonds Euro Corporate (LUX)
IQ 50 Percent Hedged FTSE Intl ETF (DE)	Candriam Bonds Euro Government (LUX)
IQ 50 Percent Hedged FTSE Japan ETF (DE)	Candriam Bonds Euro High Yield (LUX)
IQ 500 International ETF (DE)	Candriam Bonds Euro Short Term (LUX)
IQ Chaikin US Large Cap ETF (DE)	Candriam Bonds Global High Yield (LUX)
IQ Chaikin US Small Cap ETF (DE)	Candriam Bonds International (LUX)
IQ Enhanced Core Bond US ETF (DE)	Candriam Bonds Total Return (LUX)
IQ Enhanced Core Plus Bond US ETF (DE)	Candriam Business Equities (BEL)
IQ Global Agribusiness Small Cap ETF (DE)	Candriam Equities L (LUX)
IQ Global Resources ETF (DE)	Candriam Equities L Emerging Markets (LUX)
IQ Hedge Event-Driven Tracker ETF (DE)	Candriam Equities L Europe Conviction (LUX)
IQ Hedge Long/Short Tracker ETF (DE)	Candriam Equities L Europe Small & Mid Caps (LUX)
IQ Hedge Macro Tracker ETF (DE)	Candriam Equities L Global Demography (LUX)
IQ Hedge Market Neutral Tracker ETF (DE)	Candriam Equities L Robotics & Innovation Technology (LUX)
IQ Hedge Multi-Strategy Tracker (DE)	Candriam Fund (LUX)
IQ Leaders GTAA Tracker ETF (DE)	Candriam GF (LUX)
IQ Merger Arbitrage ETF (DE)	Candriam GF Global Equity Opportunities (LUX)
IQ Real Return ETF (DE)	Candriam GF Short Duration US High Yield Bonds (LUX)
IQ S&P High Yield Low Volatility Bd ETF (DE)	Candriam GF U.S. Equity Opportunities (LUX)
IQ Short Duration Enhanced Cor Bd US ETF (DE)	Candriam GF US High Yield Corporate Bonds (LUX)
IQ US Real Estate Small Cap ETF (DE)	Candriam L (LUX)
New York Life Investment Management Holdings International S.á.r.l (LUX)	Candriam L Conservative Asset Allocation (LUX)
New York Life Investment Management Holdings II International S.á.r.l. (LUX)	Candriam L Multi-Asset Income (LUX)
Candriam Group S.á.r.l (LUX)	Candriam L Multi-Asset Income & Growth (LUX)
CGH UK Acquisition Company Limited (GBR)	Candriam Money Market (LUX)
Tristan Capital Partners Holdings Limited (GBR)	Candriam Money Market Euro AAA (LUX)
Candriam Luxco S.á.r.l. (LUX)	Candriam Quant (LUX)
Candriam Luxembourg (LUX)	Candriam SRI (LUX)
Candriam Belgium (BEL)	Candriam SRI Bond Emerging Markets (LUX)
Candriam France (FRA)	Candriam SRI Bond Euro (LUX)
Candriam Monétaire SICAV (FRA)	Candriam SRI Bond Euro Corporate (LUX)
Candriam Switzerland LLC (CHE)	Candriam SRI Bond Global High Yield (LUX)
BIL Invest (LUX)	Candriam SRI Defensive Asset Allocation (LUX)
Cordius (LUX)	Candriam SRI Equity Emerging Markets (LUX)
Cordius CIG (LUX)	Candriam SRI Equity EMU (LUX)
Candriam Absolute Return (LUX)	Candriam SRI Equity Europe (LUX)
Candriam Absolute Return Long Short Digital Equity (LUX)	Candriam SRI Equity North America (LUX)
Candriam Absolute Return Systematic Long Short Equity (LUX)	Candriam SRI Equity World (LUX)
Candriam Alternative (LUX)	Candriam Treasury Management (FRA)
Candriam Alternative Return Equity Market Neutral (LUX)	Candriam World Alternative (LUX)
Candriam Alternative Systemat (LUX)	Candriam World Alternative Alphamax (LUX)
Candriam Bonds (LUX)	Cleome Index (LUX)
Candriam Bonds Convertible Defensive (LUX)	Cleome Index World Equities (LUX)
Candriam Bonds Convertible Opportunities (LUX)	Ausbil Investment Management Limited (AUS)
Candriam Bonds Credit Opportunities (LUX)	Ausbil Australia Pty. Ltd. (AUS)
Candriam Bonds Emerging Debt Local Currencies (LUX)	Ausbil Asset Management Pty. Ltd. (AUS)
Candriam Bonds Emerging Markets (LUX)	Ausbil Focus Investment Company Limited (AUS)
Candriam Bonds Emerging Markets Total Return (LUX)	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)

Ausbil Investment Management Limited Employee Share Trust (AUS)	PASCPEF VI Carry Parent, LLC (DE)
Ausbil 130/30 Focus Fund (AUS)	PASCPEF VI Carry, LLC (DE)
Ausbil Active Dividend Income Fund (AUS)	PASCPEF VI GP, LLC (DE)
Ausbil Active Sustainable Equity Fund (AUS)	Private Advisors Small Company Private Equity Fund VI, LP (DE)
Ausbil Australian Active Equity Fund (AUS)	Private Advisors Small Company Private Equity Fund VI (Cayman), LP (CYM)
Ausbil Australian Concentrated Equity Fund (AUS)	PASCPEF VII GP, LLC (DE)
Ausbil Australian Emerging Leaders Fund (AUS)	Private Advisors Small Company Private Equity Fund VII, LP (DE)
Ausbil Australian Geared Equity Fund (AUS)	Private Advisors Small Company Private Equity Fund VII (Cayman), LP (CYM)
Ausbil Australian Smallcap Fund (AUS)	PASCPEF VII Carry Parent, LLC (DE)
Ausbil Balanced Fund (AUS)	PASCPEF VII Carry, LLC (DE)
Ausbil EGS Focus Fund (AUS)	PASCPEF VIII GP, LLC (DE)
Ausbil Global Essential Infrastructure Fund (AUS)	Private Advisors Small Company Private Equity Fund VIII, LP (DE)
Ausbil Global Resources Fund (AUS)	Private Advisors Small Company Private Equity Fund VIII (Cayman), LP (DE)
Ausbil Global SmallCap Fund (AUS)	Cuyahoga Capital Partners I Management Group, LLC (DE)
Ausbil Microcap Fund (AUS)	Cuyahoga Capital Partners I, L.P. (DE)
MacKay Shields Unconstrained Bond Fund (AUS)	Cuyahoga Capital Partners II Management Group LLC (DE)
NYLIFE Distributors LLC (DE)	Cuyahoga Capital Partners II LP (DE)
Private Advisors L.L.C. (DE)	Cuyahoga Capital Partners III Management Group LLC (DE)
PACIF Carry Parent, LLC (DE)	Cuyahoga Capital Partners III LP (DE)
PACIF Carry, LLC (DE)	Cuyahoga Capital Partners IV Management Group LLC (DE)
PACIF GP, LLC (DE)	Cuyahoga Capital Partners IV LP (DE)
Private Advisors Coinvestment Fund, LP (DE)	Cuyahoga Capital Emerging Buyout Partners Management Group LLC (DE)
PACIF II GP, LLC (DE)	Cuyahoga Capital Emerging Buyout Partners LP (DE)
Private Advisors Coinvestment Fund II, LP (DE)	PA Real Assets Carry Parent, LLC (DE)
PACIF II Carry Parent, LLC (DE)	PA Real Assets Carry, LLC (DE)
PACIF II Carry, LLC (DE)	PA Emerging Manager Carry Parent, LLC (DE)
PACIF III GP, LLC (DE)	PA Emerging Manager Carry, LLC (DE)
Private Advisors Coinvestment Fund III, LP (DE)	RIC I GP, LLC (DE)
PACIF III Carry Parent, LLC (DE)	Richmond Coinvestment Partners I, LP (DE)
PACIF III Carry, LLC (DE)	RIC I Carry Parent, LLC (DE)
PACIF IV GP, LLC (DE)	RIC I Carry, LLC (DE)
Private Advisors Coinvestment Fund IV, LP (DE)	PASF V GP, LLC (DE)
PACIF IV Carry Parent, LLC (DE)	Private Advisors Secondary Fund V, LP (DE)
PACIF IV Carry, LLC (DE)	PASF V Carry Parent, LLC (DE)
PA Hedged Equity Fund, L.P. (DE)	PASF V Carry, LLC (DE)
Private Advisors Hedged Equity Fund (QP), L.P. (DE)	PARAF GP, LLC (DE)
Private Advisors Hedged Equity Master Fund (DE)	Private Advisors Real Assets Fund, LP (DE)
PASCBF III GP, LLC (DE)	PARAF Carry Parent, LLC (DE)
Private Advisors Small Company Buyout Fund III, LP (DE)	PARAF Carry, LLC (DE)
PASCBF IV GP, LLC (DE)	PASCCIF GP, LLC (DE)
Private Advisors Small Company Buyout Fund IV, LP (DE)	Private Advisors Small Company Coinvestment Fund, LP (DE)
PASCBF IV Carry Parent, LLC (DE)	Private Advisors Small Company Coinvestment Fund-ERISA, LP (DE)
PASCBF IV Carry, LLC (DE)	PASCCIF Carry Parent, LLC (DE)
PASCBF V GP, LLC (DE)	PASCCIF Carry, LLC (DE)
Private Advisors Small Company Buyout Fund V, LP (DE)	PARAF II GP LLC (DE)
Private Advisors Small Company Buyout V-ERISA Fund, LP (DE)	Private Advisors Real Assets Fund II LP (DE)
PASCBF V Carry Parent, LLC (DE)	Private Advisors Hedged Equity Fund, Ltd. (CYM)
PASCBF V Carry, LLC (DE)	Private Advisors Hedged Equity Fund (QP), Ltd. (CYM)

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)	MARKET ROSS TX GARAGE OWNER LC (DE)
CC Acquisitions, LP (DE)	MARKET ROSS TX OFFICE OWNER LLC (DE)
REEP-IND Cedar Farms TN LLC (DE)	MARKET ROSS TX RETAIL OWNER LLC (DE)
Cedar Farms JV LLC (DE)	REEP-OFC Mallory TN LLC (DE)
REEP-IND Continental NC LLC (DE)	3665 Mallory JV LLC (DE)
LRC-Patriot, LLC (DE)	REEP-OFC WATER RIDGE NC LLC (DE)
REEP-LRC Industrial LLC (DE)	REEP-OFC VIRIDIAN AZ LLC (DE)
REEP-IND Forest Park NJ LLC (DE)	REEP-HINES VIRIDIAN JV LLC (DE)
FP Building 4 LLC (DE)	REEP-OFC 2300 Empire LLC (DE)
FP Building 1-2-3 LLC (DE)	REEP-MF Wynnewood PA LLC (DE)
FP Building 17, LLC (DE)	Wynnewood JV LLC (DE)
FP Building 20, LLC (DE)	REEP-MU Fayetteville NC LLC (DE)
FP Mantua Grove LLC (DE)	501 Fayetteville JV LLC (DE)
FP Lot 1.01 LLC (DE)	501 Fayetteville Owner LLC (DE)
REEP-IND NJ LLC (DE)	REEP-MU SOUTH GRAHAM NC LLC (DE)
NJIND JV LLC (DE)	401 SOUTH GRAHAM JC LLC (DE)
NJIND Hook Road LLC (DE)	401 SOUTH GRAHAM OWNER 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)	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	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							
.0826	New York Life Group	91596	13-3044743	3683691	0000727136		New York Life Insurance and Annuity Corporation	DE	DS	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	DS	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			13-4199614				New York Life Enterprises LLC	DE	DS	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			13-4081725	2928649	0001270096		NYLIFE LLC	DE	DS	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	DS	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	DS	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			36-4715120				Madison Capital Funding LLC	DE	DS	New York Life Insurance Company	Ownership	55.000	New York Life Insurance Company	N	
			26-2806813				Madison Capital Funding LLC	DE	DS	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.	BMJ	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				Montpelier Carry Parent, LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
			32-0469843				Montpelier Carry, LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
			32-0469843				Montpelier GP, LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1450997				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 COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
							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	

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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	
							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	
							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	
							REEP-MF 960 East Paces Ferry GA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			82-1945938				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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			81-2351415				REEP-OFC ELEVEN WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			81-2456809				REEP-MF FOUNTAIN PLACE MN LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF FOUNTAIN PLACE LLC	DE	NIA	REEP-MF FOUNTAIN PLACE MN LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC 2300 EMPIRE CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND 10 WEST II AZ LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-RTL Flemington NJ LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-RTL Mill Creek NJ LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NJIND Raritan Center LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NJIND Talmadge Road LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NJIND Melrich Road LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							FP Building 18, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							FP Building 19, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							PTC Acquisitions, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							Martingale Road LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							New York Life Funding	CYM	DTH	New York Life Insurance Company	Other	0.000	New York Life Insurance Company	N	6
							New York Life Global Funding	DE	DTH	New York Life Insurance Company	Other	0.000	New York Life Insurance Company	N	6
							NYL Equipment Issuance Trust	DE	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	7
							NYL Equipment Issuance Trust 2014-2	DE	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	7
							Government Energy Savings Trust 2003-A	NY	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	7
							UFI-NOR Federal Receivables Trust, Series 2009B	NY	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	7
							JREP Fund Holdings I, L.P.	CYM	NIA	New York Life Insurance Company	Ownership	12.500	New York Life Insurance Company	N	
							Jaguar Real Estate Partners L.P.	CYM	NIA	New York Life Insurance Company	Ownership	30.300	New York Life Insurance Company	N	
							NYLIFE Office Holdings Member LLC	DE	NIA	New York Life Insurance Company	Ownership	51.000	New York Life Insurance Company	N	
					0001711406		NYLIFE Office Holdings LLC	DE	NIA	NYLIFE Office Holdings Member LLC	Ownership	51.000	New York Life Insurance Company	N	
					0001728620		NYLIFE Office Holdings REIT LLC	DE	NIA	NYLIFE Office Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC DRAKES LANDING LLC	DE	NIA	NYLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC CORPORATE POINTE CA LLC	DE	NIA	NYLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC VON KARMAN CA LLC	DE	NIA	NYLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC ONE BOWDOIN SQUARE MA LLC	DE	NIA	NYLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC 525 N Tryon NC LLC	DE	NIA	NYLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-2591038				525 Charlotte Office LLC	DE	NIA	REEP-OFC 525 N Tryon NC LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001728621		NYLIFE Office Holdings Acquisition REIT LLC	DE	NIA	NYLIFE Office Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC Westory DC LLC	DE	NIA	NYLIFE Office Holdings Acquisition REIT LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIC HKP Member LLC	DE	NIA	New York Life Insurance Company	Ownership	67.974	New York Life Insurance Company	N	
							NYLIC HKP Member LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	32.026	New York Life Insurance Company	N	
							MSVEF Investor LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
					0001742549		MSVEF Feeder LP	DE	NIA	MSVEF Investor LLC	Ownership	55.560	New York Life Insurance Company	N	
							MSVEF REIT LLC	DE	NIA	MSVEF Feeder LP	Ownership	55.560	New York Life Insurance Company	N	
							Madison Square Value Enhancement Fund LP	DE	NIA	MSVEF REIT LLC	Ownership	51.000	New York Life Insurance Company	N	
							MSVEF-MF Evanston GP LLC	DE	NIA	Madison Square Value Enhancement Fund LP	Ownership	51.000	New York Life Insurance Company	N	
							MSVEF-MF Evanston II LP	DE	NIA	MSVEF-MF Evanston GP LLC	Ownership	51.000	New York Life Insurance Company	N	
							SEAF Sichuan SME Investment Fund LLC	DE	NIA	New York Life Enterprises LLC	Ownership	39.980	New York Life Insurance Company	N	
			98-0412951				New York Life International Holdings Limited	MUS	NIA	New York Life Enterprises LLC	Ownership	84.380	New York Life Insurance Company	N	
			98-0412951				New York Life International Holdings Limited	MUS	NIA	NYL Cayman Holdings Ltd.	Ownership	15.620	New York Life Insurance Company	N	
							MAX Ventures and Industries Limited	IND	NIA	New York Life International Holdings Limited	Ownership	22.510	New York Life Insurance Company	N	
							NYL Cayman Holdings Ltd.	CYM	NIA	New York Life Enterprises LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYL Worldwide Capital Investments, LLC	DE	NIA	NYL Cayman Holdings Ltd.	Ownership	100.000	New York Life Insurance Company	N	

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							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	
							Agencias de Distribucion SMNYL, S.A. de C.V.	MEX	NIA	Seguros Monterrey New York Life, S.A. de C.V.	Ownership	1.000	New York Life Insurance Company	N	
			26-1483563				Inmobiliaria SMNYL, S.A. de C.V.	MEX	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
			13-3853547				Eagle Strategies LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
			13-3808042		0001033244		New York Life Capital Corporation	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
			13-5582869				New York Life Trust Company	NY	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
			27-0145686		0000071637		NYL Executive Benefits LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
			13-3929029				NYLIFE Securities LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	

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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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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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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	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 - Unconstrained Bond 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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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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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	

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			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.	CVI	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	

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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	

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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	

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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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							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	

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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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							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	
			47-5442078				PASCOPEF VII Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	

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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	
										Credit Value Partners, 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	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	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)	*
				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-OF 575 Lex NY LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OF 575 Lex NY GP LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Maple REEP-OF 575 Lex Holdings LP	DE	NIA	REEP-OF 575 Lex NY GP LLC	Ownership	50.000	New York Life Insurance Company	N	
							Maple REEP-OF 575 Lex Owner LLC	DE	NIA	REEP-OF 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-OF 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-OF 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-OF 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-OF 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-OF/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-OF/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-OF/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-OF/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-OF/RTL MARKET ROSS TX LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OF 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-OF Mallory TN LLC	Ownership	90.900	New York Life Insurance Company	N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	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)	*
							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
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the 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
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

The following supplemental reports are required to be filed as part of your annual statement filing **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.

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	YES
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?	YES
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?	YES
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?	YES
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?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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]



31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]



32. Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]



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]



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]



50. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]



52. Variable Annuities Supplement [Document Identifier 286]



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Collateral assignments	62,220,067		62,220,067	66,130,570
2505. Federal employees' group life conversion pool fund	3,691,295		3,691,295	2,463,844
2506. Administrative and other fees due and unpaid	2,974,982		2,974,982	4,632,166
2507. Miscellaneous	762,988,540	762,988,540		
2508. Amount due for undelivered securities	62,394	62,394		
2509. State premium tax credit				1,680,000
2597. Summary of remaining write-ins for Line 25 from overflow page	831,937,278	763,050,934	68,886,344	74,906,580

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Unfunded postretirement obligations for employees and agents	241,556,101	282,799,752
2505. Obligations under structured settlement agreements	145,260,205	149,260,246
2506. Liability for interest on claims	27,587,754	30,061,021
2507. Other payable	11,114,082	9,053,925
2508. Deferred gains liability	11,154,378	64,918,511
2509. Contingent liability	10,772,321	15,264,390
2510. Deferred rent payable	5,047,589	5,079,502
2511. Deferred liability rebate commission	4,914,997	5,371,747
2512. Adjustment to agents' progress sharing plan liability	4,905,634	5,909,116
2513. Reserves required on certain group annuity separate accounts	4,580,005	5,192,181
2514. Tax credit payable	2,760,000	10,248,448
2597. Summary of remaining write-ins for Line 25 from overflow page	469,653,066	583,158,839

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Other deductions for reinsurance	6,813,980	19,474,244
2705. Other expenses	2,946,108	(1,638,900)
2706. Fines, penalties and fees from regulatory authorities	174,862	38,434
2797. Summary of remaining write-ins for Line 27 from overflow page	9,934,950	17,873,778

Additional Write-ins for Summary of Operations Line 53

	1 Current Year	2 Prior Year
5304. Change in special reserves on certain group annuity contracts	612,176	883,922
5305. Ceding commission	(2,702,895)	(2,702,895)
5397. Summary of remaining write-ins for Line 53 from overflow page	(2,090,719)	(1,818,973)

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations Line 27

	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	
2704. Other deductions for reinsurance	6,813,980		6,813,980									
2705. Other expense	2,946,108		2,945,128		16	106	771	15		72		
2706. Fines, penalties and fees from regulatory authorities	174,862		119,592	8,283	12	12,926	30,407	1,403		2,239		
2797. Summary of remaining write-ins for Line 27 from overflow page	9,934,950		9,878,700	8,283	28	13,032	31,178	1,418		2,311		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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	1,410,982,701	0.882	1,410,982,701		1,410,982,701	0.883
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies	480,452,231	0.300	480,452,231		480,452,231	0.301
1.22 Issued by U.S. government sponsored agencies	5,041,409,370	3.153	5,041,409,370		5,041,409,370	3.155
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	942,079,585	0.589	942,079,585		942,079,585	0.590
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	2,182,519,607	1.365	2,182,519,607		2,182,519,607	1.366
1.512 Issued or guaranteed by FNMA and FHLMC	4,263,930,892	2.667	4,263,930,892		4,263,930,892	2.668
1.513 All other		0.000				0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	7,550,644,883	4.722	7,550,644,883		7,550,644,883	4.725
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521		0.000				0.000
1.523 All other	6,950,757,726	4.347	6,950,757,726		6,950,757,726	4.350
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	59,134,376,448	36.984	59,134,376,448		59,134,376,448	37.006
2.2 Unaffiliated non-U.S. securities (including Canada)	15,359,170,848	9.606	15,359,170,848		15,359,170,848	9.612
2.3 Affiliated securities	2,760,465,941	1.726	2,760,465,941		2,760,465,941	1.727
3. Equity interests:						
3.1 Investments in mutual funds	112,214,250	0.070	112,214,250		112,214,250	0.070
3.2 Preferred stocks:						
3.21 Affiliated		0.000				0.000
3.22 Unaffiliated	65,090,535	0.041	65,090,535		65,090,535	0.041
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated		0.000				0.000
3.32 Unaffiliated	1,044,967,823	0.654	1,044,967,823		1,044,967,823	0.654
3.4 Other equity securities:						
3.41 Affiliated	8,889,504,505	5.560	8,889,504,505		8,889,504,505	5.563
3.42 Unaffiliated	205,946,714	0.129	205,946,714		205,946,714	0.129
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	181,647,500	0.114	181,647,500		181,647,500	0.114
4.2 Agricultural		0.000				0.000
4.3 Single family residential properties	4,243,840	0.003	4,243,840		4,243,840	0.003
4.4 Multifamily residential properties	5,469,898,038	3.421	5,469,898,038		5,469,898,038	3.423
4.5 Commercial loans	10,836,091,448	6.777	10,836,091,448		10,836,091,448	6.781
4.6 Mezzanine real estate loans	1,061,723,441	0.664	1,061,723,441		1,061,723,441	0.664
5. Real estate investments:						
5.1 Property occupied by company	265,375,273	0.166	265,375,273		265,375,273	0.166
5.2 Property held for production of income (including \$ 4,987,263 of property acquired in satisfaction of debt)	1,220,481,846	0.763	1,220,481,846		1,220,481,846	0.764
5.3 Property held for sale (including \$ 163,200 property acquired in satisfaction of debt)	163,200	0.000	163,200		163,200	0.000
6. Contract loans	11,210,150,479	7.011	11,208,496,515		11,208,496,515	7.014
7. Derivatives	648,426,440	0.406	648,426,440		648,426,440	0.406
8. Receivables for securities	3,191,281	0.002	3,191,281		3,191,281	0.002
9. Securities Lending (Line 10, Asset Page reinvested collateral)		0.000		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	2,835,014,826	1.773	2,835,014,826		2,835,014,826	1.774
11. Other invested assets	9,760,706,500	6.105	9,667,336,515		9,667,336,515	6.050
12. Total invested assets	159,891,628,171	100.000	159,796,604,222		159,796,604,222	100.000

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	1,524,368,521
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 6)	217,329,721
2.2	Additional investment made after acquisition (Part 2, Column 9)	80,829,325
		298,159,046
3.	Current year change in encumbrances:	
3.1	Totals, Part 1, Column 13	(115,445,355)
3.2	Totals, Part 3, Column 11	(115,445,355)
4.	Total gain (loss) on disposals, Part 3, Column 18	11,467,159
5.	Deduct amounts received on disposals, Part 3, Column 15	181,716,102
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	52,768
7.2	Totals, Part 3, Column 10	52,768
8.	Deduct current year's depreciation:	
8.1	Totals, Part 1, Column 11	49,174,334
8.2	Totals, Part 3, Column 9	1,585,849
		50,760,183
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	1,486,020,318
10.	Deduct total nonadmitted amounts	
11.	Statement value at end of current period (Line 9 minus Line 10)	1,486,020,318

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	15,675,729,239
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	3,732,936,064
2.2	Additional investment made after acquisition (Part 2, Column 8)	147,765,361
		3,880,701,425
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	1,494,914
3.2	Totals, Part 3, Column 11	1,494,914
4.	Accrual of discount	3,742,344
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 9	
5.2	Totals, Part 3, Column 8	
6.	Total gain (loss) on disposals, Part 3, Column 18	(1,221)
7.	Deduct amounts received on disposals, Part 3, Column 15	1,986,556,844
8.	Deduct amortization of premium and mortgage interest points and commitment fees	21,505,592
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)	17,553,604,265
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	17,553,604,265
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	17,553,604,265

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	9,580,234,004
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	692,675,324
	2.2 Additional investment made after acquisition (Part 2, Column 9)	1,524,632,856
		2,217,308,181
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	92,028,930
	5.2 Totals, Part 3, Column 9	(88,285,363)
		3,743,567
6.	Total gain (loss) on disposals, Part 3, Column 19	20,288,832
7.	Deduct amounts received on disposals, Part 3, Column 16	1,853,210,011
8.	Deduct amortization of premium and depreciation	88,147,985
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	(22,150,309)
	9.2 Totals, Part 3, Column 14	1,312,917
		(20,837,392)
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	157,947,331
	10.2 Totals, Part 3, Column 11	27,371,883
		185,319,214
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	9,674,059,982
12.	Deduct total nonadmitted amounts	93,369,985
13.	Statement value at end of current period (Line 11 minus Line 12)	9,580,689,997

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	108,983,389,780
2.	Cost of bonds and stocks acquired, Part 3, Column 7	23,989,358,894
3.	Accrual of discount	480,415,746
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	(14,392)
	4.2. Part 2, Section 1, Column 15	681,816
	4.3. Part 2, Section 2, Column 13	(491,521,598)
	4.4. Part 4, Column 11	(69,255,300)
		(560,109,474)
5.	Total gain (loss) on disposals, Part 4, Column 19	69,197,834
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	16,259,519,574
7.	Deduct amortization of premium	135,195,863
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	(169,822,473)
	8.2. Part 2, Section 1, Column 19	958
	8.3. Part 2, Section 2, Column 16	(447,556)
	8.4. Part 4, Column 15	610,606
		(169,658,465)
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	40,861,137
	9.2. Part 2, Section 1, Column 17	2,487,153
	9.3. Part 2, Section 2, Column 14	1,649,657
	9.4. Part 4, Column 13	6,197,320
		51,195,267
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Notes 5R, Line 5R(2)	47,830,434
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	116,394,514,045
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	116,394,514,045

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	5,088,407,918	5,431,529,160	4,621,788,021	6,019,391,808
	2. Canada	471,982,744	530,843,259	495,601,168	443,099,000
	3. Other Countries	470,096,841	551,546,219	386,655,630	632,087,843
	4. Totals	6,030,487,503	6,513,918,638	5,504,044,819	7,094,578,651
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	22,460,142,378	23,461,461,612	19,675,139,890	26,155,225,707
Industrial and Miscellaneous, SVO Identified Funds, Bank Loans and Hybrid Securities (unaffiliated)	8. United States	59,402,962,284	59,934,359,930	59,632,390,030	59,356,556,871
	9. Canada	2,496,437,746	2,520,719,405	2,552,038,382	2,483,781,623
	10. Other Countries	12,926,294,380	12,938,729,512	13,217,855,272	12,939,259,861
	11. Totals	74,825,694,410	75,393,808,847	75,402,283,684	74,779,598,355
Parent, Subsidiaries and Affiliates	12. Totals	2,760,465,941	2,762,789,266	2,760,465,941	2,760,465,941
	13. Total Bonds	106,076,790,232	108,131,978,363	103,341,934,334	110,789,868,654
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	64,923,332	79,701,055	65,612,385	
	15. Canada				
	16. Other Countries	167,203	155,630	166,245	
	17. Totals	65,090,535	79,856,685	65,778,630	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	65,090,535	79,856,685	65,778,630	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	1,217,422,927	1,217,422,920	1,187,797,132	
	21. Canada	4,559,732	4,559,732	5,228,047	
	22. Other Countries	141,146,128	141,146,135	141,724,244	
	23. Totals	1,363,128,787	1,363,128,787	1,334,749,423	
Parent, Subsidiaries and Affiliates	24. Totals	8,889,504,505	8,889,504,505	4,053,757,315	
	25. Total Common Stocks	10,252,633,292	10,252,633,292	5,388,506,738	
	26. Total Stocks	10,317,723,827	10,332,489,977	5,454,285,368	
	27. Total Bonds and Stocks	116,394,514,059	118,464,468,340	108,796,219,702	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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)
1. U.S. Governments												
1.1 NAIC 1	2,078,290,445	814,102,289	1,482,461,355	1,742,961,068	858,118,497	XXX	6,975,933,654	6.4	6,268,741,527	6.3	6,936,645,192	39,288,462
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	2,078,290,445	814,102,289	1,482,461,355	1,742,961,068	858,118,497	XXX	6,975,933,654	6.4	6,268,741,527	6.3	6,936,645,192	39,288,462
2. All Other Governments												
2.1 NAIC 1	97,137,037	276,918,937	178,195,841	319,083,749	14,436,820	XXX	885,772,384	0.8	920,998,001	0.9	846,027,200	39,745,184
2.2 NAIC 2	2,459,634	5,211,729	18,726,420	33,407,953		XXX	59,805,736	0.1	62,182,664	0.1	52,134,373	7,671,363
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals	99,596,671	282,130,666	196,922,261	352,491,702	14,436,820	XXX	945,578,120	0.9	983,180,665	1.0	898,161,573	47,416,547
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX						
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	1,283,942,779	3,982,258,892	3,716,957,827	8,520,925,756	4,252,883,585	XXX	21,756,968,839	20.0	19,822,385,257	19.8	21,668,698,157	88,270,682
5.2 NAIC 2			6,144,078	321,646,479	235,622,757	XXX	563,413,314	0.5	400,024,881	0.4	489,163,314	74,250,000
5.3 NAIC 3			17,039,214	44,413,060	44,894,255	XXX	106,346,529	0.1	27,388,649	0.0	106,346,528	1
5.4 NAIC 4			2,672,337	14,384,712	16,240,919	XXX	33,297,968	0.0	6,547,161	0.0	33,297,968	
5.5 NAIC 5						XXX						
5.6 NAIC 6	115,700					XXX	115,700	0.0	115,700	0.0	115,700	
5.7 Totals	1,284,058,479	3,982,258,892	3,742,813,456	8,901,370,007	4,549,641,516	XXX	22,460,142,350	20.6	20,256,461,648	20.2	22,297,621,667	162,520,683

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	2,704,316,915	11,551,917,329	15,413,849,464	6,475,183,802	5,201,103,388	XXX	41,346,370,898	38.0	38,043,398,325	38.0	21,989,834,631	19,356,536,267
6.2 NAIC 2	1,250,299,217	8,877,637,477	12,008,188,996	4,706,806,920	1,427,959,261	XXX	28,270,891,871	26.0	26,104,745,202	26.1	15,025,032,634	13,245,859,237
6.3 NAIC 3	189,109,974	1,496,758,910	1,190,959,615	152,626,356	9,173,973	XXX	3,038,628,828	2.8	3,145,178,381	3.1	1,420,445,078	1,618,183,750
6.4 NAIC 4	83,214,992	956,922,037	723,798,927	12,555,121		XXX	1,776,491,077	1.6	2,127,831,642	2.1	899,094,830	877,396,247
6.5 NAIC 5	14,840,137	157,125,526	88,762,466	1,205,151	2,032,258	XXX	263,965,538	0.2	447,620,637	0.4	109,354,767	154,610,771
6.6 NAIC 6	2,748,827	23,858,936	5,150,983	3,494,972		XXX	35,253,718	0.0	56,481,254	0.1	560,765	34,692,953
6.7 Totals	4,244,530,062	23,064,220,215	29,430,710,451	11,351,872,322	6,640,268,880	XXX	74,731,601,930	68.7	69,925,255,441	69.8	39,444,322,705	35,287,279,225
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3			536,237			XXX	536,237	0.0	540,328	0.0		536,237
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals			536,237			XXX	536,237	0.0	540,328	0.0		536,237
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2			2,760,465,941			XXX	2,760,465,941	2.5	2,706,975,629	2.7		2,760,465,941
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals			2,760,465,941			XXX	2,760,465,941	2.5	2,706,975,629	2.7		2,760,465,941
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
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							
10. Bank Loans												
10.1 NAIC 1						XXX			XXX	XXX		
10.2 NAIC 2		32,770,256	32,964,338			XXX	65,734,594	0.1	XXX	XXX		65,734,594
10.3 NAIC 3		71,171,232	194,043,891			XXX	265,215,123	0.2	XXX	XXX		265,215,123
10.4 NAIC 4	3,311,987	214,226,848	342,636,645			XXX	560,175,480	0.5	XXX	XXX		560,175,480
10.5 NAIC 5	3,962,515	23,087,327	7,334,263			XXX	34,384,105	0.0	XXX	XXX		34,384,105
10.6 NAIC 6						XXX			XXX	XXX		
10.7 Totals	7,274,502	341,255,663	576,979,137			XXX	925,509,302	0.9	XXX	XXX		925,509,302

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ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 6,163,687,176	16,625,197,447	20,791,464,487	17,058,154,375	10,326,542,290		70,965,045,775	65.2	XXX	XXX	51,441,205,180	19,523,840,595
11.2 NAIC 2	(d) 1,252,758,851	8,915,619,462	14,826,489,773	5,061,861,352	1,663,582,018		31,720,311,456	29.2	XXX	XXX	15,566,330,321	16,153,981,135
11.3 NAIC 3	(d) 189,109,974	1,567,930,142	1,402,578,957	197,039,416	54,068,228		3,410,726,717	3.1	XXX	XXX	1,526,791,606	1,883,935,111
11.4 NAIC 4	(d) 86,526,979	1,171,148,885	1,069,107,909	26,939,833	16,240,919		2,369,964,525	2.2	XXX	XXX	932,392,798	1,437,571,727
11.5 NAIC 5	(d) 18,802,652	180,212,853	96,096,729	1,205,151	2,032,258		(c) 298,349,643	0.3	XXX	XXX	109,354,767	188,994,876
11.6 NAIC 6	(d) 2,864,527	23,858,936	5,150,983	3,494,972			(c) 35,369,418	0.0	XXX	XXX	676,465	34,692,953
11.7 Totals	7,713,750,159	28,483,967,725	38,190,888,838	22,348,695,099	12,062,465,713		108,799,767,53	100.0			69,576,751,137	39,223,016,397
11.8 Line 11.7 as a % of Col. 7	7.1	26.2	35.1	20.5	11.1		(b) 4 100.0	XXX	XXX	XXX	63.9	36.1
12. Total Bonds Prior Year												
12.1 NAIC 1	5,310,956,029	16,630,409,456	18,741,752,247	15,905,220,554	8,467,184,824		XXX	XXX	65,055,523,110	65.0	47,283,993,274	17,771,529,836
12.2 NAIC 2	1,546,812,206	7,724,615,994	13,738,241,970	4,859,504,486	1,404,753,720		XXX	XXX	29,273,928,376	29.2	14,210,302,940	15,063,625,436
12.3 NAIC 3	154,093,603	1,350,899,730	1,263,990,308	350,395,067	53,728,650		XXX	XXX	3,173,107,358	3.2	1,547,884,566	1,625,222,792
12.4 NAIC 4	65,157,125	1,077,131,978	924,810,663	63,136,876	4,142,161		XXX	XXX	2,134,378,803	2.1	969,056,247	1,165,322,556
12.5 NAIC 5	24,590,547	258,688,730	148,906,444	13,140,442	2,294,474		XXX	XXX	(c) 447,620,637	0.4	89,157,433	358,463,204
12.6 NAIC 6	3,833,880	36,659,025	15,731,656	121,353	251,040		XXX	XXX	(c) 56,596,954	0.1	10,720,100	45,876,854
12.7 Totals	7,105,443,390	27,078,404,913	34,833,433,288	21,191,518,778	9,932,354,869		XXX	XXX	100,141,155,23	100.0	64,111,114,560	36,030,040,678
12.8 Line 12.7 as a % of Col. 9	7.1	27.0	34.8	21.2	9.9		(b) 8 100.0	XXX	XXX	XXX	64.0	36.0
13. Total Publicly Traded Bonds												
13.1 NAIC 1	4,585,551,716	11,001,542,820	14,269,045,416	13,812,317,874	7,772,747,394		51,441,205,220	47.3	47,283,993,274	47.2	51,441,205,220	XXX
13.2 NAIC 2	577,514,435	5,080,704,519	5,736,183,409	2,833,640,589	1,338,287,368		15,566,330,320	14.3	14,210,302,940	14.2	15,566,330,320	XXX
13.3 NAIC 3	70,363,400	759,557,386	489,059,035	156,722,358	51,089,428		1,526,791,607	1.4	1,547,884,566	1.5	1,526,791,607	XXX
13.4 NAIC 4	54,832,387	557,528,038	277,385,828	26,405,627	16,240,919		932,392,799	0.9	969,056,247	1.0	932,392,799	XXX
13.5 NAIC 5	9,380,063	55,740,917	44,187,232	46,554			109,354,766	0.1	89,157,433	0.1	109,354,766	XXX
13.6 NAIC 6	173,617	429,024	73,869				676,510	0.0	10,720,100	0.0	676,510	XXX
13.7 Totals	5,297,815,618	17,455,502,704	20,815,934,789	16,829,133,002	9,178,365,109		69,576,751,222	63.9	64,111,114,560	64.0	69,576,751,222	XXX
13.8 Line 13.7 as a % of Col. 7	7.6	25.1	29.9	24.2	13.2		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	16.0	19.1	15.5	8.4		63.9	XXX	XXX	XXX	63.9	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	1,578,135,460	5,623,654,627	6,522,419,071	3,245,836,501	2,553,794,896		19,523,840,555	17.9	17,771,529,836	17.7	XXX	19,523,840,555
14.2 NAIC 2	675,244,416	3,834,914,943	9,090,306,364	2,228,220,763	325,294,650		16,153,981,136	14.8	15,063,625,436	15.0	XXX	16,153,981,136
14.3 NAIC 3	118,746,574	808,372,756	913,519,922	40,317,058	2,978,800		1,883,935,110	1.7	1,625,222,792	1.6	XXX	1,883,935,110
14.4 NAIC 4	31,694,592	613,620,847	791,722,081	534,206			1,437,571,726	1.3	1,165,322,556	1.2	XXX	1,437,571,726
14.5 NAIC 5	9,422,589	124,471,936	51,909,497	1,158,597	2,032,258		188,994,877	0.2	358,463,204	0.4	XXX	188,994,877
14.6 NAIC 6	2,690,910	23,429,912	5,077,114	3,494,972			34,692,908	0.0	45,876,854	0.0	XXX	34,692,908
14.7 Totals	2,415,934,541	11,028,465,021	17,374,954,049	5,519,562,097	2,884,100,604		39,223,016,312	36.1	36,030,040,678	36.0	XXX	39,223,016,312
14.8 Line 14.7 as a % of Col. 7	6.2	28.1	44.3	14.1	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	2.2	10.1	16.0	5.1	2.7		36.1	XXX	XXX	XXX	XXX	36.1

(a) Includes \$ 14,640,524,032 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 1,816,231,759 current year of bonds with Z designations, \$ 1,948,798,610 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 \$ 7,449,109 current year of bonds with 5GI designations, \$ 105,945,964 prior year of bonds with 5* or 5GI designations and \$ 5,272,828 current year, \$ 2,239,056 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 \$ 2,571,227,350 ; NAIC 2 \$ 151,749,954 ; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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
1. U.S. Governments												
1.1 Issuer Obligations	1,951,383,170	228,050,018	461,505,902	434,534,900	643,555,121	XXX	3,719,029,111	3.4	2,813,427,010	2.8	3,698,506,976	20,522,135
1.2 Residential Mortgage-Backed Securities	35,074,658	187,271,348	267,308,545	483,733,404	72,818,139	XXX	1,046,206,094	1.0	1,203,253,255	1.2	1,046,206,094	
1.3 Commercial Mortgage-Backed Securities	80,728,573	377,690,740	742,721,178	820,548,151	141,745,237	XXX	2,163,433,879	2.0	2,148,313,555	2.1	2,163,433,880	(1)
1.4 Other Loan-Backed and Structured Securities	11,104,043	21,090,182	10,925,730	4,144,612		XXX	47,264,567	0.0	103,747,707	0.1	28,498,242	18,766,325
1.5 Totals	2,078,290,444	814,102,288	1,482,461,355	1,742,961,067	858,118,497	XXX	6,975,933,651	6.4	6,268,741,527	6.3	6,936,645,192	39,288,459
2. All Other Governments												
2.1 Issuer Obligations	99,596,671	282,130,666	196,922,262	352,491,702	14,436,820	XXX	945,578,121	0.9	983,180,667	1.0	898,161,573	47,416,548
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	99,596,671	282,130,666	196,922,262	352,491,702	14,436,820	XXX	945,578,121	0.9	983,180,667	1.0	898,161,573	47,416,548
3. U.S. States, Territories and Possessions, Guaranteed												
3.1 Issuer Obligations						XXX						
3.2 Residential Mortgage-Backed Securities						XXX						
3.3 Commercial Mortgage-Backed Securities						XXX						
3.4 Other Loan-Backed and Structured Securities						XXX						
3.5 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 Issuer Obligations						XXX						
4.2 Residential Mortgage-Backed Securities						XXX						
4.3 Commercial Mortgage-Backed Securities						XXX						
4.4 Other Loan-Backed and Structured Securities						XXX						
4.5 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.1 Issuer Obligations	932,302,040	2,619,154,165	862,946,541	3,163,774,457	4,061,559,079	XXX	11,639,736,282	10.7	10,957,576,784	10.9	11,483,267,620	156,468,662
5.2 Residential Mortgage-Backed Securities	332,411,111	1,236,407,550	1,648,804,049	3,286,416,429	454,898,475	XXX	6,958,937,614	6.4	6,733,726,504	6.7	6,958,937,614	
5.3 Commercial Mortgage-Backed Securities	19,345,328	126,120,044	1,231,062,865	2,451,179,120	33,183,961	XXX	3,860,891,318	3.5	2,564,485,711	2.6	3,855,416,433	5,474,885
5.4 Other Loan-Backed and Structured Securities		577,134				XXX	577,134	0.0	672,650	0.0		577,134
5.5 Totals	1,284,058,479	3,982,258,893	3,742,813,455	8,901,370,006	4,549,641,515	XXX	22,460,142,348	20.6	20,256,461,649	20.2	22,297,621,667	162,520,681
6. Industrial and Miscellaneous												
6.1 Issuer Obligations	3,133,103,463	18,842,710,284	21,664,425,706	10,295,100,057	5,988,434,451	XXX	59,923,773,961	55.1	56,638,915,397	56.6	34,378,920,920	25,544,853,041
6.2 Residential Mortgage-Backed Securities	148,905,411	408,052,587	285,818,223	392,936,561	94,032,763	XXX	1,329,745,545	1.2	1,191,349,261	1.2	575,839,600	753,905,945
6.3 Commercial Mortgage-Backed Securities	230,086,481	850,255,059	4,533,932,587	5,260	115,443,530	XXX	5,729,722,917	5.3	5,008,507,380	5.0	4,113,929,001	1,615,793,916
6.4 Other Loan-Backed and Structured Securities	732,434,707	2,963,202,285	2,946,533,935	663,830,445	442,358,136	XXX	7,748,359,508	7.1	7,086,483,404	7.1	375,633,229	7,372,726,279
6.5 Totals	4,244,530,062	23,064,220,215	29,430,710,451	11,351,872,323	6,640,268,880	XXX	74,731,601,931	68.7	69,925,255,442	69.8	39,444,322,750	35,287,279,181
7. Hybrid Securities												
7.1 Issuer Obligations			536,237			XXX	536,237	0.0	540,328	0.0		536,237
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			536,237			XXX	536,237	0.0	540,328	0.0		536,237
8. Parent, Subsidiaries and Affiliates												
8.1 Issuer Obligations			2,760,465,941			XXX	2,760,465,941	2.5	2,706,975,629	2.7		2,760,465,941
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			2,760,465,941			XXX	2,760,465,941	2.5	2,706,975,629	2.7		2,760,465,941

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ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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
9. SVO Identified Funds												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.3 Totals	XXX	XXX	XXX	XXX	XXX							
10. Bank Loans												
10.1 Bank Loans - Issued						XXX			XXX	XXX		
10.2 Bank Loans - Acquired	7,274,502	341,255,664	576,979,137			XXX	925,509,303	0.9	XXX	XXX		925,509,303
10.3 Totals	7,274,502	341,255,664	576,979,137			XXX	925,509,303	0.9	XXX	XXX		925,509,303
11. Total Bonds Current Year												
11.1 Issuer Obligations	6,116,385,344	21,972,045,133	25,946,802,589	14,245,901,116	10,707,985,471	XXX	78,989,119,653	72.6	XXX	XXX	50,458,857,089	28,530,262,564
11.2 Residential Mortgage-Backed Securities	516,391,180	1,831,731,485	2,201,930,817	4,163,086,394	621,749,377	XXX	9,334,889,253	8.6	XXX	XXX	8,580,983,308	753,905,945
11.3 Commercial Mortgage-Backed Securities	330,160,382	1,354,065,843	6,507,716,630	3,271,732,531	290,372,728	XXX	11,754,048,114	10.8	XXX	XXX	10,132,779,314	1,621,268,800
11.4 Other Loan-Backed and Structured Securities	743,538,750	2,984,869,601	2,957,459,665	667,975,057	442,358,136	XXX	7,796,201,209	7.2	XXX	XXX	404,131,471	7,392,069,738
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
11.6 Bank Loans	7,274,502	341,255,664	576,979,137			XXX	925,509,303	0.9	XXX	XXX		925,509,303
11.7 Totals	7,713,750,158	28,483,967,726	38,190,888,838	22,348,695,098	12,062,465,712		108,799,767,532	100.0	XXX	XXX	69,576,751,182	39,223,016,350
11.8 Line 11.7 as a % of Col. 7	7.1	26.2	35.1	20.5	11.1		100.0	XXX	XXX	XXX	63.9	36.1
12. Total Bonds Prior Year												
12.1 Issuer Obligations	5,392,419,343	20,485,976,446	25,288,724,823	14,323,351,270	8,610,143,933	XXX	XXX	XXX	74,100,615,815	74.0	47,035,357,351	27,065,258,464
12.2 Residential Mortgage-Backed Securities	707,554,707	2,193,669,058	2,146,119,510	3,430,717,236	650,268,509	XXX	XXX	XXX	9,128,329,020	9.1	8,661,141,289	467,187,731
12.3 Commercial Mortgage-Backed Securities	346,995,957	1,525,227,292	5,075,680,442	2,536,400,142	237,002,813	XXX	XXX	XXX	9,721,306,646	9.7	7,971,903,429	1,749,403,217
12.4 Other Loan-Backed and Structured Securities	658,473,384	2,873,532,118	2,322,908,514	901,050,131	434,939,614	XXX	XXX	XXX	7,190,903,761	7.2	442,712,460	6,748,191,301
12.5 SVO Identified Funds	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	7,105,443,391	27,078,404,914	34,833,433,289	21,191,518,779	9,932,354,869		XXX	XXX	100,141,155,242	100.0	64,111,114,529	36,030,040,713
12.8 Line 12.7 as a % of Col. 9	7.1	27.0	34.8	21.2	9.9		XXX	XXX	100.0	XXX	64.0	36.0
13. Total Publicly Traded Bonds												
13.1 Issuer Obligations	4,633,396,092	14,892,840,704	13,010,571,646	9,580,135,864	8,341,912,784	XXX	50,458,857,090	46.4	47,035,357,351	47.0	50,458,857,090	XXX
13.2 Residential Mortgage-Backed Securities	458,589,379	1,644,747,470	2,040,674,539	3,907,823,167	529,148,752	XXX	8,580,983,307	7.9	8,661,141,289	8.6	8,580,983,307	XXX
13.3 Commercial Mortgage-Backed Securities	152,144,121	783,171,278	5,678,521,787	3,271,727,271	247,214,857	XXX	10,132,779,314	9.3	7,971,903,429	8.0	10,132,779,314	XXX
13.4 Other Loan-Backed and Structured Securities	53,685,985	134,743,253	86,166,817	69,446,700	60,088,715	XXX	404,131,470	0.4	442,712,460	0.4	404,131,470	XXX
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		XXX
13.6 Bank Loans						XXX			XXX	XXX		XXX
13.7 Totals	5,297,815,577	17,455,502,705	20,815,934,789	16,829,133,002	9,178,365,108		69,576,751,181	63.9	64,111,114,529	64.0	69,576,751,181	XXX
13.8 Line 13.7 as a % of Col. 7	7.6	25.1	29.9	24.2	13.2		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	16.0	19.1	15.5	8.4		63.9	XXX	XXX	XXX	63.9	XXX
14. Total Privately Placed Bonds												
14.1 Issuer Obligations	1,482,989,252	7,079,204,429	12,936,230,943	4,665,765,252	2,366,072,687	XXX	28,530,262,563	26.2	27,065,258,464	27.0	XXX	28,530,262,563
14.2 Residential Mortgage-Backed Securities	57,801,801	186,984,015	161,256,278	255,263,227	92,600,625	XXX	753,905,946	0.7	467,187,731	0.5	XXX	753,905,946
14.3 Commercial Mortgage-Backed Securities	178,016,261	570,894,565	829,194,843	5,260	43,157,871	XXX	1,621,268,800	1.5	1,749,403,217	1.7	XXX	1,621,268,800
14.4 Other Loan-Backed and Structured Securities	689,852,765	2,850,126,348	2,871,292,848	598,528,357	382,269,421	XXX	7,392,069,739	6.8	6,748,191,301	6.7	XXX	7,392,069,739
14.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		XXX
14.6 Bank Loans	7,274,502	341,255,664	576,979,137			XXX	925,509,303	0.9	XXX	XXX	XXX	925,509,303
14.7 Totals	2,415,934,581	11,028,465,021	17,374,954,049	5,519,562,096	2,884,100,604		39,223,016,351	36.1	36,030,040,713	36.0	XXX	39,223,016,351
14.8 Line 14.7 as a % of Col. 7	6.2	28.1	44.3	14.1	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	2.2	10.1	16.0	5.1	2.7		36.1	XXX	XXX	XXX	XXX	36.1

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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	14,105,755	14,105,755			
2. Cost of short-term investments acquired	160,813,339	160,813,339			
3. Accrual of discount	171,714	171,714			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals	589,528	589,528			
6. Deduct consideration received on disposals	157,716,192	157,716,192			
7. Deduct amortization of premium	2,334,729	2,334,729			
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized	8,343	8,343			
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	15,621,072	15,621,072			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	15,621,072	15,621,072			

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
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)	263,903,378
2. Cost paid/(consideration received) on additions:	
2.1 Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	
2.2 Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	34,460,600
3. Unrealized valuation increase/(decrease):	
3.1 Section 1, Column 17	89,557,286
3.2 Section 2, Column 19	(16,679,610)
4. Total gain (loss) on termination recognized, Section 2, Column 22	23,309,649
5. Considerations received/(paid) on terminations, Section 2, Column 15	52,032,665
6. Amortization:	
6.1 Section 1, Column 19	(27,112,892)
6.2 Section 2, Column 21	(12,635,631)
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	3,579,947
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6+7+8)	306,350,062
10. Deduct nonadmitted assets	
11. Statement value at end of current period (Line 9 minus Line 10)	306,350,062

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1. Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	(8,891)
2. Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	(37,844)
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	(97,438)
3.14 Section 1, Column 18, prior year	4,218
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	(97,438)
3.24 Section 1, Column 19, prior year	4,218
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)	325,393
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)	325,397
4.3 Subtotal (Line 4.1 minus Line 4.2)	(4)
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)	(46,731)
7. Deduct total nonadmitted amounts	
8. Statement value at end of current period (Line 6 minus Line 7)	(46,731)

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY

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.....	306,350,062
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance	(46,735)
3. Total (Line 1 plus Line 2)	306,303,327
4. Part D, Section 1, Column 5	648,426,441
5. Part D, Section 1, Column 6	(342,123,114)
6. Total (Line 3 minus Line 4 minus Line 5) .....	.....
	Fair Value Check
7. Part A, Section 1, Column 16	313,306,372
8. Part B, Section 1, Column 13	(46,735)
9. Total (Line 7 plus Line 8)	313,259,637
10. Part D, Section 1, Column 8	655,382,750
11. Part D, Section 1, Column 9	(342,123,113)
12. Total (Line 9 minus Line 10 minus Line 11) .....	.....
	Potential Exposure Check
13. Part A, Section 1, Column 21	138,226,726
14. Part B, Section 1, Column 20	87,110
15. Part D, Section 1, Column 11	138,313,836
16. Total (Line 13 plus Line 14 minus Line 15) .....	.....

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE NEW YORK LIFE INSURANCE COMPANY
SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	2,451,181,952	1,950,994,548	441,785,944	58,401,460
2. Cost of cash equivalents acquired	124,920,953,375	113,770,834,965	10,179,097,184	971,021,226
3. Accrual of discount	24,042,749	24,042,749		
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals	1,653	1,653		
6. Deduct consideration received on disposals	124,402,357,747	113,038,516,482	10,416,599,447	947,241,818
7. Deduct amortization of premium	1,200	1,200		
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)	2,993,820,782	2,707,356,233	204,283,681	82,180,868
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	2,993,820,782	2,707,356,233	204,283,681	82,180,868

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