



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2019
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
(Current Period) (Prior Period)

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

INCORPORATED/ORGANIZED MAY 21, 1841	COMMENCED BUSINESS APRIL 12, 1845*
Statutory Home Office	51 Madison Avenue, New York, NY, U.S. 10010.....
Main Administrative Office	51 Madison Avenue, New York, NY, U.S. 10010.....
	212-576-7000
Mail Address.....	51 Madison Avenue, New York, NY, U.S. 10010.....
Primary Location of Books and Records.....	51 Madison Avenue, New York, NY, U.S. 10010.....
	212-576-7000
Internet Website address	www.newyorklife.com.....
Statutory Statement Contact Person and Phone Number ..	Robert Michael Gardner....., 201-942-8333
Statutory Statement Contact E-Mail Address.....	statement_contact@newyorklife.com
Statutory Statement Contact Fax Number	201-942-2158

EXECUTIVE OFFICERS

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

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

CRAIG LAWRENCE DESANTO #
Executive Vice President
and Co-Chief Operating Officer

ERIC ANSEL FELDSTEIN #
Executive Vice President
and Chief Financial Officer

MATTHEW MARTIN GROVE #
Executive Vice President
and Co-Chief Operating Officer

MARK JEROME MADGETT #
Executive Vice President
and Head of Agency

ANTHONY RAMSEY MALLOY
Executive Vice President
and Chief Investment Officer

PATRICIA BARBARI
Senior Vice President
and General Auditor

ELIZABETH KATHERINE BRILL #
Senior Vice President
and Chief Actuary

DAVID JOHN CASTELLANI #
Senior Vice President

ROBERT MICHAEL GARDNER
Senior Vice President
and Controller

THOMAS ALEXANDER HENDRY
Senior Vice President
and Treasurer

YIE-HSIN HUNG
Senior Vice President

AMY MILLER
Senior Vice President,
Deputy General Counsel and Secretary

CARLA THERESA RUTIGLIANO #
Senior Vice President
and Head of Human Resources and Corporate Affairs

JOEL MARTIN STEINBERG
Senior Vice President
and Chief Risk Officer

DIRECTORS

BETTY CARRAWAY ALEWINE
MICHELE GROSS BUCK
ROBERT BARBER CARTER

RALPH DE LA VEGA
MARK LAWRENCE FEIDLER
ROBERT FRANCIS FRIEL #

CHRISTINA ALBEHDINA GOLD
DONNA HAAG KINNAIRD
THEODORE ALEXANDER MATHAS


THOMAS CLAYTON SCHIEVELBEIN
EDWARD DANIEL SHIRLEY
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.


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


ERIC ANSEL FELDSTEIN #
Executive Vice President
and Chief Financial Officer


ELIZABETH KATHERINE BRILL #
Senior Vice President
and Chief Actuary


ROBERT MICHAEL GARDNER
Senior Vice President
and Controller

STEPHEN COSTANZA
NOTARY PUBLIC-STATE OF NEW YORK
No. 01CO6327901
Qualified in Westchester County
My Commission Expires 07-20-2023

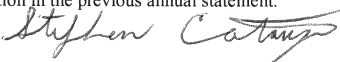
Subscribed and sworn to before me this

21 day of February 2020

- 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.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	112,477,284,916		112,477,284,916	106,076,790,232
2. Stocks (Schedule D):				
2.1 Preferred stocks	77,063,996		77,063,996	65,090,535
2.2 Common stocks	10,580,397,326		10,580,397,326	10,252,633,292
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	17,531,148,533		17,531,148,533	16,456,480,729
3.2 Other than first liens	790,989,487		790,989,487	1,097,123,538
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)	296,116,388		296,116,388	265,375,273
4.2 Properties held for the production of income (less				
\$(597,554,439) encumbrances)	1,688,681,127		1,688,681,127	1,220,481,846
4.3 Properties held for sale (less \$				
encumbrances)				163,200
5. Cash (\$(141,206,501) , Schedule E - Part 1), cash equivalents				
(\$2,393,512,676 , Schedule E - Part 2) and short-term				
investments (\$39,694,463 , Schedule DA)	2,292,000,638		2,292,000,638	2,835,014,826
6. Contract loans (including \$ premium notes)	11,503,623,100	1,818,044	11,501,805,056	11,208,496,515
7. Derivatives (Schedule DB)	788,450,216		788,450,216	648,426,440
8. Other invested assets (Schedule BA)	10,305,559,472	433,469,912	9,872,089,560	9,580,689,996
9. Receivables for securities	6,580,100		6,580,100	3,191,281
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets	72,949,010		72,949,010	86,646,519
12. Subtotals, cash and invested assets (Lines 1 to 11)	168,410,844,309	435,287,956	167,975,556,353	159,796,604,222
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	1,669,966,256		1,669,966,256	1,493,738,685
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	244,073,607	6,222,386	237,851,221	222,116,128
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	1,746,542,215		1,746,542,215	1,715,454,825
15.3 Accrued retrospective premiums (\$) and				
contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	22,947,717		22,947,717	50,681,889
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	23,290,616		23,290,616	20,937,397
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	17,837,569		17,837,569	
18.2 Net deferred tax asset	1,667,704,854	111,065,430	1,556,639,424	1,490,774,176
19. Guaranty funds receivable or on deposit	5,063,201		5,063,201	5,640,695
20. Electronic data processing equipment and software	482,567,890	454,946,893	27,620,997	34,947,805
21. Furniture and equipment, including health care delivery assets				
(\$)	206,781,300	206,781,300		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	109,672,813		109,672,813	70,680,131
24. Health care (\$) and other amounts receivable	37,266,781	37,266,781		
25. Aggregate write-ins for other than invested assets	5,014,901,179	174,662,265	4,840,238,914	4,681,214,857
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	179,659,460,307	1,426,233,011	178,233,227,296	169,582,790,810
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts	10,997,880,637		10,997,880,637	10,453,433,567
28. Total (Lines 26 and 27)	190,657,340,944	1,426,233,011	189,231,107,933	180,036,224,377
DETAILS OF WRITE-INS				
1101. Derivatives-collateral assets	72,940,042		72,940,042	86,646,519
1102. Derivative receivable	8,968		8,968	
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	72,949,010		72,949,010	86,646,519
2501. Amounts receivable on corporate owned life insurance	4,538,572,011		4,538,572,011	4,390,318,240
2502. Interest in annuity contracts	146,943,383		146,943,383	145,260,205
2503. Unearned reinsurance premium recoverable	81,362,276		81,362,276	76,750,068
2598. Summary of remaining write-ins for Line 25 from overflow page	248,023,509	174,662,265	73,361,244	68,886,344
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	5,014,901,179	174,662,265	4,840,238,914	4,681,214,857

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$110,108,589,688 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$457,371,038 Modco Reserve)	110,108,589,688	105,378,661,292
2. Aggregate reserve for accident and health contracts (including \$470,452,941 Modco Reserve)	4,413,109,710	4,137,322,339
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	23,451,219,080	21,908,898,645
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	596,438,377	718,673,049
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	28,420,380	28,494,049
5. Policyholders' dividends/refunds to members \$21,096,987 and coupons \$ due and unpaid (Exhibit 4, Line 10)	21,096,987	21,786,543
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$139,199 Modco)	1,958,656,544	1,889,118,718
6.2 Policyholders' dividends and refunds to members 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 \$60,724 discount; including \$2,046,976 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	103,388,392	97,743,779
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$34,623,000 assumed and \$5,212,226 ceded	39,835,226	41,666,292
9.4 Interest maintenance reserve (IMR, Line 6)	521,534,102	534,590,044
10. Commissions to agents due or accrued-life and annuity contracts \$16,315,930 accident and health \$2,608,610 and deposit-type contract funds \$	18,924,540	19,015,840
11. Commissions and expense allowances payable on reinsurance assumed	3,883,000	3,784,000
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	2,083,669,684	2,065,155,417
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	(5,477,998)	2,162,776
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	39,838,664	29,209,446
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		40,671,969
15.2 Net deferred tax liability		
16. Unearned investment income	488,992	580,299
17. Amounts withheld or retained by reporting entity as agent or trustee	1,194,557,430	1,116,692,470
18. Amounts held for agents' account, including \$32,285,959 agents' credit balances	32,285,959	32,199,660
19. Remittances and items not allocated	335,161,203	254,116,621
20. Net adjustment in assets and liabilities due to foreign exchange rates	30,097,749	34,030,962
21. Liability for benefits for employees and agents if not included above	341,267,997	338,139,997
22. Borrowed money \$401,976,231 and interest thereon \$	401,976,231	500,534,271
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	3,371,258,840	2,593,993,510
24.02 Reinsurance in unauthorized and certified (\$) companies	4,575,881	3,710,856
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	3,040,608,190	
24.04 Payable to parent, subsidiaries and affiliates	41,158,012	32,568,668
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance	838,482,845	4,047,937,587
24.08 Derivatives	364,807,506	342,123,114
24.09 Payable for securities	74,604,305	104,299,843
24.10 Payable for securities lending	629,540,055	652,922,650
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	2,116,958,107	1,605,515,738
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	156,200,955,678	148,576,320,444
27. From Separate Accounts Statement	10,997,880,637	10,453,433,567
28. Total liabilities (Lines 26 and 27)	167,198,836,315	159,029,754,011
29. Common capital stock		
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes	2,986,904,107	1,993,633,128
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)	19,045,367,511	19,012,837,238
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 \$ in Separate Accounts Statement)	22,032,271,618	21,006,470,366
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	22,032,271,618	21,006,470,366
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	189,231,107,933	180,036,224,377
DETAILS OF WRITE-INS		
2501. Unfunded pension obligations for employees and agents	642,422,621	367,376,067
2502. Derivatives-collateral liability	429,265,700	321,060,668
2503. Special reserves on certain group policies	424,706,775	447,425,937
2598. Summary of remaining write-ins for Line 25 from overflow page	620,563,011	469,653,066
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,116,958,107	1,605,515,738
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 2019 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)	15,962,493,198	17,084,340,532
2. Considerations for supplementary contracts with life contingencies	735,011	817,722
3. Net investment income (Exhibit of Net Investment Income, Line 17)	7,077,464,107	7,234,101,063
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	86,471,103	103,636,530
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)	34,289,363	36,025,357
7. Reserve adjustments on reinsurance ceded	(81,709,271)	(91,433,574)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	32,844,813	35,374,913
8.2 Charges and fees for deposit-type contracts	16,093,467	37,780,323
8.3 Aggregate write-ins for miscellaneous income	125,869,801	(3,810,779,938)
9. Total (Lines 1 to 8.3)	23,254,551,592	20,629,862,928
10. Death benefits	4,038,783,346	3,939,870,210
11. Matured endowments (excluding guaranteed annual pure endowments)	26,353,060	17,948,714
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	1,285,341,395	1,279,577,153
13. Disability benefits and benefits under accident and health contracts	272,061,524	256,554,689
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	5,921,469,893	7,885,886,698
16. Group conversions	18,290,438	18,744,041
17. Interest and adjustments on contract or deposit-type contract funds	577,432,110	476,034,332
18. Payments on supplementary contracts with life contingencies	6,580,250	6,401,690
19. Increase in aggregate reserves for life and accident and health contracts	4,979,979,806	2,079,033,291
20. Totals (Lines 10 to 19)	17,126,291,822	15,960,050,818
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	530,588,528	507,865,282
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	46,422,682	39,829,966
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	2,469,311,019	2,496,849,460
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	269,001,506	246,836,997
25. Increase in loading on deferred and uncollected premiums	(20,716,959)	(4,320,654)
26. Net transfers to or (from) Separate Accounts net of reinsurance	104,497,371	(1,706,085,016)
27. Aggregate write-ins for deductions	221,923,614	271,272,123
28. Totals (Lines 20 to 27)	20,747,319,583	17,812,298,976
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	2,507,232,009	2,817,563,952
30. Dividends to policyholders and refunds to members	2,043,186,658	1,974,316,854
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	464,045,351	843,247,098
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(31,463,420)	(441,825,325)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	495,508,771	1,285,072,423
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(888,734) (excluding taxes of \$21,675,106 transferred to the IMR)	(117,897,771)	(74,713,710)
35. Net income (Line 33 plus Line 34)	377,611,000	1,210,358,713
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	21,006,470,366	20,356,950,396
37. Net income (Line 35)	377,611,000	1,210,358,713
38. Change in net unrealized capital gains (losses) less capital gains tax of \$63,776,793	1,295,633,399	(500,467,242)
39. Change in net unrealized foreign exchange capital gain (loss)	(138,218,898)	(49,884,679)
40. Change in net deferred income tax	240,707,471	(92,922,231)
41. Change in nonadmitted assets	92,610,118	(208,995,148)
42. Change in liability for reinsurance in unauthorized and certified companies	(865,025)	(2,566,793)
43. Change in reserve on account of change in valuation basis, (increase) or decrease	(25,735,962)	(235,624,931)
44. Change in asset valuation reserve	(777,265,330)	57,616,016
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes	993,270,979	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	(1,031,946,500)	471,603,932
54. Net change in capital and surplus for the year (Lines 37 through 53)	1,025,801,252	649,519,970
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	22,032,271,618	21,006,470,366
DETAILS OF WRITE-INS		
08.301. Sundries	125,869,801	75,122,530
08.302. Adjustment in funds withheld		(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)	125,869,801	(3,810,779,938)
2701. Adjustment in funds withheld	155,151,510	149,179,520
2702. Interest on benefit plans for employees and agents	94,043,552	10,259,103
2703. Other deductions for reinsurance	3,317,248	6,813,980
2798. Summary of remaining write-ins for Line 27 from overflow page	(30,588,696)	105,019,520
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	221,923,614	271,272,123
5301. Change in special reserves on certain group annuity contracts	(169,321)	612,176
5302. Ceding commission	(2,702,895)	(2,702,895)
5303. Change in liability for postretirement benefits	(142,844,543)	41,243,651
5398. Summary of remaining write-ins for Line 53 from overflow page	(886,229,741)	432,451,000
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	(1,031,946,500)	471,603,932

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	15,937,512,827	17,086,835,311
2. Net investment income	6,445,360,370	6,300,993,097
3. Miscellaneous income	276,761,711	248,841,013
4. Total (Lines 1 through 3)	22,659,634,908	23,636,669,421
5. Benefit and loss related payments	11,838,791,905	13,672,729,169
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	112,011,554	(1,702,385,477)
7. Commissions, expenses paid and aggregate write-ins for deductions	3,057,868,428	2,747,644,933
8. Dividends paid to policyholders	1,973,123,386	1,963,744,030
9. Federal and foreign income taxes paid (recovered) net of \$(13,815,340) tax on capital gains (losses)	49,668,747	(862,800,466)
10. Total (Lines 5 through 9)	17,031,464,020	15,818,932,189
11. Net cash from operations (Line 4 minus Line 10)	5,628,170,888	7,817,737,232
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	13,450,319,598	14,093,937,742
12.2 Stocks	1,286,869,931	1,150,532,049
12.3 Mortgage loans	2,541,865,805	1,986,556,844
12.4 Real estate	10,018,714	181,716,102
12.5 Other invested assets	1,133,424,815	1,549,290,000
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	2,434,991	297,142
12.7 Miscellaneous proceeds	74,471,853	10,374,118
12.8 Total investment proceeds (Lines 12.1 to 12.7)	18,499,405,707	18,972,703,997
13. Cost of investments acquired (long-term only):		
13.1 Bonds	19,325,565,220	21,839,619,964
13.2 Stocks	773,101,613	1,253,547,697
13.3 Mortgage loans	3,344,461,817	3,880,701,427
13.4 Real estate	484,865,310	24,892,865
13.5 Other invested assets	1,731,531,878	1,959,974,677
13.6 Miscellaneous applications	27,713,607	209,643,186
13.7 Total investments acquired (Lines 13.1 to 13.6)	25,687,239,445	29,168,379,816
14. Net increase (decrease) in contract loans and premium notes	293,706,540	332,014,846
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(7,481,540,278)	(10,527,690,665)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	992,780,000	
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds	(98,558,040)	4,057,423
16.4 Net deposits on deposit-type contracts and other insurance liabilities	925,400,096	3,729,110,300
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(509,266,854)	(608,635,525)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	1,310,355,202	3,124,532,198
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)	(543,014,188)	414,578,765
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,835,014,826	2,420,436,061
19.2 End of year (Line 18 plus Line 19.1)	2,292,000,638	2,835,014,826

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

20.0001. Transfer/exchange of bond investment to bond investment	987,052,869	733,440,659
20.0002. Depreciation/amortization on fixed assets	220,754,594	202,640,520
20.0003. Capitalized interest on bonds/payment in kind/distribution of shares	110,004,583	115,179,362
20.0004. Transfer of other invested assets to real estate	82,016,014	158,124,184
20.0005. Merger/spinoff/exchange/conversion/transfer of equity investment to equity investment	21,162,730	26,778,594
20.0006. Other invested assets stock distribution	16,953,012	3,571,164
20.0007. Capital contribution to affiliated other invested asset	8,499,196	37,608,758
20.0008. Exchange/conversion of bond investment to equity investment	7,940,699	16,619,167
20.0009. Capitalized deferred interest on mortgage loans	7,695,723	1,494,914
20.0010. Return of capital from affiliated other invested asset	6,662,939	
20.0011. Low income housing tax credit future commitments	1,981,931	9,412,579
20.0012. Dividend reinvestment of equities/payment in kind	765,992	602,300
20.0013. Transfer between other invested assets		142,224,663

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

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

20.0014. Transfer of equity to charitable organizations .....	.....	100,001,341
20.0015. Transfer of bonds to other invested assets .....	.....	86,590,903
20.0016. Transfer of bond to short term investment .....	.....	3,466,929
20.0017. Transfer of equity investment to other invested asset .....	.....	321,758

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	15,962,493,198	8,059,211,401	2,432,559,496	384,082,357	4,559,307,856	527,332,088			
2. Considerations for supplementary contracts with life contingencies	735,011	XXX	XXX	735,011		XXX	XXX		XXX
3. Net investment income	7,077,464,107	4,449,282,010	182,487,704	473,373,977	1,724,951,568	247,368,848			
4. Amortization of Interest Maintenance Reserve (IMR)	86,471,103	58,175,282	729,732	13,772,084	8,235,826	5,558,179			
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	34,289,363	32,641,760	250,130			1,397,473	XXX		
7. Reserve adjustments on reinsurance ceded	(81,709,271)	(10,656,764)				(71,052,507)	XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	32,844,813				32,844,813		XXX		
8.2 Charges and fees for deposit-type contracts	16,093,467				16,093,467	XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	125,869,801	182,640,807	(148,693)	493,283	(54,276,780)	(3,140,227)		301,411	
9. Totals (Lines 1 to 8.3)	23,254,551,592	12,771,294,496	2,615,878,369	872,456,712	6,287,156,750	707,463,854		301,411	
10. Death benefits	4,038,783,346	2,428,472,018	1,610,311,328			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)	26,353,060	26,160,133	192,927			XXX	XXX		
12. Annuity benefits	1,285,341,395	XXX	XXX	573,063,555	712,277,840	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	272,061,524	40,027,078	6,778,396			225,256,050	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	5,921,469,893	2,268,875,128	44,409,564	1,605,407	3,606,579,794	XXX	XXX		
16. Group conversions	18,290,438	19,230,578	(940,140)				XXX		
17. Interest and adjustments on contract or deposit-type contract funds	577,432,110	85,079,025	3,958,459	2,560,226	485,780,560	53,840	XXX		
18. Payments on supplementary contracts with life contingencies	6,580,250	5,380,103		1,200,147		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	4,979,979,806	3,459,505,692	217,725,077	169,907,448	857,054,217	275,787,372	XXX		
20. Totals (Lines 10 to 19)	17,126,291,822	8,332,729,755	1,882,435,611	748,336,783	5,661,692,411	501,097,262	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	530,588,528	428,887,012	25,753,611	12,465,610	23,931,850	39,550,445			XXX
22. Commissions and expense allowances on reinsurance assumed	46,422,682	46,416,454				6,228	XXX		
23. General insurance expenses and fraternal expenses	2,469,311,019	1,719,397,948	416,720,282	25,968,472	178,632,666	128,591,651			
24. Insurance taxes, licenses and fees, excluding federal income taxes	269,001,506	201,037,614	45,317,214	2,614,344	5,525,374	14,506,960			
25. Increase in loading on deferred and uncollected premiums	(20,716,959)	(11,418,457)	(9,298,502)				XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance	104,497,371				104,497,371		XXX		
27. Aggregate write-ins for deductions	221,923,614	228,610,798	(7,971,502)	68,158	8,793,345	(7,577,185)			
28. Totals (Lines 20 to 27)	20,747,319,583	10,945,661,124	2,352,956,714	789,453,367	5,983,073,017	676,175,361			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	2,507,232,009	1,825,633,372	262,921,655	83,003,345	304,083,733	31,288,493		301,411	
30. Dividends to policyholders and refunds to members	2,043,186,658	1,919,744,623	77,592,312	9,870,504	5,082	35,974,137	XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	464,045,351	(94,111,251)	185,329,343	73,132,841	304,078,651	(4,685,644)		301,411	
32. Federal income taxes incurred (excluding tax on capital gains)	(31,463,420)	(120,764,733)	25,786,302	3,309,380	57,475,917	2,666,418		63,296	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	495,508,771	26,653,482	159,543,041	69,823,461	246,602,734	(7,352,062)		238,115	
34. Policies/certificates in force end of year	5,034,454	4,220,605	1,170	42,389	1,831	768,459	XXX		
DETAILS OF WRITE-INS									
08.301. Sundries	125,869,801	182,640,807	(148,693)	493,283	(54,276,780)	(3,140,227)		301,411	
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	125,869,801	182,640,807	(148,693)	493,283	(54,276,780)	(3,140,227)		301,411	
2701. Adjustment in funds withheld	155,151,510	155,151,510							
2702. Interest on benefit plans for employees and agents	94,043,552	83,101,437	1,187,790	64,256	8,753,489	936,580			
2703. Other deductions for reinsurance	3,317,248	3,317,248							
2798. Summary of remaining write-ins for Line 27 from overflow page	(30,588,696)	(12,959,397)	(9,159,292)	3,902	39,856	(8,513,765)			
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	221,923,614	228,610,798	(7,971,502)	68,158	8,793,345	(7,577,185)			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	8,059,211,401		7,368,434,301	690,777,100								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	4,449,282,010		4,288,205,084	133,536,573		11,153,292					16,387,061	
4. Amortization of Interest Maintenance Reserve (IMR)	58,175,282		55,958,011	1,988,479		(29,364)					258,156	
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	32,641,760		18,740,098	13,901,662								
7. Reserve adjustments on reinsurance ceded	(10,656,764)		(10,656,764)									
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	182,640,807		174,187,096	4,827,908		3,240,941					384,862	
9. Totals (Lines 1 to 8.3)	12,771,294,496		11,894,867,826	845,031,722		14,364,869					17,030,079	
10. Death benefits	2,428,472,018		2,176,100,681	252,371,337								
11. Matured endowments (excluding guaranteed annual pure endowments)	26,160,133		26,160,133									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	40,027,078		30,030,599	9,996,479								
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	2,268,875,128		2,268,875,219	(91)								
16. Group conversions	19,230,578		(9,470,715)	28,701,293								
17. Interest and adjustments on contract or deposit-type contract funds	85,079,025		81,027,625	287,208							3,764,192	
18. Payments on supplementary contracts with life contingencies	5,380,103		86,158								5,293,945	
19. Increase in aggregate reserves for life and accident and health contracts	3,459,505,692		3,204,271,407	255,234,285								
20. Totals (Lines 10 to 19)	8,332,729,755		7,777,081,107	546,590,511							9,058,137	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	428,887,012		369,813,356	59,069,166		4,490						XXX
22. Commissions and expense allowances on reinsurance assumed	46,416,454		46,416,454									
23. General insurance expenses	1,719,397,948		1,466,078,678	230,138,321		5,759,198					17,421,751	
24. Insurance taxes, licenses and fees, excluding federal income taxes	201,037,614		173,293,862	26,613,930		337,052					792,770	
25. Increase in loading on deferred and uncollected premiums	(11,418,457)		15,623,574	(27,042,031)								
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	228,610,797		228,236,189	(1,990,439)		2,104,480					260,567	
28. Totals (Lines 20 to 27)	10,945,661,123		10,076,543,220	833,379,458		8,205,220					27,533,225	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,825,633,373		1,818,324,606	11,652,264		6,159,649					(10,503,146)	
30. Dividends to policyholders and refunds to members	1,919,744,623		1,918,058,118	1,686,505								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(94,111,250)		(99,733,512)	9,965,759		6,159,649					(10,503,146)	
32. Federal income taxes incurred (excluding tax on capital gains)	(120,764,733)		(127,224,596)	7,440,741		1,315,608					(2,296,486)	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	26,653,483		27,491,084	2,525,018		4,844,041					(8,206,660)	
34. Policies/certificates in force end of year	4,220,605		3,040,331	1,180,274								
DETAILS OF WRITE-INS												
08.301. Sundries	182,640,807		174,187,096	4,827,908		3,240,941					384,862	
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	182,640,807		174,187,096	4,827,908		3,240,941					384,862	
2701. Adjustment in funds withheld	155,151,510		155,151,510									
2702. Interest on benefit plans for employees and agents	83,101,436		77,726,016	3,022,418		2,103,378					249,624	
2703. Other deductions for reinsurance	3,317,248		3,317,248									
2798. Summary of remaining write-ins for Line 27 from overflow page	(12,959,397)		(7,958,585)	(5,012,857)		1,102					10,943	
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	228,610,797		228,236,189	(1,990,439)		2,104,480					260,567	

(a) Include premium amounts for preneed plans included in Line 1

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	2,432,559,496	869,094,379	1,110,698,747	326,587				452,439,783	
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	182,487,704	112,732,593	67,242,177	324,126				2,188,808	
4. Amortization of Interest Maintenance Reserve (IMR)	729,732	299,494	392,294	2,343				35,601	
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded	250,130		250,130						
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income	(148,695)	(210,573)	55,890	3,054				2,934	
9. Totals (Lines 1 to 8.3)	2,615,878,367	981,915,893	1,178,639,238	656,110				454,667,126	
10. Death benefits	1,610,311,328	443,717,908	720,176,446	1,350,173				445,066,801	
11. Matured endowments (excluding guaranteed annual pure endowments)	192,927	192,927							
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	6,778,396	2,320,437	4,457,959						
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts	44,409,564	43,813,062	306,581	289,921					
16. Group conversions	(940,140)							(940,140)	
17. Interest and adjustments on contract or deposit-type contract funds	3,958,459	1,127,803	2,588,862	14,902				226,892	
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	217,725,077	166,961,068	51,095,443	(331,434)					
20. Totals (Lines 10 to 19)	1,882,435,611	658,133,205	778,625,291	1,323,562				444,353,553	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	25,753,611	200,174	25,552,696	741					XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	416,720,282	192,940,018	216,884,489	109,428				6,786,347	
24. Insurance taxes, licenses and fees, excluding federal income taxes	45,317,214	19,791,990	25,524,601	318				305	
25. Increase in loading on deferred and uncollected premiums	(9,298,502)	(55,713,318)	46,414,816						
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions	(7,971,503)	(414,645)	(7,560,746)	1,983				1,905	
28. Totals (Lines 20 to 27)	2,352,956,713	814,937,424	1,085,441,147	1,436,032				451,142,110	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	262,921,654	166,978,469	93,198,091	(779,922)				3,525,016	
30. Dividends to policyholders and refunds to members	77,592,312	56,050	77,532,631	3,631					
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	185,329,342	166,922,419	15,665,460	(783,553)				3,525,016	
32. Federal income taxes incurred (excluding tax on capital gains)	25,786,302	43,223,072	(18,585,421)	(165,333)				1,313,984	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	159,543,040	123,699,347	34,250,881	(618,220)				2,211,032	
34. Policies/certificates in force end of year	1,170	43	1,126	1					
DETAILS OF WRITE-INS									
08.301. Sundries	(148,695)	(210,573)	55,890	3,054				2,934	
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	(148,695)	(210,573)	55,890	3,054				2,934	
2701. Interest on benefit plans for employees and agents	1,187,789	724,445	459,458	1,982				1,904	
2702. Fines, penalties and fees from regulatory authorities	18,482	8,450	10,032						
2703. Other expenses	525	320	203	1				1	
2798. Summary of remaining write-ins for Line 27 from overflow page	(9,178,299)	(1,147,860)	(8,030,439)						
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(7,971,503)	(414,645)	(7,560,746)	1,983				1,905	

(a) Includes the following amounts for FEGLI/SGLI: Line 1 452,439,783 , Line 10 445,066,801 , Line 16 (940,140) , Line 23 6,780,735 , Line 24

(b) Include premium amounts for preneed plans included in Line 1

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	384,082,357					384,082,357	
2. Considerations for supplementary contracts with life contingencies	735,011	XXX	XXX	XXX	XXX	735,011	XXX
3. Net investment income	473,373,977					471,494,946	1,879,031
4. Amortization of Interest Maintenance Reserve (IMR)	13,772,084					13,712,055	60,029
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income	493,283					492,983	300
9. Totals (Lines 1 to 8.3)	872,456,712					870,517,352	1,939,360
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	573,063,555					573,063,555	
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts	1,605,407					1,605,407	
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	2,560,226					425,098	2,135,128
18. Payments on supplementary contracts with life contingencies	1,200,147					1,200,147	
19. Increase in aggregate reserves for life and accident and health contracts	169,907,448					169,907,448	
20. Totals (Lines 10 to 19)	748,336,783					746,201,655	2,135,128
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	12,465,610					12,465,610	
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	25,968,472					25,845,752	122,720
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,614,344					2,609,760	4,584
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions	68,158					68,128	30
28. Totals (Lines 20 to 27)	789,453,367					787,190,905	2,262,462
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	83,003,345					83,326,447	(323,102)
30. Dividends to policyholders and refunds to members	9,870,504					9,870,504	
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	73,132,841					73,455,943	(323,102)
32. Federal income taxes incurred (excluding tax on capital gains)	3,309,380					3,367,348	(57,968)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	69,823,461					70,088,595	(265,134)
34. Policies/certificates in force end of year	42,389					42,389	
DETAILS OF WRITE-INS							
08.301. Sundries	493,283					492,983	300
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	493,283					492,983	300
2701. Interest on benefit plans for employees and agents	64,256					64,256	
2702. Fines, penalties and fees from regulatory authorities	3,902					3,872	30
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	68,158					68,128	30

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for group annuity contracts	4,559,307,856					1,092,619,459	3,466,688,397
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	1,724,951,568					289,047,002	1,435,904,566
4. Amortization of Interest Maintenance Reserve (IMR)	8,235,826					6,567,483	1,668,343
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	32,844,813				5,766,940		27,077,873
8.2 Charges and fees for deposit-type contracts	16,093,467				11,538,071		4,555,396
8.3 Aggregate write-ins for miscellaneous income	(54,276,779)				4,297	1,776,057	(56,057,133)
9. Totals (Lines 1 to 8.3)	6,287,156,751				17,309,308	1,390,010,001	4,879,837,442
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	712,277,840					379,358,771	332,919,069
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts	3,606,579,794						3,606,579,794
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	485,780,560					8,845	485,771,715
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts	857,054,217					882,039,641	(24,985,424)
20. Totals (Lines 10 to 19)	5,661,692,411					1,261,407,257	4,400,285,154
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	23,931,850				6	23,897,724	34,120
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	178,632,666				16,237,431	14,444,280	147,950,955
24. Insurance taxes, licenses and fees, excluding federal income taxes	5,525,374				1,258	778,629	4,745,487
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance	104,497,371						104,497,371
27. Aggregate write-ins for deductions	8,793,347					565,664	8,227,683
28. Totals (Lines 20 to 27)	5,983,073,019				16,238,695	1,301,093,554	4,665,740,770
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	304,083,732				1,070,613	88,916,447	214,096,672
30. Dividends to policyholders and refunds to members	5,082					(15,000)	20,082
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	304,078,650				1,070,613	88,931,447	214,076,590
32. Federal income taxes incurred (excluding tax on capital gains)	57,475,917				(1,004,330)	(882,801)	59,363,048
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	246,602,733				2,074,943	89,814,248	154,713,542
34. Policies/certificates in force end of year	1,831					784	1,047
DETAILS OF WRITE-INS							
08.301. Sundries	(54,276,779)				4,297	1,776,057	(56,057,133)
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	(54,276,779)				4,297	1,776,057	(56,057,133)
2701. Interest on benefit plans for employees and agents	8,753,490					562,854	8,190,636
2702. Fines, penalties and fees from regulatory authorities	35,988					2,561	33,427
2703. Other expenses	3,869					249	3,620
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	8,793,347					565,664	8,227,683

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

Line 26 Column 7 includes transfers, net of risk charges under certain separate account contracts of \$(4,379,898). Cumulative transfers from inception, net of risk charges, are \$(110,249,779).

Corresponding amounts for certain Synthetic GIC contracts are \$(7,327,688) in 2019, and \$(75,189,897) since inception.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Premiums for accident and health contracts	527,332,088										194,939,574	302,655,792	29,736,722
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	247,368,848										64,185,896	181,939,174	1,243,778
4. Amortization of Interest Maintenance Reserve (IMR)	5,558,179										1,243,643	4,305,273	9,263
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	1,397,473										1,397,473		
7. Reserve adjustments on reinsurance ceded	(71,052,507)										(71,052,507)		
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts													
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	(3,140,228)										388,727	(3,540,791)	11,836
9. Totals (Lines 1 to 8.3)	707,463,853										191,102,806	485,359,448	31,001,599
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	225,256,050										88,457,165	128,667,858	8,131,027
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds	53,840										1,461	7,887	44,492
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	275,787,372										3,394,399	270,649,912	1,743,061
20. Totals (Lines 10 to 19)	501,097,262										91,853,025	399,325,657	9,918,580
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	39,550,445										17,680,918	17,095,331	4,774,196
22. Commissions and expense allowances on reinsurance assumed	6,228										6,228		
23. General insurance expenses	128,591,651										39,151,883	81,521,944	7,917,824
24. Insurance taxes, licenses and fees, excluding federal income taxes	14,506,960										3,846,303	9,891,405	769,252
25. Increase in loading on deferred and uncollected premiums													
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions	(7,577,185)										(10,022,134)	763,415	1,681,534
28. Totals (Lines 20 to 27)	676,175,361										142,516,223	508,597,752	25,061,386
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	31,288,492										48,586,583	(23,238,304)	5,940,213
30. Dividends to policyholders and refunds to members	35,974,137										34,580,674		1,393,463
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(4,685,645)										14,005,909	(23,238,304)	4,546,750
32. Federal income taxes incurred (excluding tax on capital gains)	2,666,418										4,650,362	(2,976,205)	992,261
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(7,352,063)										9,355,547	(20,262,099)	3,554,489
34. Policies/certificates in force end of year	768,459										173,178	147,868	447,413
DETAILS OF WRITE-INS													
08.301. Sundries	(3,140,228)										388,727	(3,540,791)	11,836
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	(3,140,228)										388,727	(3,540,791)	11,836
2701. Interest on benefit plans for employees and agents	936,579										169,464	759,434	7,681
2702. Fines, penalties and fees from regulatory authorities	5,662										1,663	3,645	354
2703. Other expenses	414										75	336	3
2798. Summary of remaining write-ins for Line 27 from overflow page	(8,519,840)										(10,193,336)		1,673,496
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(7,577,185)										(10,022,134)	763,415	1,681,534

The Company's Individual Medical and Medicare Supplement businesses, which are closed blocks of business, are included in (a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. Column 11 - Disability Income.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	74,921,760,226		72,571,982,397	2,349,777,829								
2. Tabular net premiums or considerations	7,373,971,570		6,180,470,038	1,193,501,532								
3. Present value of disability claims incurred	20,979,615		11,872,014	9,107,601								
4. Tabular interest	3,095,950,052		3,004,728,351	91,221,700								
5. Tabular less actual reserve released	84,751		(9,698,082)	9,782,833								
6. Increase in reserve on account of change in valuation basis												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX		
7. Other increases (net)	(114,336,823)		(176,766,996)	62,430,173								
8. Totals (Lines 1 to 7)	85,298,409,391		81,582,587,722	3,715,821,669								
9. Tabular cost	3,390,255,643		2,405,934,185	984,321,458								
10. Reserves released by death	1,252,613,132		1,249,499,576	3,113,556								
11. Reserves released by other terminations (net)	2,237,669,412		2,131,913,011	105,756,401								
12. Annuity, supplementary contract and disability payments involving life contingencies	36,605,285		18,987,145	17,618,140								
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	6,917,143,472		5,806,333,917	1,110,809,555								
15. Reserve December 31 of current year	78,381,265,919		75,776,253,805	2,605,012,114								
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	67,570,544,479		67,570,327,220	217,259								
17. Amount Available for Policy Loans Based upon Line 16 CSV	57,257,642,111		57,257,424,852	217,259								

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)

(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life ^(b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	3,651,846,610	2,475,500,045	1,168,561,069		7,785,497				
2. Tabular net premiums or considerations	1,356,887,671	665,079,292	689,872,479		1,935,900				
3. Present value of disability claims incurred	280,084	398,221	(118,137)						
4. Tabular interest	150,049,657	99,929,925	49,803,870		315,862				
5. Tabular less actual reserve released	2,424,773	1,971,734	453,039						
6. Increase in reserve on account of change in valuation basis	25,735,962	25,735,962							
7. Other increases (net)	1,005,153	162,960	833,697		8,496				
8. Totals (Lines 1 to 7)	5,188,229,910	3,268,778,138	1,909,406,018		10,045,755				
9. Tabular cost	941,078,392	393,355,372	545,772,061		1,950,959				
10. Reserves released by death	163,141,222	145,044,537	18,044,193		52,492				
11. Reserves released by other terminations (net)	181,917,274	59,256,016	122,104,543		556,715				
12. Annuity, supplementary contract and disability payments involving life contingencies	6,785,374	2,925,141	3,828,709		31,525				
13. Net transfers to or (from) Separate Accounts									
14. Total Deductions (Lines 9 to 13)	1,292,922,262	600,581,065	689,749,506		2,591,691				
15. Reserve December 31 of current year	3,895,307,648	2,668,197,072	1,219,656,512		7,454,064				
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	1,950,023,562	1,941,864,478	851,503		7,307,581				
17. Amount Available for Policy Loans Based upon Line 16 CSV	1,663,905,664	1,663,139,312	766,352						

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	8,741,313,165					8,741,313,165	
2. Tabular net premiums or considerations	383,382,118					383,382,118	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	432,452,148					432,452,148	
5. Tabular less actual reserve released	(94,950,380)					(94,950,380)	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	9,462,197,051					9,462,197,051	
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	1,205,185					1,205,185	
12. Annuity, supplementary contract and disability payments involving life contingencies	549,771,248					549,771,248	
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	550,976,433					550,976,433	
15. Reserve December 31 of current year	8,911,220,619					8,911,220,619	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year							
17. Amount Available for Policy Loans Based upon Line 16 CSV							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)

(N/A Fraternal)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	18,063,741,289					4,446,808,495	13,616,932,794
2. Tabular net premiums or considerations	4,546,449,675					1,054,946,374	3,491,503,301
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	693,137,996					224,322,047	468,815,949
5. Tabular less actual reserve released	(18,346,039)					(18,346,039)	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)	48,209,442						48,209,442
8. Totals (Lines 1 to 7)	23,333,192,363					5,707,730,877	17,625,461,486
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)							
12. Annuity, supplementary contract and disability payments involving life contingencies	4,318,380,545					378,882,743	3,939,497,802
13. Net transfers to or (from) Separate Accounts	94,016,315						94,016,315
14. Total Deductions (Lines 9 to 13)	4,412,396,860					378,882,743	4,033,514,117
15. Reserve December 31 of current year	18,920,795,502					5,328,848,133	13,591,947,369
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	9,399,062,262						9,399,062,262
17. Amount Available for Policy Loans Based upon Line 16 CSV							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....209,406,969	.....209,471,112
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....4,273,855,836	.....4,321,537,462
1.3	Bonds of affiliates	(a) .....133,995,303	.....131,346,501
2.1	Preferred stocks (unaffiliated)	(b) .....2,474,828	.....2,372,125
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....38,925,826	.....38,332,410
2.21	Common stocks of affiliates .....	.....10,000,000	.....10,000,000
3.	Mortgage loans	(c) .....846,791,463	.....847,768,085
4.	Real estate	(d) .....251,029,181	.....261,914,166
5	Contract loans .....	.....595,620,777	.....603,894,995
6	Cash, cash equivalents and short-term investments	(e) .....51,071,482	.....51,017,036
7	Derivative instruments	(f) .....65,814,261	.....48,188,501
8.	Other invested assets .....	.....1,108,940,107	.....1,098,720,244
9.	Aggregate write-ins for investment income .....	.....8,253,024	.....8,253,031
10.	Total gross investment income	7,596,179,057	7,632,815,668
11.	Investment expenses		(g) .....269,219,633
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....26,083,352
13.	Interest expense		(h) .....186,422,957
14.	Depreciation on real estate and other invested assets		(i) .....63,363,486
15.	Aggregate write-ins for deductions from investment income .....		.....10,262,133
16.	Total deductions (Lines 11 through 15) .....		.....555,351,561
17.	Net investment income (Line 10 minus Line 16)		7,077,464,107
DETAILS OF WRITE-INS			
0901.	Miscellaneous sources	7,322,432	7,322,439
0902.	Commitment fee	930,592	930,592
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	8,253,024	8,253,031
1501.	Surplus note issuance costs		9,771,154
1502.	Accrual of discount on surplus notes		490,979
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		10,262,133

- (a) Includes \$419,434,526 accrual of discount less \$137,824,848 amortization of premium and less \$31,697,029 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$4,606,100 accrual of discount less \$35,241,089 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$73,816,117 for company's occupancy of its own buildings; and excludes \$15,971,105 interest on encumbrances.
- (e) Includes \$37,758,654 accrual of discount less \$586,893 amortization of premium and less \$9,337 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$22,449,756 amortization of premium.
- (g) Includes \$539,037 investment expenses and \$965 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$153,568,056 interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$63,363,486 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	43,326,864		43,326,864		
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)	98,423,809	(98,233,307)	190,502	743,214	97,314,920
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)	2,303,804	(5,510,248)	(3,206,444)	637,629	(948)
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	103,941,448	(5,462,462)	98,478,986	159,598,332	(1,074,254)
2.21	Common stocks of affiliates				573,245,014	
3.	Mortgage loans				(11,122,906)	
4.	Real estate	5,009,742	(95,200)	4,914,542		
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments	1,769,348	764,747	2,534,095		(99,103)
7.	Derivative instruments	23,676,959	(60,282,188)	(36,605,229)	135,371,763	(3,488,182)
8.	Other invested assets	(4,870,508)	(187,962,764)	(192,833,272)	500,937,146	(50,351,925)
9.	Aggregate write-ins for capital gains (losses)		67,628,240	67,628,240		(180,519,406)
10.	Total capital gains (losses)	273,581,466	(289,153,182)	(15,571,716)	1,359,410,192	(138,218,898)
DETAILS OF WRITE-INS						
0901.	Foreign exchange adjustment – guaranteed interest contract		67,628,240	67,628,240		(184,452,619)
0902.	Foreign exchange adjustment – canada					3,933,213
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		67,628,240	67,628,240		(180,519,406)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

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

		1	2	Ordinary		5	Insurance Group		Accident and Health			11	12
				3	4		6	7	8	9	10		
Total		Industrial Life	Life Insurance	Individual Annuities									
FIRST YEAR (other than single)													
1.	Uncollected	3,781,596	3,781,596										
2.	Deferred and accrued	173,485,344	173,485,344										
3.	Deferred , accrued and uncollected:												
3.1	Direct	177,594,502	177,594,502										
3.2	Reinsurance assumed	61,550	61,550										
3.3	Reinsurance ceded	389,113	389,113										
3.4	Net (Line 1 + Line 2)	177,266,939	177,266,939										
4.	Advance	4,395,494	4,395,494										
5.	Line 3.4 - Line 4	172,871,445	172,871,445										
6.	Collected during year:												
6.1	Direct	905,375,226	613,201,120	292,174,106									
6.2	Reinsurance assumed	326,005	326,005										
6.3	Reinsurance ceded	4,410,045	4,410,045										
6.4	Net	901,291,186	609,117,080	292,174,106									
7.	Line 5 + Line 6.4	1,074,162,631	781,988,525	292,174,106									
8.	Prior year (uncollected + deferred and accrued - advance)	176,165,760	176,165,760										
9.	First year premiums and considerations:												
9.1	Direct	902,012,655	609,838,549	292,174,106									
9.2	Reinsurance assumed	366,440	366,440										
9.3	Reinsurance ceded	4,382,224	4,382,224										
9.4	Net (Line 7 - Line 8)	897,996,871	605,822,765	292,174,106									
SINGLE													
10.	Single premiums and considerations:												
10.1	Direct	1,924,049,230	1,844,045,284	80,003,946									
10.2	Reinsurance assumed	99,406,159	99,406,159										
10.3	Reinsurance ceded	48,441,436	48,441,436										
10.4	Net	1,975,013,953	1,895,010,007	80,003,946									
RENEWAL													
11.	Uncollected	278,130,363	127,812,115			121,593,061		23,852,268		4,872,919			
12.	Deferred and accrued	1,756,044,872	1,358,565,512	102		397,412,345				66,913			
13.	Deferred, accrued and uncollected:												
13.1	Direct	1,991,053,176	1,493,278,492	102		468,917,038		23,917,713		4,939,831			
13.2	Reinsurance assumed	91,936,939	41,529,718			50,407,221							
13.3	Reinsurance ceded	48,814,882	48,430,583			318,854		65,445					
13.4	Net (Line 11 + Line 12)	2,034,175,233	1,486,377,627	102		519,005,405		23,852,268		4,939,831			
14.	Advance	98,992,898	86,727,038			8,718,884	1,500,000	346,602		1,700,374			
15.	Line 13.4 - Line 14	1,935,182,335	1,399,650,589	102		510,286,521	(1,500,000)	23,505,666		3,239,457			
16.	Collected during year:												
16.1	Direct	12,784,332,922	5,659,547,879	11,904,461		1,994,258,490	4,560,807,856	223,492,935		334,321,301			
16.2	Reinsurance assumed	721,664,513	235,673,319			481,552,869		4,438,325					
16.3	Reinsurance ceded	445,524,757	409,285,541			5,640,803		1,385,813		29,212,600			
16.4	Net	13,060,472,678	5,485,935,657	11,904,461		2,470,170,556	4,560,807,856	226,545,447		305,108,701			
17.	Line 15 + Line 16.4	14,995,655,013	6,885,586,246	11,904,563		2,980,457,077	4,559,307,856	250,051,113		308,348,158			
18.	Prior year (uncollected + deferred and accrued - advance)	1,910,784,846	1,331,819,824	258		547,897,583		27,664,515		3,402,666			
19.	Renewal premiums and considerations:												
19.1	Direct	12,801,103,842	5,726,903,399	11,904,305		1,949,502,630	4,559,307,856	219,362,399		334,123,253			
19.2	Reinsurance assumed	727,973,697	234,866,944			488,668,428		4,438,325					
19.3	Reinsurance ceded	444,207,373	408,003,920			5,611,563		1,414,128		29,177,762			
19.4	Net (Line 17 - Line 18)	13,084,870,166	5,553,766,423	11,904,305		2,432,559,495	4,559,307,856	222,386,596		304,945,491			
TOTAL													
20.	Total premiums and annuity considerations:												
20.1	Direct	15,627,165,727	8,180,787,232	384,082,357		1,949,502,630	4,559,307,856	219,362,399		334,123,253			
20.2	Reinsurance assumed	827,746,296	334,639,543			488,668,428		4,438,325					
20.3	Reinsurance ceded	497,031,033	460,827,580			5,611,563		1,414,128		29,177,762			
20.4	Net (Lines 9.4 + 10.4 + 19.4)	15,957,880,990	8,054,599,195	384,082,357		2,432,559,495	4,559,307,856	222,386,596		304,945,491			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums	162,381,479		107,221,983	6		28,108,452		27,051,038				
22. All other	1,596,973,183		1,592,025,142	4,948,041								
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	4,142		1,068			3,074						
23.2 Reinsurance assumed												
23.3 Net ceded less assumed	4,142		1,068			3,074						
24. Single:												
24.1 Reinsurance ceded												
24.2 Reinsurance assumed												
24.3 Net ceded less assumed												
25. Renewal:												
25.1 Reinsurance ceded	34,285,221		32,640,692			247,056				1,397,473		
25.2 Reinsurance assumed	46,422,682		46,416,454					6,228				
25.3 Net ceded less assumed	(12,137,461)		(13,775,762)			247,056		(6,228)		1,397,473		
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	34,289,363		32,641,760			250,130				1,397,473		
26.2 Reinsurance assumed (Page 6, Line 22)	46,422,682		46,416,454					6,228				
26.3 Net ceded less assumed	(12,133,319)		(13,774,694)			250,130		(6,228)		1,397,473		
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	274,595,760		256,399,579	9,743,713		807,392		787,662		6,857,414		
28. Single	32,732,170		6,469,242	2,365,205			23,897,723					
29. Renewal	223,226,472		166,018,192	356,692		24,946,219		20,884,378		11,020,991		
30. Deposit-type contract funds	34,126						34,126					
31. Totals (to agree with Page 6, Line 21)	530,588,528		428,887,013	12,465,610		25,753,611	23,931,849	21,672,040		17,878,405		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent	155,938,383		4,544,031		6,291,128		166,773,542
2.	Salaries and wages	878,526,660		37,955,807		200,743,519		1,117,225,986
3.11	Contributions for benefit plans for employees	107,214,157		5,901,237		1,036,605		114,151,999
3.12	Contributions for benefit plans for agents	49,304,572		213,573				49,518,145
3.21	Payments to employees under non-funded benefit plans	51,655,374		521,471				52,176,845
3.22	Payments to agents under non-funded benefit plans	67,633,677		441,450				68,075,127
3.31	Other employee welfare	15,871,582		666,583		44,435		16,582,600
3.32	Other agent welfare	53,226		1,689				54,915
4.1	Legal fees and expenses	11,082,883		935,676		21,813		12,040,372
4.2	Medical examination fees	30,206,415		3,092,511				33,298,926
4.3	Inspection report fees	3,353,280		21,176				3,374,456
4.4	Fees of public accountants and consulting actuaries	19,539,299		2,570,452		95,880		22,205,631
4.5	Expense of investigation and settlement of policy claims	404,161		1,093,075				1,497,236
5.1	Traveling expenses	28,240,482		1,892,286		2,475,993		32,608,761
5.2	Advertising	157,429,406		5,063,401		361,623		162,854,430
5.3	Postage, express, telegraph and telephone	79,672,944		1,659,761		857,124		82,189,829
5.4	Printing and stationery	10,430,388		476,288		12,330		10,919,006
5.5	Cost or depreciation of furniture and equipment	14,409,592		451,290		9,924		14,870,806
5.6	Rental of equipment	6,373,284		173,652		3,502		6,550,438
5.7	Cost or depreciation of EDP equipment and software	258,967,672		10,991,143		1,517,141		271,475,956
6.1	Books and periodicals	425,740		20,892		1,831		448,463
6.2	Bureau and association fees	5,328,015		170,119		144,345		5,642,479
6.3	Insurance, except on real estate	9,942,700		258,038		267,658		10,468,396
6.4	Miscellaneous losses	6,429,928		1,251,193		329		7,681,450
6.5	Collection and bank service charges	7,878,089		380,165		475,408		8,733,662
6.6	Sundry general expenses	107,067,931		15,605,578		10,167,500		132,841,009
6.7	Group service and administration fees	36,759,430		28,483,972				65,243,402
6.8	Reimbursements by uninsured plans							
7.1	Agency expense allowance	54,603,556		496,751				55,100,307
7.2	Agents' balances charged off (less \$ recovered)	5,939,573		168,536				6,108,109
7.3	Agency conferences other than local meetings	32,406,137		1,151,747		4,237		33,562,121
8.1	Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2	Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1	Real estate expenses	32,919,178		418,483		44,419,903		77,757,564
9.2	Investment expenses not included elsewhere	1,995		284		267,405		269,684
9.3	Aggregate write-ins for expenses	94,709,658		1,519,342				96,229,000
10.	General expenses incurred	2,340,719,367		128,591,652		269,219,633	(b)	(a) 2,738,530,652
11.	General expenses unpaid Dec. 31, prior year	2,007,332,994		62,371,164		(4,548,741)		2,065,155,417
12.	General expenses unpaid Dec. 31, current year	2,027,692,064		60,979,871		(5,002,251)		2,083,669,684
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)	2,320,360,297		129,982,945		269,673,143		2,720,016,385
DETAILS OF WRITE-INS								
09.301.	License fees	94,709,658		1,519,342				96,229,000
09.302.	.....						
09.303.	.....						
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....							
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	94,709,658		1,519,342				96,229,000

(a) Includes management fees of \$ 236,601,061 to affiliates and \$ 135,841,876 to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$

5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes	13,268,523	150,387		25,744,971		39,163,881
2.	State insurance department licenses and fees	12,546,908	695,150		190		13,242,248
3.	State taxes on premiums	133,903,801	9,703,795				143,607,596
4.	Other state taxes, including \$ for employee benefits	9,387,782	284,855				9,672,637
5.	U.S. Social Security taxes	78,382,535	3,557,614		338,141		82,278,290
6.	All other taxes	7,004,996	115,160		50		7,120,206
7.	Taxes, licenses and fees incurred	254,494,545	14,506,961		26,083,352		295,084,858
8.	Taxes, licenses and fees unpaid Dec. 31, prior year	6,383,737	22,817,258		8,451		29,209,446
9.	Taxes, licenses and fees unpaid Dec. 31, current year	15,769,174	24,068,336		1,154		39,838,664
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	245,109,108	13,255,883		26,090,649		284,455,640

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	Insurance	
	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums	135,330,441	27,051,038
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	1,592,025,142	
4. Applied to provide paid-up annuities	4,948,041	
5. Total Lines 1 through 4	1,732,303,624	27,051,038
6. Paid in cash	124,823,681	2,958,249
7. Left on deposit	57,529,237	7,764,943
8. Aggregate write-ins for dividend or refund options	21,907,616	
9. Total Lines 5 through 8	1,936,564,158	37,774,230
10. Amount due and unpaid	14,006,111	7,090,876
11. Provision for dividends or refunds payable in the following calendar year	1,921,690,571	9,919,909
12. Terminal dividends	27,046,064	
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	1,962,742,746	17,010,785
16. Total from prior year	1,892,094,382	18,810,879
17. Total dividends or refunds (Lines 9 + 15 - 16)	2,007,212,522	35,974,136
DETAILS OF WRITE-INS		
0801. Policy loan and interest payments	21,907,616	
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)	21,907,616	

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	35,897,464		35,897,464		
0100002.	AE 3.0% CNF 1918-46	32,098,105		32,098,105		
0100003.	41 CSO 2.0% CNF 1947-55	100,484,832		100,484,832		
0100004.	41 CSO 2.5% CNF 1954-65	705,102,600		705,102,600		
0100005.	41 CSO 3.5% CRVM 1911-60	466,935,925		466,935,925		
0100006.	58 CET 3.5% CRVM 1961-74	3,886,320		3,886,320		
0100007.	58 CET 3.5% CNF 1978-79	370,880		370,880		
0100008.	58 CET 4.0% CNF 1979	1,426,345		1,426,345		
0100009.	58 CET 4.0%/20/2.50% CNF 1978-87	20,571,224		20,571,224		
0100010.	58 CET 4.0% CRVM 1975-79	2,710,051		2,710,051		
0100011.	58 CET 4.5% CRVM 1980-82	1,958,353		1,958,353		
0100012.	58 CET 4.5% CNF 1970-88	41,543,950		41,543,950		
0100013.	58 CSO 3.0% CNF 1963-2008	2,906,510,131		2,906,510,131		
0100014.	58 CSO 3.5% CRVM 1961-74	1,196,398,398		1,196,398,398		
0100015.	58 CSO 3.5% CRVM CNF 1978-88	35,402,445		35,402,445		
0100016.	58 CSO 3.5% CNF 1976-98	22,016,574		22,016,574		
0100017.	58 CSO 4.0% CRVM 1975-84	523,754,863		523,754,863		
0100018.	58 CSO 4.0% CRVM CNF 1979-82	342,293,026		342,293,026		
0100019.	58 CSO 4.0% CNF 1979-82	162,713,273		162,713,273		
0100020.	58 CSO 4.0%/20/2.50% CNF 1977-2000	869,316,869		869,316,869		
0100021.	58 CSO 4.5% CRVM 1980-82	459,218,385		459,218,385		
0100022.	58 CSO 4.5% CRVM CNF 1981 and later	3,633,089,345		3,633,089,345		
0100023.	58 CSO 4.5% CNF 1981-2011	1,722,242,315		1,722,242,315		
0100024.	80 CET 4.0% CNF 2005-08	16,849,377		16,849,377		
0100025.	80 CET 4.5% CRVM 1995-2000	2,252,847		2,252,847		
0100026.	80 CET 4.5% CNF 1994-2008	78,213,200		78,213,200		
0100027.	80 CET 5.0% CRVM 1993-94	4,315,048		4,315,048		
0100028.	80 CET 5.0% CNF 1986-97	135,749,304		135,749,304		
0100029.	80 CET 5.5% CRVM 1987-92	7,186,300		7,186,300		
0100030.	80 CET 6.0% CRVM 1983-86	1,245,271		1,245,271		
0100031.	80 CSO 3.0% CRVM CNF 2000-08	25,714,717		25,714,717		
0100032.	80 CSO 3.5% CRVM 2013-15	316		316		
0100033.	80 CSO 4.0% CRVM 1993-2012	13,969,980		13,969,980		
0100034.	80 CSO 4.0% CRVM CNF 2005 and later	3,039,523,919		3,039,523,919		
0100035.	80 CSO 4.0% CRVM ALB CNF 1994-2007	758,638,364		2,114,251		756,524,114
0100036.	80 CSO 4.0% CNF 1985 and later	2,338,638,434		2,338,638,434		
0100037.	80 CSO 4.5% CRVM 1995-2005	1,184,183,666		1,184,183,666		
0100038.	80 CSO 4.5% CRVM CNF 1976-2011	11,995,598,383		11,995,598,383		
0100039.	80 CSO 4.5% CRVM ALB CNF 2002-03	28,366				28,366
0100040.	80 CSO 4.5% CNF 1976 and later	3,121,817,854		3,121,817,854		
0100041.	80 CSO 5.0% CRVM 1993-94	1,003,155,102		1,003,155,102		
0100042.	80 CSO 5.0% CRVM CNF 1979-2008	9,912,260,295		9,912,260,295		
0100043.	80 CSO 5.0% CNF 1979 and later	6,067,073,506		6,067,073,506		
0100044.	80 CSO 5.5% CRVM 1987-92	2,509,661,374		2,509,661,374		
0100045.	80 CSO 5.5% CRVM CNF 1989-97	6,536,458,773		6,536,458,773		
0100046.	80 CSO 5.5% CNF 1989-92	295,520,341		295,520,341		
0100047.	80 CSO 6.0% CRVM 1983-86	627,015,333		627,015,333		
0100048.	2001 CSO 2.0% CRVM 2012-13	2,632,637		2,632,637		
0100049.	2001 CSO 2.5% CRVM 2009-12	2,795,414		2,795,414		
0100050.	2001 CSO 3.0% CRVM 2005-12	10,446,542		10,446,542		
0100051.	2001 CSO 3.5% CRVM CNF 2012 and later	6,147,621,732		6,147,621,732		
0100052.	2001 CSO 3.5% CRVM ALB CNF 2013-17	921,151,368		14,860,515		906,290,853
0100053.	2001 CSO 3.5% CNF 2012 and later	1,494,275,120		1,494,275,120		
0100054.	2001 CSO 4.0% CRVM CNF 1980 and later	6,060,714,044		6,060,714,044		
0100055.	2001 CSO 4.0% CRVM ALB CNF 2005-12	1,166,226,614		5,685,180		1,160,541,434
0100056.	2001 CSO 4.0% CNF 1980 and later	3,837,969,765		3,837,969,765		
0100057.	2017 CSO 1.0% CRVM CNF 2018 and later	4,946		4,946		
0100058.	2017 CSO 2.0% CRVM CNF 2018 and later	66,576		66,576		
0100059.	2017 CSO 3.0% CRVM CNF 2018 and later	6,327		6,327		
0100060.	2017 CSO 3.5% CRVM CNF 2012 and later	544,108,242		544,108,242		
0100061.	2017 CSO 3.5% CRVM ALB CNF 2018 and later	6,552,346				6,552,346
0100062.	2017 CSO 3.5% CNF 2012 and later	203,801,735		203,801,735		
0100063.	41 CSO Group Paid-Up 2.5%	13,503				13,503
0100064.	Male GA-51 (-5F) Grp. Ins. Surv. Ben. 3.5%	168,983				168,983
0100065.	58 CSO Group Paid-Up 3.0%	75,382				75,382
0100066.	58 CSO Group Paid-Up 3.5%	1,220,256				1,220,256
0100067.	58 CSO Group Paid-Up 4.0%	6,009,822				6,009,822
0100068.	58 CSO Group Paid-Up 4.5%	2,751,405				2,751,405
0100069.	58 CSO Group Paid-Up 5.5%	5,194,711				5,194,711
0100070.	58 CSO Group Paid-Up 6.0%	5,644,119				5,644,119
0100071.	80 CSO Group Paid-Up 4.0%	1,911,065				1,911,065
0100072.	80 CSO Group Paid-Up 4.5%	21,125,581				21,125,581
0100073.	80 CSO Group Paid-Up 5.0%	6,473,257				6,473,257
0100074.	80 CSO Group Paid-Up 5.5%	3,947,556				3,947,556
0100075.	2001 CSO Group Paid-Up 4.0% 2009 and later	12,191,591				12,191,591
0100076.	2001 CSO Group Paid-Up 4.5% 2009 and later	29,964,864				29,964,864
0100077.	80 CSO Group Term 4.5% 1998-2004	31,976,113				31,976,113
0100078.	2001 CSO Group Term 4.0% 2006 and later	266,740,419				266,740,419
0100079.	2001 CSO Group Term 4.5% 2005	21,489,841				21,489,841
0100080.	2017 CSO Group Term 3.5%	2,397,305				2,397,305
0100081.	41 CSO Group Permanent 3.0%	471,335				471,335
0100082.	58 CSO Group Permanent 3.5%	712,416				712,416
0100083.	58 CSO Group Permanent 4.0%	419,401				419,401
0100084.	58 CSO Group Permanent 4.5%	235,325				235,325
0100085.	58 CSO Group Permanent 5.5%	810,371				810,371
0100086.	58 CSO Group Permanent 6.0%	826,134				826,134
0100087.	80 CSO Group Permanent 4.0% 2006-08	12,279,907				12,279,907
0100088.	80 CSO Group Permanent 4.5%	35,245,354				35,245,354
0100089.	80 CSO Group Permanent 5.0% CRVM 1993	16,297,373				16,297,373
0100090.	80 CSO Group Permanent 5.5%	9,823,591				9,823,591
0100091.	2001 CSO Group Permanent 4.0% 2009 and later					
		11,728,194				11,728,194

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EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100092. Unearned Premium Reserves	98,264,419		39,763,560		58,500,860
0100093. Extended Death Benefits 39-48 INTERCO DISA 2.5%	30,824,757		4,022,953		26,801,805
0100094. Extended Death Benefits 70 INTERCO DISA 3.5%	30,310,194		2,369,350		27,940,844
0100095. Extended Death Benefits 70 INTERCO DISA 4.0%	37,243,910		3,138,792		34,105,118
0100096. Extended Death Benefits 70 INTERCO DISA 4.5%	37,031,782		5,353,820		31,677,962
0100097. Extended Death Benefits 70 INTERCO DISA 5.0%	13,860,941				13,860,941
0100098. Extended Death Benefits 70 INTERCO DISA 5.5%	1,076,994				1,076,994
0100099. Extended Death Benefits 70 INTERCO DISA 6.0%	297,832				297,832
0100100. Extended Death Benefits 2005 Group Life Waiver 3.5%	310,601				310,601
0100101. 2001 CSO Paid-Up 3.5%	1,425,497				1,425,497
0100102. 2001 CSO Permanent 3.5%	10,880,763				10,880,763
0100103. 2001 CSO Term 3.5%	127,713,088				127,713,088
0100104. John Hancock Miscellaneous Reserves Section A	3,661,943		3,661,943		
0199997. Totals (Gross)	84,260,433,046		80,587,758,455		3,672,674,592
0199998. Reinsurance ceded	3,602,725,593		3,589,389,279		13,336,313
0199999. Life Insurance: Totals (Net)	80,657,707,453		76,998,369,175		3,659,338,278
0200001. 60 Mod. a-1949 PROJ 2.00% Imm. 1953-54	483	XXX	483	XXX	
0200002. 60 Mod. a-1949 PROJ 2.50% Imm. 1940, 1953-56, 1961, 1979, 1982, 1984, 1991-92, 1994-96	6,672	XXX	6,672	XXX	
0200003. 60 Mod. a-1949 PROJ 3.00% Imm. 1931, 1936-37, 1964-79, 1981-96	407,130	XXX	407,130	XXX	
0200004. 60 Mod. a-1949 PROJ 3.50% Imm. 1964-84	949,882	XXX	949,882	XXX	
0200005. 60 Mod. a-1949 PROJ (-1) 3.00% Imm. 1935-38, 1949, 1958, 1968, 1971, 1973, 1976-78, 1980-81, 1987-88, 1990-91	22,513	XXX	22,513	XXX	
0200006. 71 IAM PROJ 3.00% Imm. 1978-79	228,504	XXX	228,504	XXX	
0200007. 71 IAM PROJ 4.00% Imm. 1978, 1980-82, 1990-95	2,623,036	XXX	2,623,036	XXX	
0200008. 71 IAM PROJ 6.00% Imm. 1976-83	1,766,582	XXX	1,766,582	XXX	
0200009. 71 IAM PROJ 7.50% Imm. 1979-83	1,413,212	XXX	1,413,212	XXX	
0200010. 71 IAM PROJ 20 yrs. with 52 Inter-Co. Per. 2 for Dis. Ben. 4% Agts. NYL. Plans	7,385,474	XXX		XXX	7,385,474
0200011. 83a 6.00% Imm. 1993, 1996	13,493,069	XXX	13,493,069	XXX	
0200012. 83a 6.50% Imm. 1994-95, 1997	32,837,798	XXX	32,837,798	XXX	
0200013. 83a 7.00% Imm. 1992	3,432,121	XXX	3,432,121	XXX	
0200014. 83a 7.50% Imm. 1991	4,275,283	XXX	4,275,283	XXX	
0200015. 83a 7.65% Imm. 1984-90	24,454,818	XXX	24,454,818	XXX	
0200016. 83a 9.50% Imm. 1984	151,526	XXX	151,526	XXX	
0200017. a-2000 5.25% Imm. 2005-06	129,834,364	XXX	129,834,364	XXX	
0200018. a-2000 5.50% Imm. 2004, 2007-08	84,557,984	XXX	84,557,984	XXX	
0200019. a-2000 5.75% Imm. 1998	12,960,737	XXX	12,960,737	XXX	
0200020. a-2000 6.00% Imm. 2002-03	38,763,735	XXX	38,763,735	XXX	
0200021. a-2000 6.25% Imm. 1999	7,549,024	XXX	7,549,024	XXX	
0200022. a-2000 6.75% Imm. 2001	15,104,143	XXX	15,104,143	XXX	
0200023. a-2000 7.00% Imm. 2000	15,230,010	XXX	15,230,010	XXX	
0200024. 2012 IAR 3.75% Par. 2017	223,051,577	XXX	223,051,577	XXX	
0200025. 2012 IAR 4.00% Par. 2015	314,881,817	XXX	314,881,817	XXX	
0200026. 2012 IAR VM-22 Non-Jumbo 2.50%-2.99% Par. 2018-19	5,064,339	XXX	5,064,339	XXX	
0200027. 2012 IAR VM-22 Non-Jumbo 3.00%-3.49% Par. 2018-19	136,436,415	XXX	136,436,415	XXX	
0200028. 2012 IAR VM-22 Non-Jumbo 3.50%-3.99% Par. 2018-19	209,479,650	XXX	209,479,650	XXX	
0200029. 2012 IAR VM-22 Non-Jumbo 4.00%-4.49% Par. 2018-19	293,233,202	XXX	293,233,202	XXX	
0200030. 83a 3.50% Imm. & Def. 1994	27,613,313	XXX	27,613,313	XXX	
0200031. 83a 3.60% Imm. & Def. 2004	380,330,043	XXX	380,330,043	XXX	
0200032. 83a 3.75% Imm. & Def. 2017	631,693,870	XXX	16,811,287	XXX	614,882,583
0200033. 83a 3.90% Imm. & Def. 2003	253,704,930	XXX	253,704,930	XXX	
0200034. 83a 4.25% Imm. & Def. 2012	293,370,524	XXX	293,370,524	XXX	
0200035. 83a 4.00% Imm. & Def. 2013, 2015-16	969,557,848	XXX	277,838,932	XXX	691,718,916
0200036. 83a 4.50% Imm. & Def. 2014	283,528,811	XXX	66,591,835	XXX	216,936,975
0200037. 83a 5.00% Imm. & Def. 2011	371,004,240	XXX	371,004,240	XXX	
0200038. 83a 5.05% Imm. & Def. 2002	375,018,835	XXX	375,018,835	XXX	
0200039. 83a 5.25% Imm. & Def. 2005-06, 2010	1,070,776,603	XXX	1,070,776,603	XXX	
0200040. 83a 5.45% Imm. & Def. 1999	334,713,411	XXX	334,713,411	XXX	
0200041. 83a 5.50% Imm. & Def. 2007-08	662,966,252	XXX	662,966,252	XXX	
0200042. 83a 5.65% Imm. & Def. 1991, 1998	219,797,318	XXX	219,797,318	XXX	
0200043. 83a 5.70% Imm. & Def. 1996	236,176,736	XXX	236,176,736	XXX	
0200044. 83a 6.00% Imm. & Def. 2000, 2009	1,038,786,968	XXX	1,038,786,968	XXX	
0200045. 83a 6.05% Imm. & Def. 2001	428,918,152	XXX	428,918,152	XXX	
0200046. 83a 6.15% Imm. & Def. 1995	220,178,763	XXX	220,178,763	XXX	
0200047. 83a 6.30% Imm. & Def. 1997	295,679,966	XXX	295,679,966	XXX	
0200048. 83a 7.50% Imm. & Def. 1990	380,548,783	XXX	380,548,783	XXX	
0200049. 83a 7.65% Imm. & Def. 1988-89	237,831,221	XXX	237,831,221	XXX	
0200050. 83a VM-22 Non-Jumbo 2.00%-2.49% Imm. & Def. 2018-19	2,477,491	XXX		XXX	2,477,491
0200051. 83a VM-22 Non-Jumbo 2.50%-2.99% Imm. & Def. 2018-19	18,063,830	XXX		XXX	18,063,830
0200052. 83a VM-22 Non-Jumbo 3.00%-3.49% Imm. & Def. 2018-19	439,980,531	XXX	131,531	XXX	439,849,001
0200053. 83a VM-22 Non-Jumbo 3.50%-3.99% Imm. & Def. 2018-19	333,183,471	XXX	346,317	XXX	332,837,154

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EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200054. 83a VM-22 Non-Jumbo 4.00%-4.49% Imm. & Def. 2018-19	332,152,515	XXX		XXX	332,152,515
0200055. a-1949 (-1M, -6F) 2.5% Imm. & Def. *	87	XXX		XXX	87
0200056. 51 GAM PROJ (C) 3 yrs. (-1M, -6F) 2.5% to 55 or Ret. 2.75% thereafter Imm. & Def. *	55,332	XXX		XXX	55,332
0200057. 51 GAM PROJ (C) yr. of pur. 1960 (-5F) 3.5% Imm. *	52,406	XXX		XXX	52,406
0200058. 51 GAM PROJ (C) (-5F) 3.375% Imm. & Def. *	991,414	XXX		XXX	991,414
0200059. 51 GAM (-5F) 3.5% Imm. & Def. *	5,046,943	XXX		XXX	5,046,943
0200060. 51 GAM PROJ (C) yr. of pur. 1960 (-5F) 3.25% Imm. *	52,517	XXX		XXX	52,517
0200061. 71 GAM (-6F) 6.0% Imm. & Def. *	43,323,208	XXX		XXX	43,323,208
0200062. 71 GAM (-6F) 7.5% Imm. & Def. *	6,658,582	XXX		XXX	6,658,582
0200063. 83 GAM (-6F) 7.5% Imm. & Def. *	25,830,613	XXX		XXX	25,830,613
0200064. 83 GAM (-6F) 5.0% Imm. *	703,823	XXX		XXX	703,823
0200065. 51 GAM PROJ (C) (-5F) 10.75% Imm. *	2,247,048	XXX		XXX	2,247,048
0200066. 71 GAM PROJ (G) (-6F) 11.00% Imm. *	2,673,230	XXX		XXX	2,673,230
0200067. 83 GAM (-6F) 5.00%-5.50% Imm. & Def. *	34,875,497	XXX		XXX	34,875,497
0200068. 83 GAM (-6F) 6.00%-6.50% Imm. & Def. *	258,001,735	XXX		XXX	258,001,735
0200069. 83 GAM (-6F) 6.75%-7.25% Imm. & Def. *	137,658,583	XXX		XXX	137,658,583
0200070. 83 GAM (-6F) 7.50%-8.00% Imm. & Def. *	105,333,233	XXX		XXX	105,333,233
0200071. 83 GAM (-6F) 8.25%-8.75% Imm. & Def. *	126,718,449	XXX		XXX	126,718,449
0200072. 83 GAM (-6F) 9.00%-9.50% Imm. & Def. *	25,208,701	XXX		XXX	25,208,701
0200073. 83 GAM (-6F) 10.50%-11.00% Imm. & Def. *	36,398,539	XXX		XXX	36,398,539
0200074. 83 GAM (-6F) 11.25% Imm. & Def. *	5,174,999	XXX		XXX	5,174,999
0200075. 71 GAM PROJ (G) (-6F) 9.75% Imm. *	1,835,742	XXX		XXX	1,835,742
0200076. 1994 GAR PROJ (AA) 2.50%-4.25% Imm. & Def. *	309,543,158	XXX		XXX	309,543,158
0200077. 1994 GAR PROJ (AA) 4.50%-5.00% Imm. & Def. *	211,505,896	XXX		XXX	211,505,896
0200078. 1994 GAR PROJ (AA) 5.25%-5.75% Imm. & Def. *	545,916,452	XXX		XXX	545,916,452
0200079. 1994 GAR PROJ (AA) 6.00%-6.50% Imm. & Def. *	140,133,679	XXX		XXX	140,133,679
0200080. 1994 GAR PROJ (AA) 6.75%-7.00% Imm. & Def. *	102,511,628	XXX		XXX	102,511,628
0200081. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 2.00%-2.49% Imm. & Def. *	634,977	XXX		XXX	634,977
0200082. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 2.50%-2.99% Imm. & Def. *	47,225,713	XXX		XXX	47,225,713
0200083. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 3.00%-3.49% Imm. & Def. *	320,161,884	XXX		XXX	320,161,884
0200084. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 3.50%-3.99% Imm. & Def. *	155,991,735	XXX		XXX	155,991,735
0200085. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 4.00%-4.49% Imm. & Def. *	20,078,392	XXX		XXX	20,078,392
0200086. Guaranteed Investment Contracts 3.75%-4.25% *	1,453,476,992	XXX		XXX	1,453,476,992
0200087. Guaranteed Investment Contracts 4.50%-5.00% *	7,655,509	XXX		XXX	7,655,509
0200088. Other Deposit-Type Contracts: Contract Account Balance	12,070,814,869	XXX		XXX	12,070,814,869
0299997. Totals (Gross)	27,622,141,084	XXX	8,761,345,582	XXX	18,860,795,502
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	27,622,141,084	XXX	8,761,345,582	XXX	18,860,795,502
0300001. GA-51 3% Empl. Ret. and Agts' NYLIC Plans	126,528				126,528
0300002. 60 Mod a-1949 PROJ 2.00% 1950-2009	365,038		365,038		
0300003. 60 Mod a-1949 PROJ 2.50% 1948-2010	339,631		339,631		
0300004. 60 Mod a-1949 PROJ 2.75% 2009-15	192,681		192,681		
0300005. 60 Mod a-1949 PROJ 3.00% 1939-95	832,097		832,097		
0300006. 60 Mod a-1949 PROJ 3.50% 1957-2019	2,523,253		2,523,253		
0300007. 71 IAM PROJ 4.00% 1957	1,352		1,352		
0300008. 71 IAM PROJ 6.00% 1994-2019	5,393,941		5,393,941		
0300009. 71 IAM PROJ 7.50% 2012	9,030		9,030		
0300010. 83a 9.50% 2002-18	91,066		91,066		
0399997. Totals (Gross)	9,874,616		9,748,088		126,528
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	9,874,616		9,748,088		126,528
0400001. 26-33 INTERCO DI 41 CSO CNF 2.5% 1954-65	53,867		53,867		
0400002. 59 ADB 58 CSO 3.0% CNF 1963-2008	1,280,780		1,280,780		
0400003. 59 ADB 58 CSO 3.5% CRVM CNF 1978-88	17,377		17,377		
0400004. 59 ADB 58 CSO 3.5% CNF 1976-98	3,194		3,194		
0400005. 59 ADB 58 CSO 4.0% CRVM CNF 1979-82	292,808		292,808		
0400006. 59 ADB 58 CSO 4.0% CNF 1979-82	5,294		5,294		
0400007. 59 ADB 58 CSO 4.0%/20/2.5% CNF 1977-2000	800,108		800,108		
0400008. 59 ADB 58 CSO 4.5% CRVM CNF 1981 and later	2,371,182		2,371,182		
0400009. 59 ADB 58 CSO 4.5% CNF 1981-2011	34,894		34,894		
0400010. 59 ADB 80 CSO 4.0% CRVM CNF 1997 and later	3,640,103		3,076,370		563,733
0400011. 59 ADB 80 CSO 4.0% CNF 1985 and later	754,910		754,910		
0400012. 59 ADB 80 CSO 4.5% CRVM CNF 1976-2011	10,784,198		10,784,198		
0400013. 59 ADB 80 CSO 4.5% CNF 1976 and later	86,346		13,919		72,427
0400014. 59 ADB 80 CSO 5.0% CRVM CNF 1979-2008	5,029,500		5,029,500		
0400015. 59 ADB 80 CSO 5.0% CNF 1979 and later	77,277		77,277		
0400016. 59 ADB 80 CSO 5.5% CRVM CNF 1989-97	3,052,163		3,052,163		
0400017. 59 ADB 2001 CSO 3.5% CRVM CNF 2013 and later	5,512,872		5,512,872		
0400018. 59 ADB 2001 CSO 3.5% CRVM ALB 2013-17	4,088,893				4,088,893
0400019. 59 ADB 2001 CSO 4.0% CRVM CNF 1980 and later	6,120,878		6,120,878		
0400020. 59 ADB 2001 CSO 4.0% CRVM ALB 2008-12	1,954,348				1,954,348
0400021. 59 ADB 2001 CSO 4.0% CNF 1980 and later	485,258		485,258		
0400022. 59 ADB 2017 CSO 3.5% CNF 2018 and later	903,293		903,293		
0400023. John Hancock Miscellaneous Reserves Section D	5,903,273		5,903,273		

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EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0499997. Totals (Gross)	53,252,816		46,573,414		6,679,401
0499998. Reinsurance ceded	2,361,309		2,361,309		
0499999. Accidental Death Benefits: Totals (Net)	50,891,507		44,212,105		6,679,401
0500001. 52 INTERCO DISA 41 CSO 2.5% CNF 1954-65	865		865		
0500002. 52 INTERCO DISA 58 CSO 3.0% CNF 1963-2008	600,119		600,119		
0500003. 52 INTERCO DISA 58 CSO 3.5% CRVM CNF 1978-88					
	16,664		16,664		
0500004. 52 INTERCO DISA 58 CSO 3.5% CNF 1976-98	10,166		10,166		
0500005. 52 INTERCO DISA 58 CSO 4.0% CRVM CNF 1979-82					
	375,232		375,232		
0500006. 52 INTERCO DISA 58 CSO 4.0% CNF 1979-82	2,536		2,536		
0500007. 52 INTERCO DISA 58 CSO 4.0%/20/2.5% CNF 1977-2000	602,679		602,679		
0500008. 52 INTERCO DISA 58 CSO 4.5% CRVM CNF 1981 and later	3,867,480		3,867,480		
0500009. 52 INTERCO DISA 80 CSO 4.0% CRVM CNF 2005 and later	21,640,944		21,640,944		
0500010. 52 INTERCO DISA 80 CSO 4.0% CNF 1985 and later	335,262		335,262		
0500011. 52 INTERCO DISA 80 CSO 4.5% CRVM CNF 1976-2011	101,264,962		101,264,962		
0500012. 52 INTERCO DISA 80 CSO 4.5% CNF 1976 and later	70,024		70,024		
0500013. 52 INTERCO DISA 80 CSO 5.0% CRVM CNF 1979-2008	13,454,630		13,454,630		
0500014. 52 INTERCO DISA 80 CSO 5.0% CNF 1979 and later	35,586		35,586		
0500015. 52 INTERCO DISA 80 CSO 5.5% CRVM CNF 1989-97	8,675,787		8,675,787		
0500016. 52 INTERCO DISA 2001 CSO 3.5% CRVM CNF 2012 and later	75,541,403		75,541,403		
0500017. 52 INTERCO DISA 2001 CSO 3.5% CNF 2012 and later	7,300		7,300		
0500018. 52 INTERCO DISA 2001 CSO 4.0% CRVM CNF 1980 and later	95,154,541		95,154,541		
0500019. 52 INTERCO DISA 2001 CSO 4.0% CNF 1980 and later	70,163		70,163		
0500020. 52 INTERCO DISA 2017 CSO 3.5% CRVM CNF 2018 and later	8,995,423		8,995,423		
0500021. 52 INTERCO DISA 2017 CSO 3.5% CNF 2018 and later	1,466		1,466		
0500022. 1985 NHS Disability 80 CSO 4.0% 1994-2007	28,874,234				28,874,234
0500023. 1985 NHS Disability 2001 CSO 3.5% 2013 and later	48,484,582				48,484,582
0500024. 1985 NHS Disability 2001 CSO 4.0% 2008-12	56,068,561				56,068,561
0500025. 1985 NHS Disability 2017 CSO 3.5% 2018 and later	270,187				270,187
0500026. John Hancock Miscellaneous Reserves Section E	4,853,944		4,853,944		
0599997. Totals (Gross)	469,274,738		335,577,174		133,697,564
0599998. Reinsurance ceded	1,941,577		1,941,577		
0599999. Disability-Active Lives: Totals (Net)	467,333,160		333,635,597		133,697,564
0600001. 52 INTERCO DISA 3.5% 1973-81	64,496,815		64,496,815		
0600002. 52 INTERCO DISA 4.0% 2005 and later	159,475,781		159,475,781		
0600003. 52 INTERCO DISA 4.5% 1981-2005	190,915,033		190,915,033		
0600004. 1985 NHS Disability 80 CSO 4.0% 1994-2007	3,057,737				3,057,737
0600005. 1985 NHS Disability 2001 CSO 3.5% 2013-17	4,060,628				4,060,628
0600006. 1985 NHS Disability 2001 CSO 4.0% 2008-12	4,420,260				4,420,260
0600007. 1985 NHS Disability 2017 CSO 3.5% 2018 and later	510,905				510,905
0600008. John Hancock Miscellaneous Reserves Section F	49,272,509		49,272,509		
0699997. Totals (Gross)	476,209,668		464,160,137		12,049,530
0699998. Reinsurance ceded	19,709,003		19,709,003		
0699999. Disability-Disabled Lives: Totals (Net)	456,500,664		444,451,134		12,049,530
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	186,499,096		168,231,645		18,267,451
0700002. For surrender values in excess of reserves otherwise required and carried in this schedule	47,200,742		47,200,742		
0700003. For extra mortality on substandard and converted life risks	179,108,561		175,850,579		3,257,982
0700004. For extra mortality on substandard accidental death risks	161		161		
0700005. For extra mortality on substandard disability risks	16,647		16,647		
0700006. Premium payor death benefit	6,212,844		937,913		5,274,931
0700007. Pre-Term Conversions - NYLIC	30,190,256		30,190,256		
0700008. Post-Term Conversions - NYLIC	158,898,513		158,898,513		
0700009. Additional Actuarial Reserves - Asset/Liability Analysis	200,000,000		140,000,000		60,000,000
0700010. Premium deficiency reserve to preserve current premium scale for older ages for adjustable premium blended whole life	56,742,510				56,742,510
0700011. Non-Deduction Fraction Premium Reserves	9,218,252		9,218,252		
0799997. Totals (Gross)	874,087,582		730,544,708		143,542,874
0799998. Reinsurance ceded	29,946,374		29,946,374		
0799999. Miscellaneous Reserves: Totals (Net)	844,141,209		700,598,334		143,542,874
9999999. Totals (Net) - Page 3, Line 1	110,108,589,693		87,292,360,016		22,816,229,678

* 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:

\$6,081,995,763

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:

\$7,690,337,548

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

\$4,827,034,617

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	
Gen 3 Blended Whole Life	200% of CRVM with 80 CS0 and 01 CS0 and 3.5%-5% interest rate	280% of CRVM with 80 CS0 and 01 CS0 and 3.5%-5% interest rate	25,735,962
0199999. Subtotal (Page 7, Line 6)	XXX	XXX	25,735,962
.....			
.....			
.....			
9999999 - Total (Column 4, only)			25,735,962

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS ^(a)

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	104,158,655										27,387,378	73,011,615	3,759,662
2. Additional contract reserves (b)	2,826,310,746										28,246,104	2,798,064,642	
3. Additional actuarial reserves-Asset/Liability analysis	70,000,000											70,000,000	
4. Reserve for future contingent benefits	1,513,334												1,513,334
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)	3,001,982,734										55,633,481	2,941,076,257	5,272,996
8. Reinsurance ceded	1,625,951										112,617		1,513,334
9. Totals (Net)	3,000,356,783										55,520,864	2,941,076,257	3,759,662
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	1,419,034,553										939,613,660	479,420,893	
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)	1,419,034,553										939,613,660	479,420,893	
15. Reinsurance ceded	6,281,626										6,281,626		
16. Totals (Net)	1,412,752,927										933,332,034	479,420,893	
17. TOTAL (Net)	4,413,109,710										988,852,898	3,420,497,150	3,759,662
18. TABULAR FUND INTEREST	177,328,549										39,917,135	137,411,414	
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) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

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

NEW YORK LIFE INSURANCE COMPANY

December 31, 2019

Active Life Reserve Valuation Methods and Assumptions – Disability Income

Exhibit 6, Line 1: Unearned Premium Reserves

Exhibit 6, Line 2: Additional Contract Reserves

Issue Year All Series	Type of Coverage	Exhibit Column	Morbidity Table	Mortality Table	Interest Rate	ALR Method
<1975	Disability	5	1964 CDT	1958 CSO	3.50%	Two Year P.T.
1975-1979	Disability	5	1964 CDT	1958 CSO	4.00%	Two Year P.T .
1980-1982	Disability	5	1964 CDT	1958 CSO	4.50%	Two Year P.T .
1983-1986	Disability	5, 6	1964 CDT	1958 CSO	6.00%	Two Year P.T.
1987-1988	Disability	5, 6	1964 CDT	1958 CSO	5.50%	Two Year P.T.
1989-1992	Disability	5, 6	1985 CIDA	1980 CSO	5.50%	Two Year P.T.
1993-1994	Disability	5, 6	1985 CIDA	1980 CSO	5.00%	Two Year P.T.
1995-2005	Disability	5, 6	1985 CIDA	1980 CSO	4.50%	Two Year P.T.
2006- 2008	Disability	5, 6	1985 CIDA	1980 CSO	4.00%	Two Year P.T.
All	AD&D Riders	5				Gross Unearned Premium Reserve
All	ISB Riders	5				Gross Unearned Premium Reserve
All	ARDI Riders	5				Gross Unearned Premium Reserve

New York Life Insurance Company
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Active Life Reserve Valuation Methods and Assumptions - Medical
Exhibit 6, Line 1: Unearned Premiums
Exhibit 6, Line 2: Additional Contract Reserves

Policy Series	Type of Coverage	Exhibit Column	Morbidity Table	Mortality Table	Interest Rate	ALR Method
AS-51, AS-56	Hospital Expense	6	1956 NYL Basic	1941 CSO	2.50%	Net Level, Mean
AS-51, AS-56, H-66	Major Medical	6	1970 NYL Major Medical Experience	1958 CSO	3.00%	Net Level, Mean
H-63, H-66	Hospital Expense	6	1956 NYL Basic	1958 CSO	3.00%	Net Level, Mean
H-69	Major Medical	6	1969 NYL Major Medical Experience	1958 CSO	3.00%	Net Level, Mean
H-77	Hospital Expense	6	1977 NYL Basic	1958 CSO	3.50%	One Year P.T., Mean
H-80	Hospital Confinement	6	1956 Interco.	1958 CSO	3.50%	One Year P.T., Mean
H-81 H-77	Medicare Supplement	6	1981 NYL Medicare Supplement	1958 CSO	3.50%	Two Year P.T., Mean
H-82, H-84	Medical Expense	6				Gross Unearned Premium Reserve
H-85	Hospital Surgical	6				Gross Unearned Premium Reserve
H-93	Medicare Supplement	6				Gross Unearned Premium Reserve
H-93	Medicare Supplement Florida Only	6	Experience Rating	1980 CSO	5.00% or 4.5% depends on issue year	One Year P.T., Mid-terminal

New York Life Insurance Company

December 31, 2019

Active Life Reserve Valuation Methods and Assumptions : Long Term Care

Exhibit 6, Line 2: Additional Contract Reserves

Product Generation	Morbidity Table	Mortality Table	Interest	Reserve Method
1.5	1985 National Nursing Home Study	1980 CSO	1988-1991 Issues: 5%	1988-1991 Issues: Two Year Preliminary Term
2.0	1985 National Nursing Home Study	1998-1996 Issues: 1980 CSO 1997-2004 Issues: 1983 GAM sex distinct 2005-2012 Issues: 1994 GAM sex distinct	1991, 1993 Issues: 5% 1992 Issues: 5.5%	1991-1993 Issues: Two Year Preliminary Term
2.5	1985 National Nursing Home Study	1994-1996 Issues: 1980 CSO 1997-1998 Issues: 1983 GAM sex distinct	1993-1994 Issues: 5%	1993-1994 Issues: Two Year Preliminary Term
3.0	1985 National Nursing Home Study	1989-1996 Issues: 1980 CSO 1997-2004 Issues: 1983 GAM sex distinct 2005-2006 Issues: 1994 GAM sex distinct	1994 Issues: 5% 1995-1999 Issues: 4.5%	1994 Issues: Two Year Preliminary Term 1995-1999 Issues: One Year Preliminary Term
4.0	1985 National Nursing Home Study	1990-2004 Issues: 1983 GAM sex distinct 2005-2013 Issues: 1994 GAM sex distinct	1997-2005 Issues: 4.5%	1997-2005 Issues: One Year Preliminary Term
5.0	2002-2010 Issues: 1985 National Nursing Home Study (Adjusted) 2011 Issues: 2009 Milliman Study Claim Costs, adjusted for 2011 NYL Experience Study 2012 Issues: 2009 Milliman Study Claim Costs, adjusted for 2012 NYL Experience Study 2013 Issues: 2011 Milliman Study Claim Costs, adjusted for 2013 NYL Experience Study 2014 Issues: 2011 Milliman Study Claim Costs, adjusted for 2014 NYL Experience Study 2015 Issues: 2014 Milliman Study Claim Costs, adjusted for 2015 NYL Experience Study	2002-2004 Issues: 1983 GAM 2005-2010 Issues: 1994 GAM 2011-2012 Issues: 1994 GAM, sex distinct, with selection, and with pricing lapses, subject to Reg 56 maximums 2013 Issues: 1994 GAM, sex distinct, with selection, and with pricing lapses adjusted for marital status, subject to Reg 56 maximums 2014 Issues: 1994 GAM, sex distinct, with selection, lapses based on 2014 lapse study and adjusted for marital status subject to Reg 56 maximums 2015 Issues: 1994 GAM, sex distinct, with selection, lapses based on 2015 lapse study and adjusted for marital status subject to Reg 56 maximums	2002-2005 Issues: 4.5% 2006-2012 Issues: 4.0% 2013-2015 Issues: 3.5%	2002-2015 Issues: One Year Preliminary Term

New York Life Insurance Company

December 31, 2019

Active Life Reserve Valuation Methods and Assumptions : Long Term Care

Exhibit 6, Line 2: Additional Contract Reserves

Product Generation	Morbidity Table	Mortality Table	Interest	Reserve Method
5.5	<p>2011 Issues: 2009 Milliman Study Claim Costs, adjusted for 2011 NYL Experience Study</p> <p>2012 Issues: 2009 Milliman Study Claim Costs, adjusted for 2012 NYL Experience Study</p> <p>2013 Issues: 2011 Milliman Study Claim Costs, adjusted for 2013 NYL Experience Study</p> <p>2014 Issues: 2011 Milliman Study Claim Costs, adjusted for 2014 NYL Experience Study</p> <p>2015 Issues: 2014 Milliman Study Claim Costs, adjusted for 2015 NYL Experience Study</p> <p>2016 Issues: 2014 Milliman Study Claim Costs, adjusted for 2016 NYL Experience Study</p> <p>2017 Issues: 2014 Milliman Study Claim Costs, adjusted for 2017 NYL Experience Study</p> <p>2018 Issues: 2017 Milliman Study Claim Costs, adjusted for 2018 NYL Experience Study</p> <p>2019 Issues: 2017 Milliman Study Claim Costs, adjusted for 2019 NYL Experience Study</p>	<p>2011-2012 Issues: 1994 GAM, sex distinct, with selection, and with pricing lapses, subject to Reg 56 maximums</p> <p>2013 Issues: 1994 GAM, sex distinct, with selection, and with pricing lapses adjusted for marital status, subject to Reg 56 maximums</p> <p>2014 Issues: 1994 GAM, sex distinct, with selection, lapses based on 2014 lapse study and adjusted for marital status subject to Reg 56 maximums</p> <p>2015 Issues: 1994 GAM, sex distinct, with selection, lapses based on 2015 lapse study and adjusted for marital status subject to Reg 56 maximums</p> <p>2016 Issues: 1994 GAM, sex distinct, with selection, lapses based on 2016 lapse study and adjusted for marital status subject to Reg 56 maximums</p> <p>2017 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2017 lapse study subject to Reg 56 maximums</p> <p>2018 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2018 lapse study subject to Reg 56 maximums</p>	<p>2011-2012 Issues: 4.0%</p> <p>2013-2019 Issues: 3.5%</p>	2011-2019 Issues: One Year Preliminary Term

New York Life Insurance Company

December 31, 2019

Active Life Reserve Valuation Methods and Assumptions : Long Term Care

Exhibit 6, Line 2: Additional Contract Reserves

Product Generation	Morbidity Table	Mortality Table	Interest	Reserve Method
		2019 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2019 lapse study subject to Reg 56 maximums		

New York Life Insurance Company

December 31, 2019

Active Life Reserve Valuation Methods and Assumptions : Long Term Care

Exhibit 6, Line 2: Additional Contract Reserves

Product Generation	Morbidity Table	Mortality Table	Interest	Reserve Method
6.0	<p>2016 Issues: 2014 Milliman Study Claim Costs, adjusted for 2016 NYL Experience Study</p> <p>2017 Issues: 2014 Milliman Study Claim Costs, adjusted for 2017 NYL Experience Study</p> <p>2018 Issues: 2017 Milliman Study Claim Costs, adjusted for 2018 NYL Experience Study</p> <p>2019 Issues: 2017 Milliman Study Claim Costs, adjusted for 2019 NYL Experience Study</p>	<p>2016 Issues: 1994 GAM, sex distinct, with selection, lapses based on 2016 lapse study and adjusted for marital status subject to Reg 56 maximums</p> <p>2017 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2017 lapse study subject to Reg 56 maximums</p> <p>2018 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2018 lapse study subject to Reg 56 maximums</p> <p>2019 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2019 lapse study subject to Reg 56 maximums</p>	2016-2019 Issues: 3.5%	2016-2019 Issues: One Year Preliminary Term
MM18	<p>2018 Issues: 2017 Milliman Study Claim Costs, adjusted for 2018 NYL Experience Study</p> <p>2019 Issues: 2017 Milliman Study Claim Costs, adjusted for 2019 NYL Experience Study</p>	<p>2018 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2018 lapse study subject to Reg 56 maximums</p> <p>2019 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2019 lapse study subject to Reg 56 maximums</p>	2018-2019 Issues: 3.5%	2018-2019 Issues: One Year Preliminary Term

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	21,205,674,028	19,218,188,339	41,541,326	341,143,340	1,070,747,478	534,053,545
2. Deposits received during the year	6,909,913,304	6,535,245,546		70,660,841	56,912,545	247,094,372
3. Investment earnings credited to the account	536,870,541	485,494,201	2,134,873	4,146,295	24,656,380	20,438,792
4. Other net change in reserves	117,101,892	117,101,892				
5. Fees and other charges assessed	1,562,176	1,562,176				
6. Surrender charges						
7. Net surrender or withdrawal payments	5,982,964,653	5,621,857,359	11,458,917	62,527,440	118,654,375	168,466,562
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)	22,785,032,936	20,732,610,443	32,217,282	353,423,036	1,033,662,028	633,120,147
10. Reinsurance balance at the beginning of the year	703,224,617				703,224,617	
11. Net change in reinsurance assumed	(61,730,788)				(61,730,788)	
12. Net change in reinsurance ceded	(24,692,315)				(24,692,315)	
13. Reinsurance balance at the end of the year (Lines 10+11-12)	666,186,144				666,186,144	
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	23,451,219,080	20,732,610,443	32,217,282	353,423,036	1,699,848,172	633,120,147

ANNUAL STATEMENT FOR THE YEAR 2019 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	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	6,210,256		1,599,092	2,283,824	15,206		1,643,491	668,643			
1.2 Reinsurance assumed	3,495,791		2,989,000						506,791		
1.3 Reinsurance ceded	1,198,949		1,195,600				3,349				
1.4 Net	8,507,098		3,392,492	2,283,824	15,206		1,640,142	668,643	506,791		
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	3,468,630		825,000				1,514,000		1,129,630		
2.12 Reinsurance assumed											
2.13 Reinsurance ceded	519,000		144,000				375,000				
2.14 Net	2,949,630		(b) 681,000	(b)		(b)	(b) 1,139,000		1,129,630		
2.2 Other											
2.21 Direct	416,362,040		266,676,625	2,030,400			112,356,001	16,954,905	5,210,223		13,133,886
2.22 Reinsurance assumed	111,798,750		86,374,781				25,423,969				
2.23 Reinsurance ceded	69,898,288		69,757,924				99,120				41,244
2.24 Net	458,262,502		(b) 283,293,482	(b) 2,030,400		(b)	(b) 137,680,850	16,954,905	(b) 5,210,223	(b)	(b) 13,092,642
3. Incurred but unreported:											
3.1 Direct	133,761,236		67,375,154				57,616,751		4,637,919		4,131,412
3.2 Reinsurance assumed	39,166,658		14,737,711				24,428,947				
3.3 Reinsurance ceded	17,788,367		17,176,720				323,410		255,376		32,861
3.4 Net	155,139,527		(b) 64,936,145	(b)		(b)	(b) 81,722,288		(b) 4,382,543	(b)	(b) 4,098,551
4. TOTALS											
4.1 Direct	559,802,162		336,475,871	4,314,224	15,206		173,130,243	17,623,548	10,977,772		17,265,298
4.2 Reinsurance assumed	154,461,199		104,101,492				49,852,916		506,791		
4.3 Reinsurance ceded	89,404,604		88,274,244				800,879		255,376		74,105
4.4 Net	624,858,757	(a)	(a) 352,303,119	4,314,224	15,206		(a) 222,182,280	17,623,548	11,229,187		17,191,193

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$1,596,285 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 \$33,870,080

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 \$507,444,453

Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$904,876,234 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2019 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	5,356,440,844		2,561,284,947	576,403,899	6,579,113		1,185,825,996	722,430,499	105,811,036		198,105,354
1.2 Reinsurance assumed	931,142,149		493,819,950				435,924,999		1,397,200		
1.3 Reinsurance ceded	563,889,250		480,088,561				3,815,407		2,346,371		77,638,911
1.4 Net	(d) 5,723,693,743		2,575,016,336	576,403,899	6,579,113		1,617,935,588	722,430,499	104,861,865		120,466,443
2. Liability December 31, current year from Part 1:											
2.1 Direct	559,802,162		336,475,871	4,314,224	15,206		173,130,243	17,623,548	10,977,772		17,265,298
2.2 Reinsurance assumed	154,461,199		104,101,492				49,852,916		506,791		
2.3 Reinsurance ceded	89,404,604		88,274,244				800,879		255,376		74,105
2.4 Net	624,858,757		352,303,119	4,314,224	15,206		222,182,280	17,623,548	11,229,187		17,191,193
3. Amounts recoverable from reinsurers December 31, current year	22,947,717		21,410,246				1,470,658		57,653		9,160
4. Liability December 31, prior year:											
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		461,722,624	7,654,567	14,069		221,505,582	27,776,207	13,057,291		15,436,757
5. Amounts recoverable from reinsurers December 31, prior year	50,681,889		50,472,645				141,022		54,082		14,140
6. Incurred Benefits											
6.1 Direct	5,276,307,835		2,502,869,496	573,063,556	6,580,250		1,177,633,824	712,277,840	104,052,290		199,830,579
6.2 Reinsurance assumed	863,853,507		417,392,037				445,066,801		1,394,669		
6.3 Reinsurance ceded	511,041,767		425,602,303				5,417,975		2,416,769		77,604,720
6.4 Net	5,629,119,575		2,494,659,230	573,063,556	6,580,250		1,617,282,650	712,277,840	103,030,190		122,225,859

(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 \$5,724,690 in Line 1.1, \$25,475,896 in Line 1.4.
\$5,718,927 in Line 6.1, and \$26,160,133 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$192,927 in Line 1.1, \$192,927 in Line 1.4.
\$192,927 in Line 6.1, and \$192,927 in Line 6.4.

(d) Includes \$53,834,290 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2019 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	1,818,044	1,653,964	(164,080)
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)	433,469,912	93,369,985	(340,099,927)
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)	435,287,956	95,023,949	(340,264,007)
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	6,222,386	5,545,755	(676,631)
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	111,065,430		(111,065,430)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	454,946,893	414,546,771	(40,400,122)
21. Furniture and equipment, including health care delivery assets	206,781,300	208,814,436	2,033,136
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable	37,266,781	31,861,282	(5,405,499)
25. Aggregate write-ins for other than invested assets	174,662,265	763,050,934	588,388,669
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,426,233,011	1,518,843,127	92,610,116
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	1,426,233,011	1,518,843,127	92,610,116
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	166,388,930	762,988,540	596,599,610
2502. Aircraft	7,902,252		(7,902,252)
2503. Amount due for undelivered securities	371,083	62,394	(308,689)
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	174,662,265	763,050,934	588,388,669

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, 2019 and 2018 between practices prescribed or permitted by the State of New York and NAIC SAP is shown below:

	SSAP #	F/S Page	F/S Line #	2019	2018
<u>Net Income</u>					
(1) Net income, New York State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 377,611,000	\$ 1,210,358,713
(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	(9,031,847)	(992,336)
NYSDFS Seventh Amendment to Regulation No. 172 impact on admitted unearned reinsurance premium**	61	2, 4, 5	15.2, 1, 1	3,643,644	2,077,056
(3) State permitted practices that increase/(decrease) NAIC SAP:					
(4) Net income, NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 382,999,203</u>	<u>\$ 1,209,273,993</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	\$ 22,032,271,618	\$ 21,006,470,366
(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	(132,330,881)	(123,299,034)
NYSDFS Seventh Amendment to Regulation No. 172 impact on admitted unearned reinsurance premium**	61	2, 4, 5	15.2, 1, 1	53,531,188	49,887,544
(7) State permitted practices that increase/(decrease) NAIC SAP:					
(8) Capital and surplus, NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 22,111,071,311</u>	<u>\$ 21,079,881,856</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 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 \$648,943,225.

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 2019 annual declaration of policyholder dividends included a guarantee of a minimum aggregate amount of dividends to be paid in 2020.

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 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.

NOTES TO FINANCIAL STATEMENTS

- (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 (those deemed to buy down interest rate), 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 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. If there is an indication that the carrying amount of the real estate may not be recoverable, then it must be tested for impairment. If the carrying amount of a real estate investment exceeds its undiscounted cash flows, an OTTI is recorded as a realized loss in net income, calculated as the difference between the carrying amount of the real estate investment and the fair value of the real estate investment. 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 in time 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.

The new cost basis of an impaired limited partnership or limited liability company is not adjusted for subsequent increases in the underlying audited equity of the investee.

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 other invested assets, are recorded at proportional amortized cost and include remaining unfunded commitments. The carrying value of the investment is amortized into income in proportion to the actual and projected future amounts of tax credits and deductible losses. The amortization is recorded through net investment income.

- (9) Derivative instruments that qualify and are designated for hedge accounting are valued in a manner consistent with the items being hedged. Periodic payments and receipts on these derivatives are recorded on an accrual basis within net investment income for hedges of fixed income securities, other income for hedges of liabilities, and net realized capital gains and losses for hedges of net investments in foreign operations. Net realized gains and losses are recognized upon termination or maturity of these contracts in a manner consistent with the hedged item and when subject to the IMR, are transferred to the IMR, net of taxes.

Derivative instruments that do not qualify or are not designated for hedge accounting are carried at fair value and changes in fair value are recorded in surplus as unrealized gains and losses, net of deferred taxes. Periodic payments and receipts on these derivatives are recorded on an accrual basis within net investment income for hedges of fixed income securities and other income for hedges of liabilities and net realized capital gains and losses for hedges of foreign net investments and credit default swaps. Upon termination

NOTES TO FINANCIAL STATEMENTS

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 2019 or 2018.

Out-of-Period Adjustment

In 2019, the Company recorded an out-of-period adjustment related to an overstatement of its investment in New York Life Insurance and Annuity Corporation ("NYLIAC"), one of its wholly owned insurance subsidiaries. The overstatement was due to an error in aggregate reserves for life contracts reported by NYLIAC for its fixed deferred annuity product with guaranteed income, which caused NYLIAC's reserves to be understated in prior years. The out-of-period adjustment resulted in a decrease in the Company's common stock investments and a decrease in the Company's surplus of \$125,513,852. The decrease in surplus was reflected in change in net unrealized capital gains (losses) in Page 4 - Summary of Operations. Management evaluated the impact of the error and concluded it was not material to previously issued financial statements, and the impact of correcting the error in 2019 is not material to the current year financial statements.

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 2019 were 6.43% and 3.00%, respectively. There were no residential mortgage loans funded during 2019.
- (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 53.6%). 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 40.8%).
- (3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total were \$248,461 for the year ended December 31, 2019. There were no taxes, assessments and any amounts advanced and not included in the mortgage loan total for the year ended December 31, 2018.

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:

	<u>Farm</u>	<u>Residential</u>		<u>Commercial</u>		<u>Mezzanine</u>	<u>Total</u>
		<u>Insured</u>	<u>All Other</u>	<u>Insured</u>	<u>All Other</u>		
a. Current Year							
1. Recorded investment (all)							
(a) Current	\$ —	\$ —	\$ 2,429,930	\$ —	\$ 17,556,372,559	\$ 763,335,531	\$ 18,322,138,020
(b) 30 - 59 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(c) 60 - 89 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(d) 90 - 179 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(e) 180+ days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
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	\$ —	\$ —	\$ —	\$ —	\$ 2,976,576,434	\$ 26,796,966	\$ 3,003,373,400
b. Prior 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

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	\$ —	\$ —	\$ —	\$ —	\$ 84,543,067	\$ —	\$ 84,543,067
2. No allowance for credit losses	—	—	—	—	—	—	—
3. Total (1 + 2)	\$ —	\$ —	\$ —	\$ —	\$ 84,543,067	\$ —	\$ 84,543,067
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	—	—	116,282	—	—	—	116,282
3. Total (1 + 2)	\$ —	\$ —	\$ 116,282	\$ —	\$ —	\$ —	\$ 116,282
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	\$ —	\$ —	\$ 72,676	\$ 3,522,628	\$ —	\$ —	\$ 3,595,304
2. Interest income recognized	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
3. Recorded investments on nonaccrual status	\$ —	\$ —	\$ 72,676	\$ —	\$ —	\$ —	\$ 72,676
4. Amount of interest income recognized using a cash-basis method of accounting	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Prior 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	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

(7) Allowance for credit losses:

	December 31, 2019	December 31, 2018
a. Balance at beginning of period	\$ —	\$ —
b. Additions charged to operations	—	—
c. Direct write-downs charged against the allowance	11,122,906	—
d. Recoveries of amounts previously charged off	—	—
e. Balance at end of period	\$ 11,122,906	\$ —

(8) For the year ended December 31, 2019, 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.

NOTES TO FINANCIAL STATEMENTS

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, 2019	December 31, 2018
(1)	The total recorded investment in restructured debt, as of year-end	\$ 12,350,587	\$ —
(2)	The realized capital losses related to this debt	\$ 7,448,234	\$ 79,960
(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.

- (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 has the following loan-backed and structured securities, which are other-than-temporarily impaired, where the Company intends to sell, or does not have the intent and ability to hold until recovery, at December 31, 2019.

		OTTI Recognized in Loss			
		2a	2b	Fair Value	
		Amortized Cost Basis Before OTTI	Interest	Non-interest	1-(2a+2b)
General Account:					
OTTI recognized 1st Quarter					
a.	Intent to sell	\$ —	\$ —	\$ —	\$ —
	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—	—
b.		—	—	—	—
c.	Total 1st Quarter	—	—	—	—
OTTI recognized 2nd Quarter					
d.	Intent to sell	7,881,130	—	2,088,810	5,792,320
	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—	—
e.		—	—	—	—
f.	Total 2nd Quarter	7,881,130	—	2,088,810	5,792,320
OTTI recognized 3rd Quarter					
g.	Intent to sell	—	—	—	—
	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—	—
h.		—	—	—	—
i.	Total 3rd Quarter	—	—	—	—
OTTI recognized 4th Quarter					
j.	Intent to sell	5,523,134	—	197,402	5,325,732
	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—	—
k.		—	—	—	—
l.	Total 4th Quarter	5,523,134	—	197,402	5,325,732
m.	Annual Aggregate Total (General Account)	\$ —	\$ 2,286,212		

The Company does not have any loan-backed and structured securities in its separate accounts, 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, 2019.

NOTES TO FINANCIAL STATEMENTS

(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						
059469AF3	\$ 936,752	\$ 881,260	\$ 55,492	\$ 881,260	\$ 899,403	12/31/2019
05946XHV8	188,918	185,714	3,204	185,714	168,628	12/31/2019
07384MZ88	385,636	342,711	42,925	342,711	377,095	12/31/2019
1248MBAL9	457,315	452,715	4,600	452,715	452,947	12/31/2019
12627HAK6	918,550	897,960	20,590	897,960	906,720	12/31/2019
12628LAJ9	580,340	571,626	8,714	571,626	541,346	12/31/2019
12629EAD7	53,282	52,483	799	52,483	50,260	12/31/2019
12638PAE9	479,728	464,467	15,261	464,467	465,225	12/31/2019
12667FJ55	1,215,645	1,162,254	53,391	1,162,254	1,214,328	12/31/2019
12667GRG0	2,136,902	2,132,976	3,926	2,132,976	2,120,561	12/31/2019
17029RAA9	567,248	256,988	310,260	256,988	98,760	12/31/2019
3622EUAB2	137,637	128,076	9,561	128,076	132,826	12/31/2019
59020UXH3	1,263,734	1,230,697	33,037	1,230,697	1,172,855	12/31/2019
78476YAA4	545,368	283,013	262,355	283,013	242,582	12/31/2019
78477AAA5	775,129	374,694	400,435	374,694	321,167	12/31/2019
81441LAD2	334,952	325,078	9,874	325,078	324,622	12/31/2019
05948KP52	1,686,458	1,634,405	52,053	1,634,405	1,648,408	9/30/2019
12628LAJ9	610,666	590,685	19,981	590,685	577,169	9/30/2019
12667FJ48	1,877,955	1,875,706	2,249	1,875,706	1,833,411	9/30/2019
17029RAA9	239,976	206,192	33,784	206,192	109,764	9/30/2019
33883CAC0	547,905	8	547,897	8	157,500	9/30/2019
57643MFB5	329,638	—	329,638	—	3	9/30/2019
59020UXH3	1,473,679	1,435,611	38,068	1,435,611	1,382,309	9/30/2019
12628KAF9	427,988	420,675	7,313	420,675	1,817,445	6/30/2019
12628LAJ9	644,518	622,662	21,856	622,662	881,502	6/30/2019
12629EAD7	55,283	55,228	55	55,228	55,785	6/30/2019
17029RAA9	507,265	186,753	320,512	186,753	110,839	6/30/2019
225470M67	636,746	632,063	4,683	632,063	87,369	6/30/2019
33883CAC0	2,718,379	1,575,000	1,143,379	1,575,000	1,791,046	6/30/2019
3622EUAF3	581,433	550,115	31,318	550,115	685,151	6/30/2019
69336RCF5	393,347	140,940	252,407	140,940	1,854,173	6/30/2019
00011#AA1	2,049,038	2,049,037	1	2,049,037	1,841,606	3/31/2019
02147QAF9	1,474,679	1,472,739	1,940	1,472,739	1,479,555	3/31/2019
059469AF3	744,299	722,843	21,456	722,843	742,009	3/31/2019
05948KH77	1,636,467	1,628,556	7,911	1,628,556	1,627,319	3/31/2019
05948KP52	2,050,349	2,011,480	38,869	2,011,480	1,978,183	3/31/2019
059515AE6	57,103	56,218	885	56,218	57,268	3/31/2019
05951KAZ6	84,519	83,402	1,117	83,402	85,304	3/31/2019
05951KBA0	334,030	320,370	13,660	320,370	341,135	3/31/2019
05953YAA9	374,149	365,287	8,862	365,287	367,994	3/31/2019
073250BM3	2,127,950	2,127,949	1	2,127,949	2,123,642	3/31/2019
1248MBAJ4	1,761,164	1,748,701	12,463	1,748,701	1,683,409	3/31/2019
1248MBAL9	499,336	495,753	3,583	495,753	473,049	3/31/2019
12627HAK6	1,026,653	1,004,243	22,410	1,004,243	998,892	3/31/2019
12628KAF9	440,862	433,658	7,204	433,658	403,523	3/31/2019
12628LAJ9	682,129	659,338	22,791	659,338	637,126	3/31/2019
12629EAD7	57,125	56,442	683	56,442	54,187	3/31/2019
12638PAE9	509,203	506,507	2,696	506,507	492,569	3/31/2019
12667FJ48	2,033,032	2,029,765	3,267	2,029,765	1,965,020	3/31/2019
12667G6W8	5,281,659	5,255,472	26,187	5,255,472	5,296,800	3/31/2019
12667G7X5	1,047,473	1,036,759	10,714	1,036,759	1,029,997	3/31/2019
12667GKK8	856,508	843,690	12,818	843,690	861,539	3/31/2019
126694EK0	5,098,168	4,681,636	416,532	4,681,636	5,097,883	3/31/2019
17309BAB3	57,728	57,198	530	57,198	57,957	3/31/2019
225470M67	653,616	650,764	2,852	650,764	577,814	3/31/2019
225470VG5	968,265	883,756	84,509	883,756	941,080	3/31/2019
32051GTD7	1,862,461	1,780,428	82,033	1,780,428	1,858,878	3/31/2019
3622EUAC0	808,426	753,020	55,406	753,020	780,837	3/31/2019
3622EUAF3	617,281	591,545	25,736	591,545	578,054	3/31/2019

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
45660LSY6	3,510,244	3,386,834	123,410	3,386,834	3,455,138	3/31/2019
46625YQX4	2,243,829	1,849,488	394,341	1,849,488	1,560,099	3/31/2019
59020UXH3	1,131,015	1,130,621	394	1,130,621	1,077,014	3/31/2019
61750YAB5	49,619	41,995	7,624	41,995	48,553	3/31/2019
61752RAJ1	427,349	408,945	18,404	408,945	424,843	3/31/2019
78477AAA5	688,415	688,414	1	688,414	681,678	3/31/2019
93934FEM0	2,321,030	2,288,576	32,454	2,288,576	2,275,526	3/31/2019
Subtotal- General Account	XXX	XXX	5,503,361	XXX	XXX	
Guaranteed Separate Accounts						
059469AF3	832,668	783,342	49,326	783,342	799,469	12/31/2019
1248MBAL9	1,829,261	1,810,860	18,401	1,810,860	1,811,788	12/31/2019
12627HAK6	915,075	894,552	20,523	894,552	906,720	12/31/2019
12628LAJ9	773,787	762,168	11,619	762,168	721,795	12/31/2019
32052MAA9	21,474	21,423	51	21,423	14,024	12/31/2019
46645GAE8	3,823,690	3,810,386	13,304	3,810,386	3,813,045	12/31/2019
61751DAE4	110,396	104,155	6,241	104,155	109,048	12/31/2019
12628LAJ9	814,222	787,580	26,642	787,580	769,559	9/30/2019
32052MAA9	22,138	21,673	465	21,673	14,123	9/30/2019
12628KAF9	1,027,171	1,009,619	17,552	1,009,619	1,072,870	6/30/2019
12628LAJ9	859,357	830,216	29,141	830,216	807,500	6/30/2019
32052MAA9	22,875	22,222	653	22,222	14,101	6/30/2019
466247XN8	718,427	714,260	4,167	714,260	717,294	6/30/2019
059469AF3	686,021	666,162	19,859	666,162	684,931	3/31/2019
059515AE6	1,142,051	1,124,354	17,697	1,124,354	1,145,355	3/31/2019
05951KAZ6	338,076	333,608	4,468	333,608	341,215	3/31/2019
05953YAA9	1,488,821	1,451,216	37,605	1,451,216	1,461,454	3/31/2019
1248MBAL9	1,997,343	1,983,011	14,332	1,983,011	1,892,197	3/31/2019
12627HAK6	1,022,823	1,000,597	22,226	1,000,597	998,892	3/31/2019
12628KAF9	1,058,070	1,040,780	17,290	1,040,780	968,456	3/31/2019
12628LAJ9	909,506	879,118	30,388	879,118	849,501	3/31/2019
17309BAB3	282,345	279,755	2,590	279,755	283,469	3/31/2019
81744HAF0	555,319	540,370	14,949	540,370	548,082	3/31/2019
Subtotal- Guaranteed Separate Accounts	XXX	XXX	379,489	XXX	XXX	
Grand Total	XXX	XXX	\$ 5,882,850	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, 2019:

	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	\$ 3,408,433,954	\$ 33,220,679	\$ 1,900,988,581	\$ 26,931,725	\$ 5,309,422,535	\$ 60,152,404
Guaranteed Separate Accounts	632,462,885	2,309,932	585,185,088	3,855,709	1,217,647,973	6,165,641
Total	\$ 4,040,896,839	\$ 35,530,611	\$ 2,486,173,669	\$ 30,787,434	\$ 6,527,070,508	\$ 66,318,045

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

NOTES TO FINANCIAL STATEMENTS

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		Fair Value		Fair Value	
Open	\$	—	\$	—	\$	628,735,823
30 days or less		—		—		—
31 to 60 days		—		17,464,844		—
61 to 90 days		—		—		—
Greater than 90 days		—		—		—
Total Collateral Received	\$	—	\$	17,464,844	\$	628,735,823

- 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	—	—	—	—	380,020,639	380,021,239
31 to 60 days	—	—	17,490,344	17,490,344	62,386,842	62,389,142
61 to 90 days	—	—	—	—	17,963,453	17,968,663
91 to 120 days	—	—	—	—	5,000,000	5,003,300
121 to 180 days	—	—	—	—	33,500,000	33,552,490
181 to 365 days	—	—	—	—	24,000,000	24,019,140
1 to 2 years	—	—	—	—	102,325,000	102,528,919
2 to 3 years	—	—	—	—	15,000,000	15,056,600
Greater than 3 years	—	—	—	—	3,000,000	3,003,715
Total Collateral Reinvested	\$	—	\$	17,490,344	\$	643,195,934

- 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 or transactions for securities lending that extend beyond one year from December 31, 2019.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

- (1) The Company enters into tri-party reverse repurchase agreements to purchase and resell short-term securities. The Company receives securities as collateral, having a fair value at least equal to 102% of the purchase price paid by the Company for the securities and the Company's designated custodian takes possession of this collateral. The Company is not permitted to sell or repledge these securities. The collateral is not recorded on the Company's financial statements. However, if the counterparty defaults, the Company would then exercise its rights with respect to the collateral, including a sale of the collateral. The fair value of the securities held as collateral is monitored daily and additional collateral is obtained, where appropriate, to protect against credit exposure. The Company records the amount paid for securities purchased under agreements to resell in cash, cash equivalents and short-term investments.
- At December 31, 2019, the carrying value and fair value of securities held under agreements to purchase and resell was \$307,988,823, 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 1.5%.

NOTES TO FINANCIAL STATEMENTS

(2) Type of repo trades used

	First Quarter	Second Quarter	Third Quarter	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	Third Quarter	Fourth Quarter
a. Maximum Amount				
1. Open - no maturity	\$ —	\$ —	\$ —	\$ —
2. Overnight	\$ 345,562,393	\$ 282,890,016	\$ 281,663,439	\$ —
3. 2 days to 1 week	\$ —	\$ —	\$ —	\$ 321,075,734
4. > 1 week to 1 month	\$ —	\$ —	\$ —	\$ —
5. > 1 month to 3 months	\$ —	\$ —	\$ —	\$ —
6. > 3 months to 1 year	\$ —	\$ —	\$ —	\$ —
7. > 1 year	\$ —	\$ —	\$ —	\$ —
b. Ending Balance				
1. Open - no maturity	\$ —	\$ —	\$ —	\$ —
2. Overnight	\$ 277,815,192	\$ 275,897,950	\$ 275,360,310	\$ —
3. 2 days to 1 week	\$ —	\$ —	\$ —	\$ 307,988,823
4. > 1 week to 1 month	\$ —	\$ —	\$ —	\$ —
5. > 1 month to 3 months	\$ —	\$ —	\$ —	\$ —
6. > 3 months to 1 year	\$ —	\$ —	\$ —	\$ —
7. > 1 year	\$ —	\$ —	\$ —	\$ —

(4) Not applicable.

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

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Maximum Amount	\$ 345,562,393	\$ 282,890,016	\$ 281,663,439	\$ 321,075,734
b. Ending Balance	\$ 277,815,192	\$ 275,897,950	\$ 275,360,310	\$ 307,988,823

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

	1 None	2 NAIC 1	3 NAIC 2	4 NAIC 3	5 NAIC 4	6 NAIC 5	7 NAIC 6	8 Nonadmitted
Ending Balance								
a. Bonds - FV	\$ —	\$ 307,988,823	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
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 (sum of a through h)	\$ —	\$ 307,988,823	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

NOTES TO FINANCIAL STATEMENTS

(7) Collateral provided - secured borrowing

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Maximum Amount				
1. Cash	\$ —	\$ —	\$ —	\$ —
2. Securities (FV)	\$ 352,473,641	\$ 288,547,817	\$ 287,296,708	\$ 327,497,249
3. Securities (BACV)	XXX	XXX	XXX	XXX
4. Nonadmitted subset (BACV)	XXX	XXX	XXX	XXX
b. Ending Balance				
1. Cash	\$ —	\$ —	\$ —	\$ —
2. Securities (FV)	\$ 283,372,002	\$ 281,416,336	\$ 280,867,989	\$ 314,149,106
3. Securities (BACV)	\$ —	\$ —	\$ —	\$ —
4. Nonadmitted subset (BACV)	\$ —	\$ —	\$ —	\$ —

(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	\$ 314,149,106	\$ 314,149,106

(9) At December 31, 2019 and 2018, the Company did not have a recognized receivable for return of collateral.

(10) At December 31, 2019 and 2018, the Company did not have a recognized liability to return collateral.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for a Sale

Not applicable.

J. Real Estate

- (1)a–(1)c At December 31, 2019, the Company had no real estate held for sale. At December 31, 2018, the Company had \$163,200 of real estate held for sale. During 2019 and 2018, the Company recognized \$95,200 and \$52,768, respectively, in OTTI on real estate held for sale related to a foreclosed residential property.
- (2)a–(2)b During 2019, the Company recognized \$5,871 of realized gains on the disposition of real estate held for sale. During 2018, the Company did not realize any gains or losses on the disposition of real estate held for sale.
- (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 10 years of remaining unexpired tax credits on its investments in LIHTC. The holding period required for the LIHTC investments ranges from 1 year to 12 years.
- (2) The amount of LIHTC and other tax benefits recognized during the years ended December 31, 2019 and 2018 was \$40,536,537 and \$72,326,057, respectively.
- (3) The balance of the investment recognized in other invested assets on Page 2 - Assets at December 31, 2019 and 2018 was \$111,821,145 and \$145,262,995, respectively.
- (4) The LIHTC investments are periodically subject to regulatory reviews by housing authorities where the properties are located. The Company is not aware of any adverse issues related to such regulatory reviews.
- (5) The Company's investments in LIHTC did not exceed 10% of its admitted assets.
- (6)–(7) The Company had no impairments recorded on its LIHTC investments.

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

(1) Restricted assets (including pledged):

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted							8	9	Percentage	
	Current Year					6	7			10	11
	1	2	3	4	5						
	Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)						
										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	628,735,823	—	—	—	628,735,823	651,799,784	(23,063,961)	—	628,735,823	0.330%	0.332%
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	0.000%	0.000%
d. Subject to reverse repurchase agreements	307,988,823	—	—	—	307,988,823	341,842,829	(33,854,006)	—	307,988,823	0.162%	0.163%
e. Subject to dollar repurchase agreements	—	—	17,455,547	—	17,455,547	—	17,455,547	—	17,455,547	0.009%	0.009%
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	35,239,641	—	18,643	—	35,258,284	32,114,112	3,144,172	—	35,258,284	0.018%	0.019%
i. FHLB capital stock	173,697,700	—	—	—	173,697,700	202,250,500	(28,552,800)	—	173,697,700	0.091%	0.092%
j. On deposit with states	262,870,525	—	—	—	262,870,525	249,790,181	13,080,344	—	262,870,525	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)	2,832,118,339	—	—	—	2,832,118,339	3,583,978,991	(751,860,652)	—	2,832,118,339	1.485%	1.497%
m. Pledged as collateral not captured in other categories	9,700,845,126	—	—	—	9,700,845,126	10,134,184,626	(433,339,500)	—	9,700,845,126	5.088%	5.126%
n. Other restricted assets	—	—	—	—	—	—	—	—	—	0.000%	0.000%
o. Total restricted assets	\$ 13,941,495,977	\$ —	\$ 17,474,190	\$ —	\$ 13,958,970,167	\$ 15,195,961,023	\$ (1,236,990,856)	\$ —	\$ 13,958,970,167	7.321%	7.377%

(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, 2019 and 2018:

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	\$ 9,700,845,126	\$ —	\$ —	\$ —	\$ 9,700,845,126	\$10,134,184,626	\$ (433,339,500)	\$ 9,700,845,126	5.088%	5.126%
Total (c)	\$ 9,700,845,126	\$ —	\$ —	\$ —	\$ 9,700,845,126	\$10,134,184,626	\$ (433,339,500)	\$ 9,700,845,126	5.088%	5.126%

(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	\$ 10,134,184,626	\$ —	\$ —	\$ —	\$ 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.

- (3) There were no other restricted assets at December 31, 2019 and 2018.
- (4) At December 31, 2019 and 2018, 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	2019			
	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted) *	% of BACV to Total Admitted Assets **
General Account:				
a. Cash, Cash Equivalents and Short-Term Investments	\$ 1,058,001,523	\$ 1,058,001,523	0.59%	0.59%
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)	\$ 1,058,001,523	\$ 1,058,001,523	0.59%	0.59%
Separate Account:				
k. Cash, Cash Equivalents and Short-Term Investments	\$ 17,464,844	\$ 17,464,844	0.16%	0.16%
l. Schedule D, Part 1	—	—	—	—
m. Schedule D, Part 2, Section 1	—	—	—	—
n. Schedule D, Part 2, Section 2	—	—	—	—
o. Schedule B	—	—	—	—
p. Schedule A	—	—	—	—
q. Schedule BA, Part 1	—	—	—	—
r. Schedule DL, Part 1	—	—	—	—
s. Other	—	—	—	—
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	\$ 17,464,844	\$ 17,464,844	0.16%	0.16%

* j = Column 1 divided by Assets Page, Line 26 (Column 1)
t = Column 1 divided by Assets Page, Line 27 (Column 1)

** j = Column 1 divided by Assets Page, Line 26 (Column 3)
t = Column 1 divided by Assets Page, Line 27 (Column 3)

NOTES TO FINANCIAL STATEMENTS

The Company received cash collateral on security lending transactions and dollar repurchase agreements of \$646,200,667 in 2019, 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 (3).

		Amount	% of Liability to Total Liabilities *
u. Recognized Obligation to Return Collateral Asset (General Account)	\$	1,058,001,523	0.68%
v. Recognized Obligation to Return Collateral Asset (Separate Account)	\$	17,464,844	0.16%
* u = Column 1 divided by Liability Page, Line 26 (Column 1)			
v = Column 1 divided by Liability Page, Line 27 (Column 1)			

2018				
Collateral Assets	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted) *	% of BACV to Total Admitted Assets **
General Account:				
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%
Separate Account:				
k. Cash, Cash Equivalents and Short-Term Investments	\$ —	\$ —	—%	—%
l. Schedule D, Part 1	—	—	—	—
m. Schedule D, Part 2, Section 1	—	—	—	—
n. Schedule D, Part 2, Section 2	—	—	—	—
o. Schedule B	—	—	—	—
p. Schedule A	—	—	—	—
q. Schedule BA, Part 1	—	—	—	—
r. Schedule DL, Part 1	—	—	—	—
s. Other	—	—	—	—
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	\$ —	\$ —	—%	—%

* j = Column 1 divided by Assets Page, Line 26 (Column 1)
t = Column 1 divided by Assets Page, Line 27 (Column 1)

** j = Column 1 divided by Assets Page, Line 26 (Column 3)
t = Column 1 divided by Assets Page, Line 27 (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 (3).

		Amount	% of Liability to total Liabilities *
u. Recognized Obligation to Return Collateral Asset (General Account)	\$	972,860,452	0.65%
v. Recognized Obligation to Return Collateral Asset (Separate Account)	\$	—	—%
* u = Column 1 divided by Liability Page, Line 26 (Column 1)			
v = Column 1 divided by Liability Page, Line 27 (Column 1)			

M. Working Capital Finance Investments

Not applicable.

N. Offsetting and Netting of Assets and Liabilities

Not applicable.

NOTES TO FINANCIAL STATEMENTS

O. 5GI Securities

The following represents the Company's 5GI securities at December 31, 2019 and 2018. 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
Investments						
1. Bonds - AC	22	14	\$ 14,255,157	\$ 4,364,236	\$ 15,632,630	\$ 3,983,429
2. Loan-backed and structured securities - AC	5	2	3,747,574	3,084,873	3,900,042	3,132,683
3. Preferred stock - AC	1	2	10,314,073	3,357,035	11,706,872	3,404,371
4. Preferred stock - FV	1	2	2,206,076	5,707,772	2,206,076	5,707,772
5. Total (1+2+3+4)	29	20	\$ 30,522,880	\$ 16,513,916	\$ 33,445,620	\$ 16,228,255

Separate Account	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
Investments						
1. Bonds - AC	2	—	\$ 2,879,601	\$ —	\$ 2,879,601	\$ —
2. Loan-backed and structured securities - AC	1	—	182,762	—	182,762	—
3. Preferred stock - AC	—	—	—	—	—	—
4. Preferred stock - FV	—	—	—	—	—	—
5. Total (1+2+3+4)	3	—	\$ 3,062,363	\$ —	\$ 3,062,363	\$ —

AC - Amortized cost
FV - Fair value

P. Short Sales

Not applicable.

Q. 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	214	67
(2) Aggregate Amount of Investment Income	\$ 45,388,004	\$ 3,676,952

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 2019, the Company recognized \$187,962,764 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 2019 that was nonadmitted and excluded from surplus.

8. Derivative Instruments

A. Derivatives under SSAP No. 86 - Derivatives

- (1)-(3) The Company uses derivative instruments to manage interest rate, equity, and currency risk. These derivative instruments include foreign currency and bond forwards, interest rate options, interest rate and equity 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, 2019, the Company had interest rate swaps with a fair value of \$207,741,132 and a carrying value of \$196,492,231. 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, 2019, the Company had inflation swaps with a fair value and carrying value of \$(94,449,400).

NOTES TO FINANCIAL STATEMENTS

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, 2019, the Company had interest rate futures with a fair value and carrying value of \$(1,711).

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, 2019, the Company had interest rate options with a fair value and carrying value of \$287,839.

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, 2019, the Company had foreign currency swaps with a fair value of \$324,694,463 and a carrying value of \$324,787,911.

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, 2019, the Company had foreign currency forwards with a fair value of \$(2,296,883) and a carrying value of \$(2,238,077).

Equity Risk Management

The Company enters into equity futures transactions to hedge equity exposure in the general account portfolio. At December 31, 2019, the Company had equity futures with a fair value and a carrying value of \$(1,236,083).

Credit Risk Management

Not applicable.

Income Generation Transactions

Not applicable.

Replication Transactions

Bond forwards are paired with other investment grade bonds in replication transactions to generate the return and price risk of long-dated fixed income securities. At December 31, 2019, the Company held bond forwards with a fair value of \$(785,036) and no carrying value.

Hedge Effectiveness

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

A derivative must be highly effective in accomplishing the objective of offsetting either changes in fair value or cash flows for the risk being hedged. The Company formally assesses effectiveness of its hedging relationships both at 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.

- (4) The Company had no derivative contracts with financing premiums for the year ended December 31, 2019.
- (5) 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, 2019.
- (6) 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.
- (7) 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.
- (8) Not applicable.

B. Derivatives under SSAP No. 108 - Derivatives Hedging Variable Annuity Guarantees

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, 2019 and 2018 were as follows:

(1)	2019		
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 3,142,248,113	\$ 666,657,179	\$ 3,808,905,292
(b) Statutory valuation allowance adjustment	—	—	—
(c) Adjusted gross DTAs (1a - 1b)	3,142,248,113	666,657,179	3,808,905,292
(d) DTAs nonadmitted	111,065,430	—	111,065,430
(e) Subtotal of net admitted DTAs (1c-1d)	3,031,182,683	666,657,179	3,697,839,862
(f) Gross DTLs	1,073,773,440	1,067,426,998	2,141,200,438
(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 1,957,409,243	\$ (400,769,819)	\$ 1,556,639,424
	2018		
	Ordinary	Capital	Total
(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
	Change During 2019		
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 151,313,986	\$ 18,780,840	\$ 170,094,826
(b) Statutory valuation allowance adjustment	—	—	—
(c) Adjusted gross DTAs (1a - 1b)	151,313,986	18,780,840	170,094,826
(d) DTAs nonadmitted	111,065,430	—	111,065,430
(e) Subtotal of net admitted DTAs (1c-1d)	40,248,556	18,780,840	59,029,396
(f) Gross DTLs	(118,363,248)	111,527,396	(6,835,852)
(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 158,611,804	\$ (92,746,556)	\$ 65,865,248
(2) The admission calculation components were as follows:			
	2019		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ 34,783,020	\$ 34,783,020
(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)	1,267,120,796	254,735,607	1,521,856,403
1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	1,267,120,796	254,735,607	1,521,856,403
2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	3,034,079,061
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	1,764,061,888	377,138,552	2,141,200,440
(d) DTAs admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+2(c))	\$ 3,031,182,684	\$ 666,657,179	\$ 3,697,839,863
	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
	Change During 2019		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ 34,783,020	\$ 34,783,020
(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)	82,831,395	(51,749,168)	31,082,227
1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	82,831,395	(51,749,168)	31,082,227
2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	161,685,998
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	(42,582,837)	35,746,988	(6,835,849)
(d) DTAs admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+2(c))	\$ 40,248,558	\$ 18,780,840	\$ 59,029,398

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, 2019	December 31, 2018
(a) Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above.	957%	899%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$ 20,227,193,743	\$ 19,149,287,086

(4) There was no impact on adjusted gross and net admitted DTAs due to tax planning strategies at December 31, 2019 and 2018. The Company did not use reinsurance in its tax planning strategies.

B. The Company had no unrecognized DTLs at December 31, 2019 and 2018.

C. Significant components of income taxes incurred and the changes in DTAs and DTLs were as follows:

(1) Current Income Tax:	December 31, 2019	December 31, 2018	Change
(a) Federal	\$ (33,739,363)	\$ (443,051,836)	\$ 409,312,473
(b) Foreign	2,275,943	1,226,511	1,049,432
(c) Subtotal	(31,463,420)	(441,825,325)	410,361,905
(d) Federal income tax on net capital gains/(losses)	20,786,369	(34,801,097)	55,587,466
(e) Utilization of capital loss carry-forward	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	<u>\$ (10,677,051)</u>	<u>\$ (476,626,422)</u>	<u>\$ 465,949,371</u>
(2) DTAs:	December 31, 2019	December 31, 2018	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ —	\$ —	\$ —
(2) Unearned premium reserve	1,264,686	775,118	489,568
(3) Policyholder reserves	1,127,710,189	1,161,376,652	(33,666,463)
(4) Investments	51,432,658	38,859,328	12,573,330
(5) Deferred acquisition costs	591,349,287	569,551,893	21,797,394
(6) Policyholder dividends accrual	199,859,573	217,815,180	(17,955,607)
(7) Fixed assets	209,797,644	177,288,941	32,508,703
(8) Compensation and benefits accrual	533,723,567	484,674,340	49,049,227
(9) Pension accrual	350,523,233	147,493,150	203,030,083
(10) Receivables - nonadmitted	40,285,680	163,342,013	(123,056,333)
(11) Net operating loss carry-forward	—	—	—
(12) Other	36,301,596	29,757,513	6,544,083
(99) Subtotal	<u>3,142,248,113</u>	<u>2,990,934,128</u>	<u>151,313,985</u>
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	111,065,430	—	111,065,430
(d) Admitted ordinary DTAs (2a99 - 2b - 2c)	<u>3,031,182,683</u>	<u>2,990,934,128</u>	<u>40,248,555</u>
(e) Capital:			
(1) Investments	666,009,390	645,846,556	20,162,834
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	647,789	2,029,782	(1,381,993)
(4) Other	—	—	—
(99) Subtotal	<u>666,657,179</u>	<u>647,876,338</u>	<u>18,780,841</u>
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	<u>—</u>	<u>—</u>	<u>—</u>
(h) Admitted capital DTAs (2e99 - 2f - 2g)	<u>666,657,179</u>	<u>647,876,338</u>	<u>18,780,841</u>
(i) Total admitted DTAs (2d + 2h)	<u>\$ 3,697,839,862</u>	<u>\$ 3,638,810,466</u>	<u>\$ 59,029,396</u>

NOTES TO FINANCIAL STATEMENTS

	December 31, 2019	December 31, 2018	Change
(3) DTLs:			
(a) Ordinary:			
(1) Investments	\$ 67,968,386	\$ 68,637,325	\$ (668,939)
(2) Fixed assets	185,490,036	150,965,770	34,524,266
(3) Deferred & uncollected premium	430,937,773	425,048,069	5,889,704
(4) Policyholder reserves	386,758,138	545,736,554	(158,978,416)
(5) Other	2,619,107	1,748,971	870,136
(99) Subtotal	1,073,773,440	1,192,136,689	(118,363,249)
(b) Capital:			
(1) Investments	1,002,562,620	890,663,752	111,898,868
(2) Real estate	64,864,378	65,235,849	(371,471)
(3) Other	—	—	—
(99) Subtotal	1,067,426,998	955,899,601	111,527,397
(c) Total DTLs (3a99 + 3b99)	2,141,200,438	2,148,036,290	(6,835,852)
(4) Net admitted DTAs/(DTLs) (2i - 3c)	<u>\$ 1,556,639,424</u>	<u>\$ 1,490,774,176</u>	<u>\$ 65,865,248</u>
Deferred income tax expense on change in net unrealized capital gains and losses			\$ (63,776,793)
Decrease in net deferred tax related to other items			240,707,471
Increase in DTAs nonadmitted			(111,065,430)
Total change in net admitted DTAs			<u>\$ 65,865,248</u>
(5) The Company had investment tax credits of \$59,999,906 and \$118,888,290 for the years ended December 31, 2019 and 2018, respectively.			
(6) The Company did not have operating loss carry-forwards at December 31, 2019.			
(7) The Tax Cuts and Jobs Act (“TCJA”) was enacted on December 22, 2017. The TCJA significantly changed U.S. tax law primarily by lowering the corporate income tax rate from 35% to 21%. Net deferred taxes and admitted DTAs were decreased by an additional \$104,455,170 in 2018 to reflect the 21% corporate income tax rate.			
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 recorded offsetting DTAs and DTLs. 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 was completed in 2018, resulted in a total DTL of \$486,162,952, with a corresponding adjustment of \$486,162,952 to the DTA.			
(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, 2019 and 2018, and change in DTAs/DTLs at December 31, 2019 and 2018, differed from the amount obtained by applying the statutory rate of 21% to net gain from operations after dividends to policyholders and before federal income taxes for the following reasons:

	2019	2018	Change
Net gain from operations after dividends to policyholders and before federal income taxes @ statutory rate	\$ 97,449,524	\$ 177,081,890	\$ (79,632,366)
Net realized capital gains @ statutory rate	(3,270,060)	(27,670,464)	24,400,404
Tax exempt income	(89,515,297)	(27,747,000)	(61,768,297)
Tax credits (net of withholding)	(61,978,116)	(85,999,343)	24,021,227
Amortization of IMR	(19,865,081)	(21,146,852)	1,281,771
Dividend from subsidiaries	(97,426,140)	(191,621,746)	94,195,606
Contiguous country branch income	(714,780)	(2,153,823)	1,439,043
Impact of tax reform	—	(104,455,170)	104,455,170
Prior year audit liability and settlement	(31,715,244)	(35,362,700)	3,647,456
Nonadmitted assets	130,662,921	(163,342,013)	294,004,934
Stock contribution to foundation	—	(5,085,596)	5,085,596
Accruals in surplus	(186,880,282)	97,693,817	(284,574,099)
Other	11,868,033	6,104,808	5,763,225
Income tax incurred and change in net DTAs during period	<u>\$ (251,384,522)</u>	<u>\$ (383,704,191)</u>	<u>\$ 132,319,670</u>
Federal income tax expense reported in the Summary of Operations	\$ (31,463,420)	\$ (441,825,325)	\$ 410,361,905
Capital gains tax benefit incurred	20,786,369	(34,801,097)	55,587,466
Decrease (increase) in net DTAs	(240,707,471)	92,922,231	(333,629,702)
Decrease (increase) in current and deferred taxes reported in prior period correction	<u>—</u>	<u>—</u>	<u>—</u>
Total statutory income taxes	<u>\$ (251,384,522)</u>	<u>\$ (383,704,191)</u>	<u>\$ 132,319,669</u>

E. (1) The Company did not have any operating loss and tax credit carry forwards available for tax purposes.
(2) The following income taxes incurred in the current and prior years that will be available in the even of future net losses:

Year 2019	\$ 34,783,020
Year 2018	\$ —
Year 2017	\$ —

(3) At December 31, 2019, 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:
- i. NYLIAC
 - ii. NYLIFE Insurance Company of Arizona ("NYLAZ")
 - iii. NYLIFE LLC and its domestic affiliates ("NYLIFE LLC")
 - iv. New York Life Investment Management Holdings LLC ("NYL Investments") and its domestic subsidiaries
 - v. New York Life Enterprises ("NYLE") and its domestic subsidiaries
 - vi. NYL Investors LLC ("NYL Investors")

The Company files a consolidated federal income tax return with 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 2019 and 2018, the Company made the following capital contributions to its subsidiaries:

	2019	2018
NYLE	\$ 8,499,196	\$ 40,108,758
NYLIFE LLC	—	3,000,000
Total	<u>\$ 8,499,196</u>	<u>\$ 43,108,758</u>

NOTES TO FINANCIAL STATEMENTS

During 2019 and 2018, the Company recorded the following dividend distributions from its subsidiaries:

	2019	2018
NYLIAC	\$ —	\$ 600,000,000
NYLAZ	10,000,000	—
Madison Capital Funding LLC ("MCF")	120,934,000	93,444,580
NYL Investors	120,000,000	90,000,000
NYL Investments	213,000,000	129,039,923
Total	\$ 463,934,000	\$ 912,484,503

During 2019 and 2018, the Company received a return of capital from the following subsidiaries:

	2019	2018
NYLE	\$ 6,662,939	\$ 448,249,089
Total	\$ 6,662,939	\$ 448,249,089

On December 31, 2015, the Company and NYLIAC 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 "2015 Note"). On July 1, 2018, the 2015 Note was canceled and reissued (the "2018 Note"). The 2018 Note, which is reported as a bond on Page 2 - Assets, had an outstanding balance for the Company of \$2,284,595,183 and \$2,160,465,941 at December 31, 2019 and 2018, respectively. During 2019 and 2018, the Company recorded interest income from MCF under the MCF Note Agreement of \$105,492,335 and \$105,622,176, respectively, which was included in net investment income on Page 4 - Summary of Operations. Pursuant to the MCF Note Agreement and the 2018 Note, the Company and NYLIAC may provide an aggregate of up to \$5,200,000,000 in funding to MCF for lending and equity investment commitments, as well as for business expenses. All outstanding advances made to MCF under the MCF Note Agreement, together with unpaid interest thereon, will be due in full on December 31, 2025.

In connection with 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, 2019 and 2018, income earned amounted to \$7,682,611.

A real estate property acquired through foreclosure is called a REO Portfolio. NYLIAC's interests in commercial mortgage loans are primarily held in the form of participations in mortgage loans originated or acquired by the Company. NYLIAC's interests in the ownership of REO Portfolio is called 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 there from, 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.

At December 31, 2019 and 2018, the Company had a bond with NYL Investments with a carrying value of \$600,000,000. During both 2019 and 2018, the Company recorded interest income from NYL Investments totaling \$25,854,167.

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 product common in Western Europe and is similar to an open-ended mutual fund in the U.S. Cordius is an indirect affiliate of the Company. Under this agreement, which was amended and restated as of September 29, 2017, the Company issued a loan to Cordius CIG for €100 million. Cordius paid down €50 million on the loan during 2016. The loan had a carrying value, translated in U.S. dollars, of \$57,157,490 at December 31, 2018. In 2019, Cordius CIG paid down the remaining €50 million on the loan and the loan agreement was terminated effective July 24, 2019. During 2019 and 2018, the Company recorded interest income on the loan totaling \$244,632 and \$446,969, respectively.

The Company has entered into three separate loan agreements with NYL Investors. The loans had an outstanding balance at December 31, 2019 and 2018 of \$50,384,823 and \$58,502,064, respectively. The loans are variable rate loans with maturity dates of April 2031, May 2030 and April 2027. During 2019 and 2018, the Company recorded interest income on the loans totaling \$2,720,058 and \$3,498,369, 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, 2019 and 2018, the cash surrender value of these policies amounted to \$4,138,104,027 and \$4,021,523,399, respectively. During 2019 and 2018, the Company recorded income related to these policies of \$200,483,139 and \$90,182,799, 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 3.50% to 7.65%. 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, 2019 and 2018, the Company has issued \$9,084,483,523 and \$8,673,183,476, respectively, of single premium annuities.

- D. At December 31, 2019 and 2018, the Company reported a net amount of \$68,514,802 and \$38,111,463, 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, and amended on December 21, 2016, 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, 2019 and 2018, the Company had a loan payable to NYLCC of \$401,976,231 and \$500,534,271, respectively. During 2019 and 2018, the Company recorded interest expense of \$9,961,850 and \$9,392,617, respectively.

On January 29, 2019, the Company and NYLCC entered into a five-year \$1,500,000,000 revolving credit facility (the "Credit Facility") with a syndicate of lenders. The Credit Facility expires on January 29, 2024. The Company and NYLCC are borrowers under the Credit Facility. The Credit Facility replaced a five-year \$1,250,000,000 revolving credit facility, effective April 13, 2016, that the Company entered into with a syndicate of lenders, which was terminated on January 29, 2019. NYLCC's commercial paper capacity is \$3,000,000,000. During 2019 and 2018, this credit facility was not used, no interest was paid, and no outstanding balance was due.

NOTES TO FINANCIAL STATEMENTS

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 \$3,000,000,000. At December 31, 2019 and 2018, the outstanding principal amount of commercial paper issued by NYLCC was \$498,582,000 and 501,017,000, 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 2019 and 2018, 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 2019 and 2018, 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 2019 and 2018, 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 2019 and 2018, 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 \$1,071,240,764 and \$1,150,152,687 for the years ended December 31, 2019 and 2018, 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.

The Company is party to an investment advisory agreement with NYL Investors (a wholly owned subsidiary of the Company), as amended from time to time, to receive investment advisory and administrative services from NYL Investors. The payments are required to be made within 90 days from the time of billing. For the years ended December 31, 2019 and 2018, the total cost to the Company for these services amounted to \$191,712,127 and \$173,747,268, respectively.

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	
	2019	2018
NYL Wind Investment LLC	\$ 6,027,602	\$ 11,485,491
Silver Spring, LLC	35,617	65,365
NYLMDC King of Prussia GP, LLC	386,593	392,866
Total	<u>\$ 6,449,812</u>	<u>\$ 11,943,722</u>

(3) The financial statements of NYL Wind Investment LLC, Silver Spring, LLC and NYLMDC King of Prussia GP, LLC (collectively the "downstream non-insurance holding companies") were not audited at December 31, 2019 and 2018.

(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 commitments, contingencies or guarantees.

M. The Company does not have affiliated common stock investments other than its insurance subsidiaries.

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		Monetary Effect on NAIC SAP		Amount of Investment	
(Investment in Insurance SCA Entities)		Net Income Increase (Decrease)	Surplus Increase (Decrease)	Per Audited Statutory Equity	If the Insurance SCA Had Completed Statutory Financial Statements *
NYLIAC	\$	— \$	— \$	9,354,607,307	\$ 9,354,607,307
NYLAZ	\$	— \$	— \$	108,142,213	\$ 108,142,213

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

NOTES TO FINANCIAL STATEMENTS

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, 2019:

	Carrying Value
Loan Payable to NYLCC, various maturities, latest being April 6, 2020 (weighted average rate of 1.78%); Refer to Note 10E "Information Concerning Parent, Subsidiaries and Affiliates"	\$ 401,976,231
Total borrowed money	\$ 401,976,231

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	46,572,700	46,572,700	—
(c) Activity stock	127,125,000	127,125,000	—
(d) Excess stock	—	—	—
(e) Aggregate total	\$ 173,697,700	\$ 173,697,700	\$ —
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 8,832,015,342	\$ 8,832,015,342	\$ —

2. Prior 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	\$ 202,250,500	\$ 202,250,500	\$ —
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 8,348,888,569	\$ 8,348,888,569	\$ —

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	\$ 46,572,700	\$ 46,572,700	\$ —	\$ —	\$ —	\$ —

(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	\$ 4,323,894,280	\$ 4,089,653,583	\$ 2,832,118,339
2. Current year general account	\$ 4,323,894,280	\$ 4,089,653,583	\$ 2,832,118,339
3. Current year separate accounts	\$ —	\$ —	\$ —
4. Prior year total general and separate accounts	\$ 4,673,697,824	\$ 4,645,037,414	\$ 3,583,978,991

¹ Includes amounts in excess of minimum requirements.

NOTES TO FINANCIAL STATEMENTS

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	\$ 5,106,891,094	\$ 4,982,950,663	\$ 3,508,598,792
2. Current year general account	\$ 5,106,891,094	\$ 4,982,950,663	\$ 3,508,598,792
3. Current year separate accounts	\$ —	\$ —	\$ —
4. Prior year total general and separate accounts	\$ 4,673,697,824	\$ 4,645,037,414	\$ 3,583,978,991

(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	2,832,118,339	2,832,118,339	—	2,832,118,339
(c) Other	—	—	—	—
(d) Aggregate total	<u>\$ 2,832,118,339</u>	<u>\$ 2,832,118,339</u>	<u>\$ —</u>	<u>\$ 2,832,118,339</u>

2. Prior 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>

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

	Total	General Account	Separate Accounts
1. Debt	\$ —	\$ —	\$ —
2. Funding agreements	3,508,598,792	3,508,598,792	—
3. Other	—	—	—
4. Aggregate total	<u>\$ 3,508,598,792</u>	<u>\$ 3,508,598,792</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.

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 2019, the Company did not make any voluntary contributions to the tax-qualified plans. 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. Agents are generally eligible for retiree health and life benefits if they meet certain age and service criteria on the date they terminate service.

NOTES TO FINANCIAL STATEMENTS

In either case, an employee or agent must be enrolled in active health care coverage on the date they terminate service to be eligible for retiree coverage.

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 IRC Section 401(h). The Company pays the remaining balance of these costs.

Postemployment Benefits and Compensated Absences

The Company provides compensated absences to eligible employees during employment, and certain benefits 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 \$2,659,000 and \$2,241,000 related to these benefits at December 31, 2019 and 2018, respectively. For the years ended December 31, 2019 and 2018, the net periodic benefit costs associated with these programs were \$9,920,000 and \$9,322,000, respectively.

Postemployment costs of \$644,360 and \$709,626 were billed to subsidiaries for the years ended December 31, 2019 and 2018, 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	
	2019	2018	2019	2018
1. Benefit obligation at beginning of year	\$ —	\$ 7,092,106,147	\$ 7,665,962,228	\$ 1,077,326,694
2. Service cost	—	146,043,272	154,083,048	21,732,550
3. Interest cost	—	234,659,825	304,149,508	35,957,348
4. Contribution by plan participants	—	—	—	—
5. Actuarial (gain) loss	—	(509,867,594)	1,215,977,480	(58,780,115)
6. Benefits paid	—	(319,884,876)	(386,835,024)	(53,331,023)
7. One-time contractual termination benefit	—	—	—	—
8. Plan amendments	—	—	—	—
9. Benefit obligation at end of year	\$ —	\$ 6,643,056,774	\$ 8,953,337,240	\$ 1,022,905,454

b. Postretirement benefits

	Overfunded		Underfunded	
	2019	2018	2019	2018
1. Benefit obligation at beginning of year	\$ —	\$ —	\$ 1,536,662,321	\$ 1,627,071,885
2. Service cost	—	—	22,835,180	26,881,266
3. Interest cost	—	—	62,367,763	55,365,764
4. Contribution by plan participants	—	—	12,622,404	12,557,819
5. Actuarial (gain) loss	—	—	242,970,948	(96,610,190)
6. Benefits paid	—	—	(79,369,302)	(88,604,223)
7. One-time contractual termination benefit	—	—	—	—
8. Plan amendments	—	—	—	—
9. Benefit obligation at end of year	\$ —	\$ —	\$ 1,798,089,314	\$ 1,536,662,321

(2) Change in plan assets

	Pension Benefits		Postretirement Benefits	
	2019	2018	2019	2018
a. Fair value of plan assets at beginning of year	\$ 7,301,701,859	\$ 6,973,369,677	\$ 665,216,277	\$ 701,303,168
b. Actual return on plan assets	657,521,381	148,217,058	131,972,841	(24,535,506)
c. Reporting entity contribution	53,915,954	553,331,023	55,397,929	64,495,019
d. Plan participants' contributions	—	—	12,622,404	12,557,819
e. Benefits paid	(386,835,024)	(373,215,899)	(79,369,302)	(88,604,223)
f. Fair value of plan assets at end of year	\$ 7,626,304,170	\$ 7,301,701,859	\$ 785,840,149	\$ 665,216,277

NOTES TO FINANCIAL STATEMENTS

(3) Funded status

	Pension Benefits		Postretirement Benefits	
	2019	2018	2019	2018
a. Components				
1. Prepaid benefit costs	\$ 2,671,014,016	\$ 2,718,717,632	\$ —	\$ —
2. Overfunded plan assets	\$ (2,671,014,016)	\$ (2,060,072,547)	\$ —	\$ —
3. Accrued benefit costs	\$ 684,368,731	\$ 655,529,387	\$ 629,668,524	\$ 629,889,944
4. Liability for pension benefits	\$ 642,664,339	\$ 367,376,067	\$ 382,580,641	\$ 241,556,100
b. Assets and liabilities recognized				
1. Assets (nonadmitted)	\$ —	\$ (658,645,085)	\$ —	\$ —
2. Liabilities recognized	\$ 1,327,033,070	\$ 1,022,905,454	\$ 1,012,249,165	\$ 871,446,044
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	
	2019	2018	2019	2018
a. Service cost	\$ 154,083,048	\$ 167,775,822	\$ 22,835,180	\$ 26,881,266
b. Interest cost	304,149,508	270,617,173	62,367,763	55,365,764
c. Expected return on plan assets	(463,511,447)	(458,650,985)	(44,902,098)	(47,337,964)
d. Transition asset or obligation	—	—	—	—
e. Gains and losses	139,537,865	177,716,702	8,354,792	9,986,059
f. Prior service cost or credit	(3,800,060)	(3,479,484)	(16,541,001)	(16,541,001)
g. Nonvested prior service cost or credit	—	—	23,061,873	23,061,873
h. Total net periodic pension cost (credit)	<u>\$ 130,458,914</u>	<u>\$ 153,979,228</u>	<u>\$ 55,176,509</u>	<u>\$ 51,415,997</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 \$43,902,802 and \$49,865,482 were billed to subsidiaries for the years ended December 31, 2019 and 2018, respectively. Postretirement costs of \$7,961,055 and \$9,877,948 were billed to subsidiaries for the years ended December 31, 2019 and 2018, respectively.

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

	Pension Benefits		Postretirement Benefits	
	2019	2018	2019	2018
a. Items not yet recognized as a component of net periodic cost - prior year	\$ 2,427,448,614	\$ 2,859,899,614	\$ 241,556,100	\$ 282,799,751
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	3,800,060	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	1,021,967,546	(258,213,782)	155,900,205	(24,736,720)
g. Net gain and loss recognized	<u>(139,537,865)</u>	<u>(177,716,702)</u>	<u>(8,354,792)</u>	<u>(9,986,059)</u>
h. Items not yet recognized as a component of net periodic cost - current year	<u>\$ 3,313,678,355</u>	<u>\$ 2,427,448,614</u>	<u>\$ 382,580,641</u>	<u>\$ 241,556,100</u>

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

	Pension Benefits		Postretirement Benefits	
	2019	2018	2019	2018
a. Net transition asset or obligation	\$ —	\$ —	\$ —	\$ —
b. Net nonvested prior service cost	\$ —	\$ —	\$ 98,971,143	\$ 122,033,016
c. Net prior service credit	\$ (16,838,796)	\$ (20,638,856)	\$ (133,195,206)	\$ (149,736,207)
d. Net recognized losses	\$ 3,330,517,151	\$ 2,448,087,470	\$ 416,804,704	\$ 269,259,291

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.

NOTES TO FINANCIAL STATEMENTS

(7) Weighted-average assumptions used to determine net periodic benefit cost for the years ended December 31, 2019 and 2018:

	Pension Benefits		Postretirement Benefits		Postemployment Benefits	
	2019	2018	2019	2018	2019	2018
Discount rate (for benefit obligation)	4.45%	3.76%	4.52%	3.82%	4.46%	3.77%
Service cost discount rate	4.63%	3.90%	4.75%	4.01%	N/A	N/A
Effective rate of interest (on benefit obligation)	4.07%	3.39%	4.15%	3.47%	N/A	N/A
Expected long-term rate of return on plan assets	6.50%	6.50%	6.75%	6.75%	N/A	N/A
Rate of compensation increase:						
Employees	4.90%	4.90%	4.90%	5.10%	N/A	N/A
Agents	6.00%	6.00%	N/A	N/A	N/A	N/A
Interest crediting rates for cash balance plans	3.68%	4.88%	N/A	N/A	N/A	N/A

Weighted-average assumptions used to determine benefit obligations for the years ended December 31, 2019 and 2018:

	Pension Benefits		Postretirement Benefits		Postemployment Benefits	
	2019	2018	2019	2018	2019	2018
Discount rate	3.34%	4.45%	3.43%	4.52%	3.36%	4.46%
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
Interest crediting rates for cash balance plans	3.68%	4.88%	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.

- (8) The aggregate amount of accumulated benefit obligation for defined benefit pension plans was \$8,454,283,855 as of December 31, 2019 and \$7,278,051,767 as of December 31, 2018.
- (9) 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, 2019, 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 2019 obligations, the annual rate of increase in the per capita cost of covered health care medical benefits and prescription drug benefits for 2019 was assumed to be 7.50% for participants under 65 and 8.50% 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 2020 and beyond.

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. 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.

- (10) The estimated future benefit payments are based on the same assumptions as used to measure the benefit obligations at December 31, 2019. The following benefit payments, which reflect expected future service, as appropriate, are expected to be paid:

	Pension Benefits		Postretirement Benefits		Postemployment Benefits	
2020	\$	414,400,000	\$	68,000,000	\$	8,600,000
2021	\$	428,100,000	\$	70,800,000	\$	9,200,000
2022	\$	440,000,000	\$	73,200,000	\$	9,700,000
2023	\$	452,300,000	\$	75,400,000	\$	10,200,000
2024	\$	464,500,000	\$	77,400,000	\$	10,800,000
2025 through 2029	\$	2,494,700,000	\$	408,800,000	\$	63,100,000

NOTES TO FINANCIAL STATEMENTS

(11) The Company expects to pay approximately \$51,900,000 of non-qualified pension benefits during 2020. The Company expects to pay approximately \$50,200,000 for other postretirement benefits during 2020.

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 2020 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 2020.

(12) Refer to Note 12B for details of the Company's plan assets.

(13)-(15) Not applicable.

(16) The increase in the benefit obligation from the prior year is primarily attributable to actuarial losses in the pension and postretirement plans of \$1,215,977,480 and \$242,970,948, respectively. These losses are largely the result of a decrease in the weighted average discount rate used to measure plan liabilities.

(17) Refer to funded status disclosure in Note 12A(3).

(18) 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 investment funds.

Tax-qualified pension plan assets of \$2,927,381,600 and \$2,686,998,227 were included in the Company's separate account assets and liabilities at December 31, 2019 and 2018, respectively. Pension plan assets of \$4,281,616,836 and \$4,218,898,370 were included in the Company's aggregate reserve liability at December 31, 2019 and 2018, respectively. Certain pension plan assets are also directly invested in third-party real estate investment funds, which totaled \$416,798,548 and \$395,298,517 at December 31, 2019 and 2018, 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.

New York Life Investments Management LLC ("NYLIM") serves as investment manager of the MainStay Mackay International Equity Fund. 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) 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 Board of Trustees (the "Trustees") monitor and review investment performance to ensure assets are meeting investment objectives.

The Trustees 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 Trustees 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 Trustees regularly review the plans' asset allocations versus the targets and make adjustments as appropriate.

The weighted-average asset allocation for the tax-qualified pension plans at December 31, 2019 and 2018, and target allocations by asset category, were as follows:

	Target Allocation		Percentage of Plan Assets	
	2019	2018	2019	2018
Fixed Income	65%	65%	64%	65%
Equity Securities	35%	35%	36%	35%
Total	100%	100%	100%	100%

The weighted-average asset allocation for the other postretirement benefit plans at December 31, 2019 and 2018, and target allocations by asset category under the VEBA Trusts, were as follows:

	Target Allocation	Percentage of VEBA Trust Assets	
	2019 and 2018	2019	2018
Fixed Income	30%	30%	33%
Equity Securities	70%	70%	67%
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.

NOTES TO 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, 2019 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	\$ 507,186	\$ —	\$ —	\$ 507,186
Immediate participation guarantee contract	—	—	4,281,616,836	4,281,616,836
Total assets accounted for at fair value	\$ 507,186	\$ —	\$ 4,281,616,836	\$ 4,282,124,022

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 \$2,927,381,600 and \$416,798,548, respectively, and are not included in the table above.

The fair values of other postretirement benefit plan assets at December 31, 2019 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-term investments	\$ 58,363	\$ 9,292,155	\$ —	\$ 9,350,518
Fixed income investments:				
CSUL policies	—	—	159,950,922	159,950,922
Immediate participation guarantee contract	—	—	31,780,831	31,780,831
Vanguard Bond Market Index Fund	54,684,137	—	—	54,684,137
Equity type investments:				
Vanguard Institutional Index Fund	153,197,303	—	—	153,197,303
MainStay Mackay International Equity Fund	71,611,336	—	—	71,611,336
CSVUL MainStay VP Mackay S&P 500 Indexed Equity Fund	—	—	262,378,037	262,378,037
CSVUL MainStay VP Mackay International Equity Fund	—	—	42,887,065	42,887,065
Total assets accounted for at fair value	\$ 279,551,139	\$ 9,292,155	\$ 496,996,855	\$ 785,840,149

- (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 that are 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 Mackay 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 Level 3 since the valuation relies on unobservable inputs to these policies. There is also no secondary market for these assets.

Cash, Cash equivalents and short-term investments

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, after-tax and/or after-tax Roth 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

NOTES TO FINANCIAL STATEMENTS

Company’s matching contributions to the employees’ tax-qualified plan totaled \$38,245,509 and \$36,801,406 for the years ended December 31, 2019 and 2018, 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 and/or after-tax Roth 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 certain policies for which the participant is the original writing agent. In 2019 and 2018, the Company’s contributions to the agents’ tax-qualified plan totaled \$1,589,102 and \$2,202,002, 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 \$700,000 and \$3,190,829 at December 31, 2019 and 2018, respectively. Costs associated with these benefits were \$10,799,974 and \$8,309,332 for the years ended December 31, 2019 and 2018, 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, 2019 and 2018, the Company paid \$60,014,051 and \$59,868,288, respectively, in gross benefit payments related to health benefits. For the years ended December 31, 2019 and 2018, the Company did not receive any gross subsidy receipts.

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, 2019, the Company did not hold any special surplus funds.
- (10) The portion of unassigned funds (surplus) represented by cumulative net unrealized gains was \$6,477,480,200, gross of deferred taxes, at December 31, 2019.
- (11) On April 4, 2019, the Company issued surplus notes ("2019 Notes") with a principal balance of \$1,000,000,000, bearing interest at 4.45%, with a maturity date of May 15, 2069. The initial carrying value of the 2019 Notes was \$992,780,000, net of discount. The following table summarizes the Company’s surplus notes issued and outstanding as of December 31, 2019:

Date Issued	Interest Rate	Principal Amount of Notes	Carrying Value	Interest Paid Current Year	Total Interest Paid	Accrued Interest	Date of Maturity
04/04/19	4.45%	\$1,000,000,000	\$992,868,646	\$27,318,056	\$27,318,056	\$—	05/15/69
10/08/09	6.75%	\$1,000,000,000	\$998,468,128	\$67,500,000	\$681,937,500	\$—	11/15/39
05/05/03	5.88%	\$1,000,000,000	\$995,567,333	\$58,750,000	\$970,517,361	\$—	05/15/33

The 2019 Notes, 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. Interest payments on the 2019 Notes began on November 15, 2019.

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, 40 basis points for the 2009 Notes and 25 basis points for the 2019 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, 2019. At December 31, 2019, 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.

NOTES TO FINANCIAL STATEMENTS

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments

(1) Commitments or contingent commitments

At December 31, 2019, the Company and its guaranteed separate accounts had outstanding contractual obligations to acquire additional private placement securities amounting to \$911,599,277.

Unfunded commitments on limited partnerships, limited liability companies, and other invested assets amounted to \$3,499,408,054 at December 31, 2019. Included in the total unfunded commitments are \$12,854,660 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, 2019, the Company and its guaranteed separate accounts had contractual commitments to extend credit for commercial mortgage loans totaling \$1,686,858,106 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, 2019.

(2) Guarantees

At December 31, 2019, 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.
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 NYLCAP 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 NYLCAP 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.

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
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.
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 Yunta 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	\$	—

NOTES TO FINANCIAL STATEMENTS

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 \$1,040,905, 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	\$	5,640,691
b. Decreases current year:		
Premium tax offset applied		(952,440)
Decrease in guaranty funds receivable		—
c. Increases current year:		
Increase in guaranty funds receivable		374,948
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	\$	5,063,199

- (3) Long-term care guarantee fund assessments

- a - c. At December 31, 2019, the Company's guaranty association liability and related asset recoverable for long-term care insolvency assessments were \$1,513,479 and \$1,022,803, 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.

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 \$4,963,584 in 2019. The agreement expires in 2024.

Rent expense of all other leases for the year ended December 31, 2019 amounted to \$139,068,316, of which \$62,440,947 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 The following lease agreements have terminated early for the year ended December 31, 2019:

Lease	Termination Date	Expiration Date
Central Carolina Sales Office, Columbia, SC	12/31/2019	04/30/2021
Dallas Real Estate Office, Plano, TX	04/30/2019	04/30/2021

NOTES TO FINANCIAL STATEMENTS

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

Year	Real Property		Equipment		Total
2020	\$	117,660,231	\$	9,179,459	\$ 126,839,690
2021		112,802,509		7,757,704	120,560,213
2022		100,357,404		5,048,470	105,405,874
2023		87,172,872		3,902,273	91,075,145
2024		71,487,493		3,684,039	75,171,532
Thereafter		212,385,945		3,223,534	215,609,479
Total	\$	701,866,454	\$	32,795,479	\$ 734,661,933

(2)b The Company had \$11,156,945 of minimum rentals to be received in the future under non-cancellable subleases at December 31, 2019.

(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 and 2019, to lease back a portion of the building through 2024. The total future lease obligations in connection with this agreement of \$37,061,856 at December 31, 2019 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	
	2019	2018	2019	2018
Foreign currency swaps	\$ 59,543,904	\$ 84,942,902	\$ —	\$ —
Interest rate swaps	38,500,000	38,500,000	—	—
Foreign currency forwards	—	74,280,159	74,475,026	—
Bond forwards	—	—	10,000,000	—
Total return swaps	—	—	—	—
Total	\$ 98,043,904	\$ 197,723,061	\$ 84,475,026	\$ —

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.

(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. 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.

NOTES TO FINANCIAL STATEMENTS

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, 2019 was \$575,565,369, with a fair value of \$615,753,055. The Company recorded cash collateral received under these agreements of \$628,735,823 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, 2019, 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, 2019, the Company's general account did not enter into any dollar repurchase agreements. At December 31, 2019, the carrying value and fair value of securities sold from the separate accounts under dollar repurchase agreements was \$17,455,547, which were agency mortgage-backed-pass-through securities that were classified as bonds and those securities had a weighted average maturity of 23 years, with a weighted average yield of 3%. The Company recorded a liability for \$17,447,578, which represents the repurchase price of the assets.

(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, 2019 and reacquired within 30 days of the sale date are as follows:

Description	NAIC Designation	Number of Transactions	Book Value of Securities Sold	Cost of Securities Repurchased	Gain/(Loss)
Bonds	NAIC 3	—	\$ —	\$ —	\$ —
Bonds	NAIC 4	—	—	—	—
Bonds	NAIC 5	—	—	—	—
Bonds	NAIC 6	—	—	—	—
Preferred Stock	NAIC 3	—	—	—	—
Preferred Stock	NAIC 4	—	—	—	—
Preferred Stock	NAIC 5	—	—	—	—
Preferred Stock	NAIC 6	—	—	—	—
Common Stock		3	4,525,937	4,530,984	4,222
		3	\$ 4,525,937	\$ 4,530,984	\$ 4,222

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

Not applicable.

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

The Company did not have any direct premium written/produced by managing general agents/third-party administrators equal to or greater than 5% of surplus during 2019.

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

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

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

- Level 1

Fair value is based on unadjusted quoted prices for identical assets or liabilities in an active market. Active markets are defined as a market in which many transactions occur with sufficient frequency and volume to provide pricing information on an ongoing basis.
- Level 2

Observable inputs other than level 1 prices, such as quoted prices in active markets for similar assets or liabilities; quoted prices in markets that are not active for identical or similar assets or liabilities, or other model driven inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities. Valuations are generally obtained from third-party pricing services for identical or comparable assets or liabilities or through the use of valuation methodologies using observable market inputs.
- Level 3

Instruments whose values are based on prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. These inputs reflect management's own assumptions in pricing the asset or liability. Pricing may also be based upon broker quotes that do not represent an offer to transact. Prices are determined using valuation methodologies such as option pricing models, discounted cash flow models and other similar techniques. Non-binding broker quotes, which are utilized when pricing service information is not available, are reviewed for reasonableness based on the Company's understanding of the market, and are generally considered Level 3. To the extent the internally developed valuations use significant unobservable inputs, they are classified as Level 3.

The following table represents the balances of assets and liabilities measured at fair value or NAV as of December 31, 2019:

	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	—	2,206,076	1,686,419	—	3,892,495
Total preferred stocks	—	2,206,076	1,686,419	—	3,892,495
2. Bonds					
U.S. corporate	—	—	11,349,109	—	11,349,109
Foreign corporate	—	—	—	—	—
Non-agency residential mortgage-backed securities	—	—	—	—	—
Non-agency commercial mortgage-backed securities	—	4,565,887	—	—	4,565,887
Non-agency asset-backed securities	—	3,246,121	155,035	—	3,401,156
Total bonds	—	7,812,008	11,504,144	—	19,316,152
3. Common stocks	936,399,803	—	181,248,004	—	1,117,647,807
4. Derivative assets					
Interest rate swaps	—	367,420,952	—	—	367,420,952
Foreign currency swaps	—	410,758,574	—	—	410,758,574
Inflation swaps	—	9,175	—	—	9,175
Interest rate options	—	—	2,213,719	—	2,213,719
Foreign currency forwards	—	141,114	—	—	141,114
Futures	9,101	—	—	—	9,101
Total derivative assets	9,101	778,329,815	2,213,719	—	780,552,635
5. Separate accounts assets	1,264,994,253	3,203,506,800	18,643	1,199,865,233	5,668,384,929
Total assets at fair value	\$ 2,201,403,157	\$ 3,991,854,699	\$ 196,670,929	\$ 1,199,865,233	\$ 7,589,794,018
b. Liabilities at fair value					
1. Derivative liabilities					
Interest rate swaps	\$ —	\$ 170,928,721	\$ —	\$ —	\$ 170,928,721
Foreign currency swaps	—	93,868,244	—	—	93,868,244
Inflation swaps	—	94,458,576	—	—	94,458,576
Interest rate options	—	—	1,925,880	—	1,925,880
Foreign currency forwards	—	1,093,681	—	—	1,093,681
Futures	1,246,895	—	—	—	1,246,895
Total derivative liabilities	1,246,895	360,349,222	1,925,880	—	363,521,997
2. Separate accounts liabilities - derivatives ¹	79,352	—	—	—	79,352
Total liabilities at fair value	\$ 1,326,247	\$ 360,349,222	\$ 1,925,880	\$ —	\$ 363,601,349

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)-(3) The table below presents a rollforward of level 3 assets and liabilities for the year ended December 31, 2019:

	Balance at 01/01/2019	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 12/31/2019
Assets:										
Non-redeemable preferred stocks	\$ 9,686,411	\$ —	\$ (7,999,992)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 1,686,419
Bonds										
U.S. corporate	—	11,766,581	—	—	(41,462)	—	—	—	(376,010)	11,349,109
Non-agency asset-backed securities	4,181,051	214,443	(4,181,051)	20,386	(15,348)	—	—	—	(64,446)	155,035
Total bonds	4,181,051	11,981,024	(4,181,051)	20,386	(56,810)	—	—	—	(440,456)	11,504,144
Common stocks	207,756,187	4,896,750	(853,726)	(1,114,638)	(756,783)	41,281,746	—	(69,961,532)	—	181,248,004
Derivatives	11,621,894	—	—	(22,364,910)	10,434,734	2,522,000	—	—	1	2,213,719
Separate accounts assets	2,725,743	—	(2,696,636)	—	(10,464)	—	—	—	—	18,643
Total Assets:	\$ 235,971,286	\$ 16,877,774	\$ (15,731,405)	\$ (23,459,162)	\$ 9,610,677	\$ 43,803,746	\$ —	\$ (69,961,532)	\$ (440,455)	\$ 196,670,929
Liabilities:										
Derivatives	\$ —	\$ —	\$ —	\$ (66,876)	\$ 272,756	\$ 1,720,000	\$ —	\$ —	\$ —	\$ 1,925,880
Total Liabilities:	\$ —	\$ —	\$ —	\$ (66,876)	\$ 272,756	\$ 1,720,000	\$ —	\$ —	\$ —	\$ 1,925,880

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 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 \$16,877,774 for the year ended December 31, 2019, which primarily relates to \$11,766,581 of a U.S. corporate security that was measured at amortized cost at the beginning of the period and measured at fair value at the end of the period, and \$4,830,000 of common stock securities that were transferred into Level 3 due to Corporate Actions. Transfers out of Level 3 totaled \$15,731,405 for the year ended December 31, 2019, which primarily relates to \$7,999,992 of non-redeemable preferred stocks, \$4,181,051 of non-agency asset-backed securities and \$2,696,636 of separate accounts assets that were measured at fair value at the beginning of the period and measured at amortized cost at the end of the period.

(4)-(5) 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, 2019, the Company did not have any price challenges on general account and separate account securities from what it received from third party pricing services.

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

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

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

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

Level 1 measurements

Common stocks

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

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, 2019. 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	\$ 122,010,524,804	\$ 112,477,284,916	\$ —	\$ 118,722,117,419	\$ 3,288,407,385	\$ —	\$ —
Preferred stocks	101,943,935	77,063,996	—	55,299,739	46,644,196	—	—
Common stocks	1,117,647,807	1,117,647,807	936,399,803	—	181,248,004	—	—
Mortgage loans	19,086,008,023	18,322,138,020	—	—	19,086,008,023	—	—
Cash, cash equivalents and short-term investments	2,292,000,638	2,292,000,638	256,454,719	2,035,545,919	—	—	—
Derivatives	799,605,672	788,450,216	9,101	797,382,852	2,213,719	—	—
Other invested assets ¹	308,843,307	289,730,275	—	142,714,702	166,128,605	—	—
Derivatives - collateral	72,940,042	72,940,042	—	72,940,042	—	—	—
Investment income due and accrued	1,669,966,256	1,669,966,256	—	1,669,966,256	—	—	—
Separate accounts assets	11,059,945,410	10,997,880,637	1,265,005,660	8,595,055,874	18,643	1,199,865,233	—
Total assets	\$ 158,519,425,894	\$ 148,105,102,803	\$ 2,457,869,283	\$ 132,091,022,803	\$ 22,770,668,575	\$ 1,199,865,233	\$ —
Liabilities:							
Deposit fund contracts:							
Funding agreements	\$ 21,004,629,945	\$ 20,732,610,443	\$ —	\$ —	\$ 21,004,629,945	\$ —	\$ —
Annuities certain	35,786,900	32,217,282	—	—	35,786,900	—	—
Other deposit funds	633,120,147	633,120,147	—	—	633,120,147	—	—
Premiums paid in advance	103,388,392	103,388,392	—	103,388,392	—	—	—
Derivatives	365,651,351	364,807,506	1,246,895	362,478,576	1,925,880	—	—
Derivatives - collateral	429,265,700	429,265,700	—	429,265,700	—	—	—
Borrowed money	401,976,231	401,976,231	—	401,976,231	—	—	—
Amounts payable under securities lending	629,540,055	629,540,055	—	629,540,055	—	—	—
Separate accounts liabilities	79,352	79,352	79,352	—	—	—	—
Total liabilities	\$ 23,603,438,073	\$ 23,327,005,108	\$ 1,326,247	\$ 1,926,648,954	\$ 21,675,462,872	\$ —	\$ —

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 \$2,284,595,183 and a fair value of \$2,284,065,157 at December 31, 2019. 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 \$641,478,000 at December 31, 2019. 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..

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, 2019.

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. The Company had no separate accounts deposit type contract liabilities at December 31, 2019.

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

(1)–(2) Not applicable.

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

2019						
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	\$ 377,534,991	\$ —	Annual, Semi-Annual, Quarterly, Monthly, Daily	30-90 days (Assets subject to lock-up periods)	
Hedge fund	Distressed securities, multi-strategy	6,812,065	—	N/A	N/A	
Private equity	Leverage buyout, mezzanine financing, distressed securities	815,518,177	503,952,507	N/A	N/A	
		<u>\$ 1,199,865,233</u>	<u>\$ 503,952,507</u>			

NOTES TO FINANCIAL STATEMENTS

21. Other Items

A. Unusual or Infrequent Items

On December 17, 2019, the Company entered into a definitive agreement with Cigna Corporation and its subsidiary, Cigna Holding Company (together, "Cigna"), to acquire Cigna's group life and group disability insurance business (the "Group Business") for a purchase price of \$6.3 billion, subject to adjustment. The acquisition of the Group Business will include the purchase by the Company of two insurance companies through which the Group Business is primarily conducted, Life Insurance Company of North America and Cigna Life Insurance Company of New York. The acquisition is expected to close in 2020, subject to receipt of applicable regulatory approvals and satisfaction of other customary closing conditions.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

Assets with a carrying value of \$262,870,525 at December 31, 2019 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, 2019, 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 \$112,840,005 representing 0.10% of total fixed maturity investments. Of this amount, 6.0% 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, 2019 are:

Subprime - Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 23,563,232	\$ 24,230,175	\$ 26,025,513	\$ 4,021,917
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	332,644	113,186	102,990	411,635
Structured securities	—	—	—	—
Equity investments in SCA	—	—	—	—
Other assets	—	—	—	—
Total	\$ 23,895,876	\$ 24,343,361	\$ 26,128,503	\$ 4,433,552

Midprime - Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 86,752,521	\$ 88,485,961	\$ 96,714,857	\$ 59,754,814
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	31,397	10,683	9,721	38,852
Structured securities	—	—	—	—
Equity investments in SCA	—	—	—	—
Other assets	—	—	—	—
Total	\$ 86,783,918	\$ 88,496,644	\$ 96,724,578	\$ 59,793,666

Grand total (subprime and midprime)	\$ 110,679,794	\$ 112,840,005	\$ 122,853,081	\$ 64,227,218
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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, 2019 are:

Residential Mortgage-Backed Securities	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Subprime	\$ 3,003,970	\$ 3,003,970	\$ 3,707,574	\$ 1,827,543
Midprime	48,370,806	48,318,029	49,886,561	19,855,937
Total	\$ 51,374,776	\$ 51,321,999	\$ 53,594,135	\$ 21,683,480

- (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 2019:

Effective Date		Interest Rate \$10,000 or more	Interest Rate \$9,999.99 or less
From	Through		
1/1/2019	1/6/2019	0.99%	0.80%
1/7/2019	1/13/2019	1.07%	0.86%
1/14/2019	1/20/2019	1.08%	0.86%
1/21/2019	1/27/2019	1.09%	0.87%
1/28/2019	2/3/2019	1.10%	0.88%
2/4/2019	2/10/2019	1.04%	0.84%
2/11/2019	2/17/2019	1.08%	0.87%
2/18/2019	3/3/2019	1.09%	0.87%
3/4/2019	3/10/2019	1.07%	0.86%
3/11/2019	3/31/2019	1.03%	0.83%
4/1/2019	4/21/2019	1.04%	0.84%
4/22/2019	4/28/2019	1.01%	0.81%
4/29/2019	5/26/2019	1.00%	0.81%
5/27/2019	6/2/2019	0.98%	0.80%
6/3/2019	6/9/2019	0.97%	0.79%
6/10/2019	6/16/2019	0.96%	0.78%
6/17/2019	6/23/2019	0.94%	0.77%
6/24/2019	6/30/2019	0.97%	0.79%
7/1/2019	7/7/2019	0.93%	0.76%
7/8/2019	7/14/2019	0.94%	0.76%
7/15/2019	7/21/2019	0.91%	0.74%
7/22/2019	7/28/2019	0.88%	0.72%
7/29/2019	8/4/2019	0.86%	0.70%
8/5/2019	8/11/2019	0.85%	0.70%
8/12/2019	8/18/2019	0.86%	0.70%
8/19/2019	8/25/2019	0.82%	0.67%
8/26/2019	9/1/2019	0.78%	0.64%
9/2/2019	9/8/2019	0.73%	0.60%
9/9/2019	9/15/2019	0.65%	0.54%
9/16/2019	9/22/2019	0.64%	0.54%
9/23/2019	9/29/2019	0.65%	0.54%
9/30/2019	10/6/2019	0.60%	0.51%
10/7/2019	10/13/2019	0.57%	0.48%
10/14/2019	10/20/2019	0.54%	0.46%
10/21/2019	10/27/2019	0.53%	0.45%
10/28/2019	11/3/2019	0.50%	0.43%
11/4/2019	11/10/2019	0.48%	0.41%
11/11/2019	11/17/2019	0.42%	0.37%
11/18/2019	11/24/2019	0.41%	0.36%
11/25/2019	12/1/2019	0.36%	0.32%
12/2/2019	12/8/2019	0.29%	0.27%
12/9/2019	12/15/2019	0.25%	0.24%
12/16/2019	12/22/2019	0.26%	0.25%
12/23/2019	12/29/2019	0.27%	0.25%
12/30/2019	12/31/2019	0.25%	0.24%

The applicable fees charged for retained asset accounts in 2019 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

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(2) The following table presents the number and balance of retained asset accounts in-force at December 31, 2019 and 2018, respectively:

	In-Force			
	2019		2018	
	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	2,080	50,784,128	2,479	58,575,221
Total	2,080	\$ 50,784,128	2,479	\$ 58,575,221

(3) The following table presents the Company’s retained asset accounts at December 31, 2019:

	Individual		Group	
	Number	Amount	Number	Amount
Retained asset accounts at the beginning of the year	2,197	\$ 51,652,779	282	\$ 6,922,442
Retained asset accounts issued/added during the year	—	—	—	—
Investment earnings credited to retained asset accounts during the year	N/A	392,170	N/A	54,162
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	(53)	(247,828)	—	—
Retained asset accounts closed/withdrawn during the year	(312)	(7,198,794)	(34)	(790,723)
Retained asset accounts at the end of the year	1,832	\$ 44,598,247	248	\$ 6,185,881

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

Not applicable.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

At December 31, 2019, the cash surrender value of the corporate owned life insurance policies purchased from NYLIAC is \$4,138,104,027. Of this amount, \$3,176,007,735 is invested in NYLIAC’s general account and \$962,096,292 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:

	December 31, 2019
(1) Amount of admitted balance that could be realized from an investment vehicle	\$ 962,096,292
(2) Percentage Bonds	7%
(3) Percentage Stocks	20%
(4) Percentage Mortgage Loans	—%
(5) Percentage Real Estate	1%
(6) Percentage Cash and Short-Term Investments	72%
(7) Percentage Derivatives	—%
(8) Percentage Other Invested Assets	—%

22. Events Subsequent

On January 1, 2020, the Company will be subject to an annual fee under section 9010 of the Federal Affordable Care Act (“ACA”). At December 31, 2019, the Company has not written new health insurance subject to the ACA assessment, does not expect to conduct individual health insurance business in 2020, and estimates their portion of the annual health insurance industry fee to be payable on September 30, 2020 to be zero. This fee assessment will not impact the Company’s risk based capital.

At February 24, 2020, 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

NOTES TO FINANCIAL STATEMENTS

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 \$105,007,448.
- (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? \$14,011

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, 2019.

E. Risk Sharing Provisions of the ACA

- (1) At December 31, 2019, 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, 2019 are as follows:

a. Permanent ACA Risk Adjustment Program

Not applicable.

b. Transitional ACA Reinsurance Program

At December 31, 2019, the Company’s liability for contributions payable due to ACA reinsurance program (not reported as ceded premium) was \$1,512.

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, 2019 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	
				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
				5	6	7	8		9	10
Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)
b. Transitional ACA reinsurance program										
4. Liabilities for contributions payable due to ACA resinsurance program (not reported as ceded premium)	\$ — \$ 1,575	\$ — \$ —	\$ — \$ 1,575	\$ — \$ 1,575	\$ — \$ (63)	A	\$ — \$ 1,512			
d. Total for ACA risk-sharing provisions	\$ — \$ 1,575	\$ — \$ —	\$ — \$ 1,575	\$ — \$ 1,575	\$ — \$ (63)		\$ — \$ 1,512			

Explanation of Adjustments:

A. 1 covered life was removed during 2019.

NOTES TO FINANCIAL STATEMENTS

- (4) The Company had no risk corridors asset and liability balances for the year ended December 31, 2019.
- (5) The Company had no ACA risk corridors receivable for the year ended December 31, 2019.

25. Change in Incurred Losses and Loss Adjustment Expenses

- A. Claim reserves and unpaid claim liabilities at December 31, 2018 were \$1,371,511,489. For the year ended December 31, 2019, \$194,546,360 has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$1,166,359,956 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 \$10,605,173 favorable prior-year development from December 31, 2018 to December 31, 2019. 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 8.25% 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, 2019 and 2018, the carrying value of the single premium annuity contracts and the corresponding obligations amounted to \$146,943,383 and \$145,260,205, 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 inforce. The Company paid dividends in the amount of \$1,936,564,158 to individual and group life policyholders and did not allocate any additional income to such policyholders.

30. Premium Deficiency Reserves

At December 31, 2019, 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, 2019, the Company had \$42,928,960,470 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 \$186,037,481 at December 31, 2019 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>Group Annuities:</u>	<u>Amount</u>
Expense charges	\$ (22,530,638)
Actual less 2018 estimated liability for a small number of participating contracts, December 31, 2019	5,378,567
Experience rating adjustment	5,361,513
Additional actuarial reserves - asset/liability analysis	60,000,000
Total for Group Annuities	48,209,442
<u>Individual Life:</u>	
Change in amount assumed from John Hancock (60%)	(170,061,758)
Impact of change in X factors	(211,323)
Prophet conversion	68,160,087
Corrections to disabled life reserve	1,989,484
ICOS/IBNR update	(13,410,476)
Disabled life reserves valuation system conversion	(802,837)
Total for Individual Life	(114,336,823)
<u>Group Life:</u>	
Reserve transfers for 2019 new cases	1,005,153
Total for Group Life	1,005,153
Total other increases (net)	\$ (65,122,228)
“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	\$ 277,514
Foreign exchange	116,824,378
Total other net change in reserves	\$ 117,101,892

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

A. Individual Annuities

December 31, 2019							
	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total		
(1) Subject to discretionary withdrawal:							
a. With market value adjustment	\$ 17,632,255	\$ —	\$ —	\$ 17,632,255	0.2%		
b. At book value less current surrender charge of 5% or more	—	—	—	—	—		
c. At fair value	—	—	—	—	—		
d. Total with market value adjustment or at fair value (total of a through c)	17,632,255	—	—	17,632,255	0.2		
e. At book value without adjustment (minimal or no charge or adjustment)	3,258,475	—	—	3,258,475	—		
(2) Not subject to discretionary withdrawal	8,750,329,451	—	—	8,750,329,451	99.8		
(3) Total (gross: direct + assumed)	8,771,220,181	—	—	8,771,220,181	100.0		
(4) Reinsurance ceded	—	—	—	—	—		
(5) Total (net)* (3) - (4)	\$ 8,771,220,181	\$ —	\$ —	\$ 8,771,220,181	100.0%		
(6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date:	\$ —	\$ —	\$ —	\$ —	—		

NOTES TO FINANCIAL STATEMENTS

B. Group Annuities

December 31, 2019					
	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 7,701,887,017	\$ 5,321,007,052	\$ —	\$ 13,022,894,069	43.7%
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	2,690,537,533	2,927,380,912	5,617,918,445	18.9
d. Total with market value adjustment or at fair value (total of a through c)	7,701,887,017	8,011,544,585	2,927,380,912	18,640,812,514	62.6
e. At book value without adjustment (minimal or no charge or adjustment)	1,495,378,630	—	—	1,495,378,630	5.0
(2) Not subject to discretionary withdrawal	9,663,529,855	—	—	9,663,529,855	32.4
(3) Total (gross: direct + assumed)	18,860,795,502	8,011,544,585	2,927,380,912	29,799,720,999	100.0
(4) Reinsurance ceded	—	—	—	—	—
(5) Total (net) * (3) – (4)	\$ 18,860,795,502	\$ 8,011,544,585	\$ 2,927,380,912	\$ 29,799,720,999	100.0%
(6) Amount included in B(1)b above that will move to B(1)e in the year after the statement date:	\$ —	\$ —	\$ —	\$ —	

C. Deposit-Type Contracts (no life contingencies)

December 31, 2019					
	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ —	\$ —	\$ —	\$ —	—%
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of a through c)	—	—	—	—	—
e. At book value without adjustment (minimal or no charge or adjustment)	3,583,198,150	—	—	3,583,198,150	15.3
(2) Not subject to discretionary withdrawal	19,868,020,930	—	—	19,868,020,930	84.7
(3) Total (gross: direct + assumed)	23,451,219,080	—	—	23,451,219,080	100.0
(4) Reinsurance ceded	—	—	—	—	—
(5) Total (net) * (3) – (4)	\$ 23,451,219,080	\$ —	\$ —	\$ 23,451,219,080	100.0%
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:	\$ —	\$ —	\$ —	\$ —	

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

D. Life & Accident & Health Annual Statement:

		December 31, 2019
(1)	Exhibit 5, Annuities Section, Total (net)	\$ 27,622,141,067
(2)	Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	9,874,616
(3)	Exhibit 7, Deposit-Type Contracts Line 14, Column 1	23,451,219,080
(4)	Subtotal	51,083,234,763
Separate Accounts Annual Statement:		
(5)	Exhibit 3, Annuities Section, Total (net)	10,938,925,497
(6)	Exhibit 3, Supplementary Contracts with Life Contingencies Section, Total (net)	—
(7)	Policyholder dividend and coupon accumulations	—
(8)	Policyholder premiums	—
(9)	Guaranteed interest contracts	—
(10)	Other contract deposit funds	—
(11)	Subtotal	10,938,925,497
(12)	Combined Total	\$ 62,022,160,260

NOTES TO FINANCIAL STATEMENTS

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

2019									
General Account					Separate Account Guaranteed and Nonguaranteed				
		Account Value	Cash Value	Reserve			Account Value	Cash Value	Reserve
A. Subject to discretionary withdrawal, surrender values, or policy loans:									
(1)	Term policies with cash value	\$ —	\$ 1,208,410	\$ 404,196,593	\$ —	\$ —	\$ —	\$ —	—
(2)	Universal life	7,430,827	7,307,581	7,432,838	—	—	—	—	—
(3)	Universal life with secondary guarantees	—	—	—	—	—	—	—	—
(4)	Indexed universal life	—	—	—	—	—	—	—	—
(5)	Indexed universal life with secondary guarantees	—	—	—	—	—	—	—	—
(6)	Indexed life	—	—	—	—	—	—	—	—
(7)	Other permanent cash value life insurance	—	77,446,682,811	80,640,714,098	—	—	—	—	—
(8)	Variable life	—	—	—	—	—	—	—	—
(9)	Variable universal life	—	—	—	—	—	—	—	—
(10)	Miscellaneous reserves	—	—	—	—	—	—	—	—
B. Not subject to discretionary withdrawal or no cash values:									
(1)	Term policies without cash value	XXX	XXX	3,008,916,376	XXX	XXX	XXX	XXX	—
(2)	Accidental death benefits	XXX	XXX	53,252,816	XXX	XXX	XXX	XXX	—
(3)	Disability - active lives	XXX	XXX	469,274,324	XXX	XXX	XXX	XXX	—
(4)	Disability - disabled lives	XXX	XXX	623,366,598	XXX	XXX	XXX	XXX	—
(5)	Miscellaneous reserves	XXX	XXX	726,103,785	XXX	XXX	XXX	XXX	—
C. Total (gross: direct + assumed)		7,430,827	77,455,198,802	85,933,257,428	—	—	—	—	—
D. Reinsurance ceded		—	3,173,852,305	3,656,683,856	—	—	—	—	—
E. Total (net) (C) - (D)		\$ 7,430,827	\$ 74,281,346,497	\$ 82,276,573,572	\$ —	\$ —	\$ —	\$ —	—
F. Life & Accident & Health Annual Statement:									
			December 31, 2019						
(1)	Exhibit 5, Life Insurance Section, Total (net)	\$ 80,657,707,453							
(2)	Exhibit 5, Accidental Death Benefits Section, Total (net)	50,891,507							
(3)	Exhibit 5, Disability-Active Lives Section, Total (net)	467,332,747							
(4)	Exhibit 5, Disability-Disabled Lives Section, Total (net)	456,500,664							
(5)	Exhibit 5, Miscellaneous Reserves Section, Total (net)	644,141,201							
(6)	Subtotal	82,276,573,572							
Separate Accounts Annual Statement:									
(7)	Exhibit 3, Life Insurance Section, Total (net)	—							
(8)	Exhibit 3, Accident and Health Contracts Section, Total (net)	—							
(9)	Exhibit 3, Miscellaneous Reserves Section, Total (net)	—							
(10)	Subtotal (Lines (7) through (9))	—							
(11)	Combined Total ((6) and (10))	\$ 82,276,573,572							

34. Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations at December 31, 2019, were as follows:

Type	Gross	Net of Loading
(1) Ordinary new business	\$ 177,243,683	\$ 51,124,660
(2) Ordinary renewal	1,486,400,986	1,484,960,417
(3) Group life	519,010,502	425,709,374
Total	\$ 2,182,655,171	\$ 1,961,794,451

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.

35. 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. At December 31, 2019, the Company reported separate accounts assets and liabilities from employee benefit plans (group annuity).

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.

NOTES TO FINANCIAL STATEMENTS

(2) At December 31, 2019 and 2018, the Company's separate accounts statement included legally insulated assets of \$10,938,811,728 and \$10,422,459,294, respectively. The assets legally and not legally insulated from the general account at December 31, 2019 are attributed to the following products/transactions:

Product/Transaction	Legally Insulated Assets	Separate Accounts Assets (Not Legally Insulated) ¹
Employee benefit plans (group annuity)	\$ 10,938,811,728	\$ (20,472,468)
Funding agreements	—	—
Supplemental account	—	79,541,377
Total	<u>\$ 10,938,811,728</u>	<u>\$ 59,068,909</u>

¹ Separate accounts assets classified as not legally insulated assets support \$30,269,891 of payable for securities, \$17,447,578 of borrowed funds, \$3,503,587 of investment servicing fees payable, \$3,286,498 of other liabilities, \$2,586,944 of remittances and items not allocated and \$1,974,411 of other transfers to 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. 2019	\$ 11,202,877
b. 2018	\$ 12,616,667
c. 2017	\$ 15,787,758
d. 2016	\$ 15,675,006
e. 2015	\$ 13,808,495

For the years ended December 31, 2019, 2018, 2017, 2016 and 2015, the general account of the Company did not make any payments toward separate accounts guarantees.

(4) At December 31, 2019, 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. 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.

Information regarding the separate accounts of the Company at and for the year ended December 31, 2019 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	\$ —	\$ 1,778,512,162	\$ —	\$ —	\$ 1,778,512,162
Reserves:					
(2) For accounts with assets at:					
a. Fair value	\$ —	\$ 2,690,537,533	\$ —	\$ 2,927,380,912	\$ 5,617,918,445
b. Amortized cost	—	5,321,007,051	—	—	5,321,007,051
c. Total reserves *	<u>\$ —</u>	<u>\$ 8,011,544,584</u>	<u>\$ —</u>	<u>\$ 2,927,380,912</u>	<u>\$ 10,938,925,496</u>
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$ —	\$ 5,321,007,051	\$ —	\$ —	\$ 5,321,007,051
2. At book value without fair value adjustment and with current surrender charge of 5% or more	—	—	—	—	—
3. At fair value	—	2,690,537,533	—	2,927,380,912	5,617,918,445
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	<u>—</u>	<u>8,011,544,584</u>	<u>—</u>	<u>2,927,380,912</u>	<u>10,938,925,496</u>
b. Not subject to discretionary withdrawal	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>
c. Total reserves	<u>\$ —</u>	<u>\$ 8,011,544,584</u>	<u>\$ —</u>	<u>\$ 2,927,380,912</u>	<u>\$ 10,938,925,496</u>
(4) Reserves for asset default risk in lieu of AVR	<u>\$ —</u>	<u>\$ 4,749,326</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 4,749,326</u>

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

NOTES TO FINANCIAL STATEMENTS

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)	\$	1,778,512,162
b. Transfers from separate accounts (Page 4, Line 10)		1,674,014,791
c. Net transfers to (from) separate accounts (a) – (b)		104,497,371
(2) Reconciling Adjustments:		
a. Reinsurance assumed		—
(3) Transfers as Reported in the Summary of Operations of the		
Life, Accident & Health Annual Statement (Page 4, Line 26)	\$	104,497,371

36. Loss/Claim Adjustment Expenses

The liability for unpaid accident and health claim adjustment expenses at December 31, 2019 and 2018 was \$18,459,611 and \$19,251,632, respectively. The Company incurred \$9,016,046 and paid \$9,808,067 of claim adjustment expenses in the current year, of which \$6,419,464 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.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

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

Yes [X] No []

1.2

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

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

1.3

State Regulating?

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.

12/31/2019

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?
4.12 renewals?

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

4.2

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

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

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

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

1 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 2019 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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
NYLIFE Securities LLC	New York, NY				YES
NYLIFE Distributors LLC	Jersey City, NJ				YES
Eagle Strategies LLC	New York, NY				YES
New York Life Investment Management LLC	New York, NY				YES
MacKay Shields LLC	New York, NY				YES
GoldPoint Partners LLC	New York, NY				YES
NYLIM Service Company LLC	Jersey City, NJ				YES
Private Advisors, L.L.C.	Richmond, VA				YES
NYL Investors LLC	New York, NY				YES
IndexIQ Advisors LLC	New York, NY				YES
Madison Capital Funding LLC	Chicago, IL				YES
MKS CLO Advisors, LLC	New York, NY				YES
Cascade CLO Manager, LLC	New York, NY				YES
Candriam Luxembourg S.C.A.	Strassen, LUX				YES
Candriam France S.A.S.	Paris, FRA				YES
Candriam Belgium S.A.	Brussels, BEL				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 Avenue, 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

42
- 12.13

Total book/adjusted carrying value

\$ 831,250,958
- 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 [X] No []
- 14.21

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

The code of ethics that is applicable to all employees was updated in October 2019. Changes include, but are not limited to: (i) addition of a section regarding proper use of social media; (ii) updated limits to the gifts, meals and entertainment policy; (iii) updated privacy policy; (iv) addition of a section that includes references to all internal policies; and (v) updated contact information where applicable.
- 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 2019 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 [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

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

FINANCIAL

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

20.11 To directors or other officers\$

20.12 To stockholders not officers\$

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

20.21 To directors or other officers\$

20.22 To stockholders not officers\$

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

21.21 Rented from others\$

21.22 Borrowed from others\$

21.23 Leased from others\$

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

22.21 Amount paid as losses or risk adjustment\$

22.22 Amount paid as expenses\$185,563

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) See Note 17
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [X] No [] N/A []
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.\$628,735,823
- 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 2019 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	\$	643,543,207
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	643,195,933
24.103	Total payable for securities lending reported on the liability page	\$	629,540,055

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	\$	307,988,823
		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	\$	35,239,639
		25.27 FHLB Capital Stock	\$	173,697,700
		25.28 On deposit with states	\$	262,870,524
		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	\$	2,832,118,339
		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	BRISTOW GROUP INC NEW	1,118,454
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	CLARA INSURANCE INC	750,000
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	COGITO CORPORATION SERIES C-1 PFD	4,184,333
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	DATA ROBOT INC	4,085,103
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	EXIDE TECHNOLOGIES	129,236
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	FINANCIAL INSIGHT TECHNOLOGY INC	500,000
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	GENON ENERGY – CLASS A	482,000
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	ION MEDIA NETWORKS INC	26,179
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	KINGFIELD CORPORATION	1,041,258
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	2,000,000
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	PARAGON OFFSHORE LTD CLASS A	8,310
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	PARAGON OFFSHORE LTD CLASS B	124,665
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	PHI GROUP INC	2,293,350
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	TRIFACTA INC	4,211,935
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.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [] No [X]

26.4	If the response to 26.3 is YES, does the reporting entity utilize:	26.41 Special accounting provision of SSAP No. 108	Yes [] No []
		26.42 Permitted accounting practice	Yes [] No []
		26.43 Other accounting guidance	Yes [] No []

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

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. \$ 11,881,134

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

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 & Treasury Services	155 Wellington Street West, Toronto ON M5V 3L3, Canada
RBC Investor & Treasury Services	14, Porte de France L-4360 Esch-sur-Alzette, Luxembourg
.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

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

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

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

28.05 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.....

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 invested 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 invested 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	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
169553	NYL Investors LLC	5493000EG09W0QURS721	SEC	DS.....
158808	Madison Capital Funding LLC	n/a	SEC	NO.....
107717	MacKay Shields LLC	549300Y7LLC0FU7R8H16	SEC	DS.....
116776	Goldpoint Partners LLC	n/a	SEC	DS.....
109247	Private Advisors, LLC	549300IU80R0DD8ECQ33	SEC	DS.....

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

29.2 If yes, complete the following schedule:

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	114,717,986,434	124,251,226,322	9,533,239,888
30.2 Preferred stocks	77,063,996	101,943,935	24,879,939
30.3 Totals	114,795,050,430	124,353,170,257	9,558,119,827

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 that have been submitted but not yet rated by the SVO: 13

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 [] No [X]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

OTHER

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$12,366,019

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

1	2
Name	Amount Paid
.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

37.1 Amount of payments for legal expenses, if any?\$12,560,096

37.2 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
.....

38.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$2,427,403

38.2 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 .....	.....753,160
.....

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 42 real estate parcels with a total carrying value of \$826,865,699. 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 \$4,385,259 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 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

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

\$ 1,220,164

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.

\$ 995,039

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

\$ 1,220,164

1.65

Total incurred claims

\$ 995,039

1.66

Number of covered lives

329

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

15,962,493,198

17,084,340,532

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

134,092,368

121,834,331

2.5

Reserve Denominator

114,232,416,946

109,369,435,329

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.

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:

4.1

Amount of loss reserves established by these annuities during the current year:

\$ 6,813,034

4.2

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	
Fidelity & Guaranty Insurance, 385 Washington St, St. Paul, MN 55102	1,070,889
Travelers Property Casualty Company of America, 1 Tower Square, Hartford, CT, 06183	5,983,263
State Compensation Insurance Fund, PO Box 42087, San Francisco, CA, 94142	2,832,669

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date.\$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 6.2 If the answer to 6.1 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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written\$5,746,909,010
- 7.2 Total Incurred Claims\$2,331,923,796
- 7.3 Number of Covered Lives4,209,364

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 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 []

Life, Accident and Health Companies Only:

- 9.1 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 []
- 9.2 Net reimbursement of such expenses between reporting entities:

9.21 Paid\$

9.22 Received\$1,076,474,799
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [X] No []
- 10.2 If yes, what amount pertaining to these lines is included in:

10.21 Page 3, Line 1\$1,461,132,500

10.22 Page 4, Line 1\$140,612,177
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:\$
12. Total dividends paid stockholders since organization of the reporting entity:

12.11 Cash\$

12.12 Stock\$
- 13.1 Does the reporting entity 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.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium .....	.....	.....	.....
13.32 Paid claims .....	.....	.....	.....
13.33 Claim liability and reserve (beginning of year) .....	.....	.....	.....
13.34 Claim liability and reserve (end of year) .....	.....	.....	.....
13.35 Incurred claims .....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	.....	.....
13.42	\$25,000 - 99,999	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools?\$

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []

15. How often are meetings of the subordinate branches required to be held?
.....

16. How are the subordinate branches represented in the supreme or governing body?
.....

17. What is the basis of representation in the governing body?
.....

18.1 How often are regular meetings of the governing body held?
.....

18.2 When was the last regular meeting of the governing body held?

18.3 When and where will the next regular or special meeting of the governing body be held?
.....

18.4 How many members of the governing body attended the last regular meeting?

18.5 How many of the same were delegates of the subordinate branches?

19. How are the expenses of the governing body defrayed?
.....

20. When and by whom are the officers and directors elected?
.....

21. What are the qualifications for membership?
.....

22. What are the limiting ages for admission?
.....

23. What is the minimum and maximum insurance that may be issued on any one life?
.....

24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] No []

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []

26.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []

26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []

27. What proportion of first and subsequent year's payments may be used for management expenses?
27.11 First Year %
27.12 Subsequent Years %

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []

28.2 If so, what amount and for what purpose?\$

29.1 Does the reporting entity pay an old age disability benefit? Yes [] No []

29.2 If yes, at what age does the benefit commence?

30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []

30.2 If yes, when?
.....

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []

32.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []

32.3 If yes, explain
.....

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []

33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []

35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....

ANNUAL STATEMENT FOR THE YEAR 2019 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 2019	2 2018	3 2017	4 2016	5 2015
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	351,971,817	334,589,194	334,756,763	319,653,341	306,970,487
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	530,182,493	516,081,103	498,855,607	477,658,045	456,073,375
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	172,277,479	173,683,026	150,937,622	140,789,442	139,117,616
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	294,664,811	250,092,146	236,059,736	227,569,956	221,968,880
7. Total (Line 21, Col. 10)	1,349,096,600	1,274,445,470	1,220,609,728	1,165,670,784	1,124,130,358
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated				XXX	XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	28,375,981	28,766,532	29,066,414	28,708,260	25,617,568
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	61,184,128	61,788,615	66,043,125	62,710,031	60,571,978
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	6,283,309	33,603,268	21,983,600	12,106,409	12,367,277
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	95,843,418	124,158,414	117,093,139	103,524,700	98,556,823
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)	8,054,599,195	7,768,417,498	7,616,612,508	7,271,501,885	12,959,119,549
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	384,082,357	253,621,736	241,302,582	272,989,295	100,886,590
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	2,432,559,495	2,560,942,752	2,313,644,115	2,213,826,407	2,115,783,799
17.2 Group annuities (Line 20.4, Col. 7)	4,559,307,856	5,913,526,588	4,442,166,897	5,245,254,627	4,802,408,681
18.1 A & H-group (Line 20.4, Col. 8)	222,386,596	287,925,830	163,666,538	149,708,771	147,681,127
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)	304,945,491	296,710,656	289,012,448	283,678,368	270,103,145
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	15,957,880,990	17,081,145,060	15,066,405,088	15,436,959,353	20,395,982,891
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	178,233,227,296	169,582,790,810	163,411,766,224	156,965,141,051	151,227,769,799
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	156,200,955,678	148,576,320,444	143,054,815,828	136,863,454,503	131,735,449,604
23. Aggregate life reserves (Page 3, Line 1)	110,108,589,688	105,378,661,292	103,309,080,415	98,637,340,499	94,989,602,810
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1				XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2)	4,413,109,710	4,137,322,339	3,892,245,008	3,649,798,901	3,475,624,854
25. Deposit-type contract funds (Page 3, Line 3)	23,451,219,080	21,908,898,645	17,922,307,444	16,434,972,753	15,384,187,279
26. Asset valuation reserve (Page 3, Line 24.01)	3,371,258,840	2,593,993,510	2,651,609,526	2,175,467,496	2,260,338,152
27. Capital (Page 3, Lines 29 and 30)					
28. Surplus (Page 3, Line 37)	22,032,271,618	21,006,470,366	20,356,950,396	20,107,561,106	19,495,935,115
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	5,628,170,888	7,817,737,232	6,024,092,662	4,360,370,426	4,922,661,427
Risk-Based Capital Analysis					
30. Total adjusted capital	27,423,230,272	24,789,861,962	23,629,254,597	23,524,224,759	22,749,776,112
31. Authorized control level risk - based capital	2,702,370,554	2,592,860,280	2,248,068,355	2,139,327,821	2,070,420,935
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)	67.0	66.4	65.6	65.2	62.8
33. Stocks (Lines 2.1 and 2.2)	6.3	6.5	7.2	6.9	6.9
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	10.9	11.0	10.5	10.4	10.6
35. Real estate (Lines 4.1, 4.2 and 4.3)	1.2	0.9	1.0	1.1	1.0
36. Cash, cash equivalents and short-term investments (Line 5)	1.4	1.8	1.6	2.1	3.2
37. Contract loans (Line 6)	6.8	7.0	7.3	7.4	7.6
38. Derivatives (Page 2, Line 7)	0.5	0.4	0.4	0.6	0.8
39. Other invested assets (Line 8)	5.9	6.0	6.3	6.2	6.9
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.1	0.1	0.1	0.1
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	2,884,595,183	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),	9,462,749,519	8,889,504,505	9,297,186,583	8,828,447,790	8,536,504,034
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	4,820,856,741	4,388,232,524	4,603,190,627	4,122,400,699	4,777,691,669
50. Total of above Lines 44 to 49	17,168,201,443	16,038,202,970	16,607,352,839	15,517,083,101	15,099,874,236
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)	1,426,233,011	1,518,843,127	1,309,847,980	1,722,740,501	1,750,341,050
53. Total admitted assets (Page 2, Line 28, Col. 3)	189,231,107,933	180,036,224,377	176,765,547,689	170,761,834,718	163,554,359,835
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	7,077,464,107	7,234,101,063	6,603,475,767	5,961,418,415	5,818,874,375
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(117,897,771)	(74,713,710)	(90,858,697)	(308,670,686)	(302,863,374)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	1,295,633,399	(500,467,242)	896,067,511	178,252,761	541,986,701
57. Total of above Lines 54, 55 and 56	8,255,199,735	6,658,920,111	7,408,684,581	5,831,000,490	6,057,997,702
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)	11,318,753,168	13,170,824,607	11,774,105,278	10,889,195,771	10,978,041,909
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	225,256,050	209,012,857	193,330,039	180,112,422	177,010,595
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	3,459,505,692	(790,120,336)	2,873,278,248	2,658,267,058	8,217,294,743
61. Increase in A & H reserves (Line 19, Col. 6)	275,787,372	48,328,689	228,936,862	174,174,047	167,399,091
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	2,043,186,658	1,974,316,854	1,958,311,333	1,943,957,223	1,923,250,075
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	13.4	11.7	13.8	13.9	12.0
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	5.1	5.4	5.4	5.3	5.5
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	94.9	77.6	96.3	81.8	82.1
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	35.2	29.6	38.7	41.6	37.9
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	478,949,838	450,095,353	446,865,131	426,204,575	422,777,808
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	492,348,946	466,733,097	444,652,458	447,623,953	436,186,046
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	863,517,883	836,140,000	818,937,359	806,445,135	812,369,273
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	902,334,876	893,751,189	870,445,147	878,881,344	896,833,526
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2)					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	26,653,483	885,375,655	1,067,067,723	224,820,773	(287,194,333)
74. Ordinary - individual annuities (Page 6, Col. 4)	69,823,461	(221,342,852)	92,741,614	41,183,051	49,785,554
75. Ordinary-supplementary contracts	XXX	(5,339,712)	2,999,667	531,601	3,022,707
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	159,543,040	(15,306,155)	119,030,977	75,176,157	96,670,746
78. Group annuities (Page 6, Col. 5)	246,602,734	397,377,455	274,243,248	276,806,508	284,830,434
79. A & H-group (Page 6.5, Col. 3)		15,479,995	16,152,471	1,891,637	2,752,172
80. A & H-credit (Page 6.5, Col. 10)					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	(7,352,063)	228,580,644	(1,724,421)	(13,986,649)	536,627
82. Aggregate of all other lines of business (Page 6, Col. 8)	238,115	247,393	210,856	274,828	217,473
83. Fraternal (Page 6, Col. 7)					
84. Total (Page 6, Col. 1)	495,508,771	1,285,072,423	1,570,722,134	606,697,905	150,621,380

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 2019 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	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year			5,108,318	850,670,298			873	4,348,670	423,775,172	1,274,445,470
2. Issued during year			290,180	89,560,109			356	217,327	6,283,309	95,843,418
3. Reinsurance assumed			2,313	949,397						949,397
4. Revived during year			3,977	599,262				1,214	74,948	674,210
5. Increased during year (net)			1,192					181,556	44,196,524	44,196,524
6. Subtotals, Lines 2 to 5			297,662	91,108,768			356	400,097	50,554,781	141,663,549
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)			5,405,980	941,779,066			1,229	4,748,767	474,329,953	1,416,109,019
Deductions during year:										
10. Death			75,595	2,859,487			XXX	84,365	1,613,918	4,473,405
11. Maturity			3,194	11,332			XXX	62	196	11,529
12. Disability							XXX			
13. Expiry			37,269	2,000,040				2,781	45,338	2,045,378
14. Surrender			92,514	14,986,963				28,487	286,625	15,273,588
15. Lapse			86,189	29,515,624			59	178,789	5,441,586	34,957,210
16. Conversion			14,734	8,230,399			XXX	XXX	XXX	8,230,399
17. Decreased (net)				1,441,707						1,441,707
18. Reinsurance			1,388	579,204						579,204
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			310,883	59,624,756			59	294,484	7,387,663	67,012,419
21. In force end of year (b) (Line 9 minus Line 20)			5,095,097	882,154,310			1,170	4,454,283	466,942,290	1,349,096,600
22. Reinsurance ceded end of year	XXX		XXX	149,348,251	XXX		XXX	XXX	1,635,789	150,984,040
23. Line 21 minus Line 22	XXX		XXX	732,806,059	XXX	(a)	XXX	XXX	465,306,500	1,198,112,559
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)										

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

Additional accidental death benefits included in life certificates were in amount \$, Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2019 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	46,916,171
25. Other paid-up insurance			656,037	7,364,544
26. Debit ordinary insurance	XXX	XXX	186,982	433,773

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			623	5,145
28. Term policies - other	115,824	57,243,255	1,036,985	483,159,152
29. Other term insurance - decreasing	XXX	3,359,079	XXX	25,291,595
30. Other term insurance	XXX	581,796	XXX	14,495,516
31. Totals (Lines 27 to 30)	115,824	61,184,130	1,037,608	522,951,409
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	697,943
33. Totals, extended term insurance	XXX	XXX	133,859	6,533,140
34. Totals, whole life and endowment	174,356	28,375,981	3,923,630	351,971,817
35. Totals (Lines 31 to 34)	290,180	89,560,110	5,095,097	882,154,309

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		89,560,109	6,521,889	875,632,421
38. Credit Life (Group and Individual)				
39. Group	688,499	5,594,810	1,788,376	465,153,914
40. Totals (Lines 36 to 39)	688,499	95,154,919	8,310,265	1,340,786,335

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	358,780
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	592,209	XXX
43. Federal Employees' Group Life Insurance included in Line 21			307,982	42,262,114
44. Servicemen's Group Life Insurance included in Line 21			1,364,567	252,402,697
45. Group Permanent Insurance included in Line 21			1,388,933	14,495,278

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	27,313,322
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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 2019 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 Certificates	8 Amount of Insurance
48. Waiver of Premium			2,531,702	471,548,542			1,933,242	105,399,183
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	2,531,702	(a) 471,548,542		(a)	1,933,242	(a) 105,399,183

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

ANNUAL STATEMENT FOR THE YEAR 2019 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	824	4,449	1	279
2. Issued during year	17	788		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	841	5,237	1	279
Deductions during year:				
6. Decreased (net)	63	1,008		36
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	63	1,008		36
9. In force end of year	778	4,229	1	243
10. Amount on deposit		(a) 347,237,155	52,877	(a) 6,185,881
11. Income now payable	778	276		
12. Amount of income payable	(a) 1,159,266	(a) 5,039,617	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	34,566	6,082	805	128,435
2. Issued during year	512	2,656	7	9,472
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	35,078	8,738	812	137,907
Deductions during year:				
6. Decreased (net)	2,113	93	28	5,013
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	2,113	93	28	5,013
9. In force end of year	32,965	8,645	784	132,894
Income now payable:				
10. Amount of income payable	(a) 608,125,349	XXX	XXX	(a) 823,828,570
Deferred fully paid:				
11. Account balance	XXX	(a) 48,700	XXX	(a) 93,267,567
Deferred not fully paid:				
12. Account balance	XXX	(a) 23,079	XXX	(a) 234,281,670

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	1,399,477	223,512,573			172,402	335,578,830
2. Issued during year	105,616	17,097,240			6,101	17,493,310
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	1,505,093	XXX		XXX	178,503	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	887,548	XXX		XXX	7,030	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	887,548	XXX		XXX	7,030	XXX
10. In force end of year	617,545	(a) 211,101,661		(a)	171,473	(a) 340,963,317

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	1,033	326,429
2. Issued during year	115	6,578
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	1,148	333,007
Deductions During Year:		
6. Decreased (net)	90	17,537
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	90	17,537
9. In force end of year	1,058	315,470
10. Amount of account balance	(a) 45,207,505,832	(a) 1,033,662,028

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

ANNUAL STATEMENT FOR THE YEAR 2019 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	534,590,044
2.	Current year's realized pre-tax capital gains/(losses) of \$103,214,791 transferred into the reserve net of taxes of \$21,675,106	81,539,685
3.	Adjustment for current year's liability gains/(losses) released from the reserve	(8,124,523)
4.	Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	608,005,206
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	86,471,103
6.	Reserve as of December 31, current year (Line 4 minus Line 5)	521,534,104

AMORTIZATION				
Year of Amortization	1	2	3	4
	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2019	76,473,603	10,123,063	(125,563)	86,471,103
2. 2020	58,483,281	6,133,282	(548,505)	64,068,058
3. 2021	46,097,159	7,660,815	(671,521)	53,086,453
4. 2022	37,411,688	7,139,914	(662,576)	43,889,025
5. 2023	33,100,924	6,621,035	(658,245)	39,063,714
6. 2024	23,684,966	6,096,459	(652,019)	29,129,407
7. 2025	25,153,353	5,465,462	(604,188)	30,014,627
8. 2026	29,247,929	4,870,012	(530,916)	33,587,025
9. 2027	32,752,797	4,203,699	(447,721)	36,508,775
10. 2028	32,464,334	3,520,059	(364,092)	35,620,301
11. 2029	25,836,990	2,785,384	(270,539)	28,351,835
12. 2030	17,786,998	2,340,312	(234,315)	19,892,996
13. 2031	18,094,539	2,131,023	(240,886)	19,984,676
14. 2032	14,235,776	1,919,561	(252,501)	15,902,836
15. 2033	12,984,938	1,670,260	(259,569)	14,395,629
16. 2034	12,244,699	1,476,808	(275,730)	13,445,777
17. 2035	11,811,448	1,273,190	(262,626)	12,822,012
18. 2036	10,779,559	1,145,740	(233,898)	11,691,401
19. 2037	9,243,153	1,018,425	(204,673)	10,056,905
20. 2038	7,034,218	870,650	(170,901)	7,733,966
21. 2039	4,484,022	731,811	(139,652)	5,076,181
22. 2040	2,151,695	600,244	(109,355)	2,642,584
23. 2041	291,692	514,419	(89,104)	717,007
24. 2042	(983,809)	398,924	(62,778)	(647,663)
25. 2043	(1,552,017)	297,405	(38,477)	(1,293,089)
26. 2044	(1,623,772)	190,983	(14,176)	(1,446,965)
27. 2045	(1,334,641)	120,119		(1,214,522)
28. 2046	(969,385)	95,605		(873,780)
29. 2047	(590,984)	68,640		(522,345)
30. 2048	(205,106)	41,674		(163,432)
31. 2049 and Later		14,708		14,708
32. Total (Lines 1 to 31)	534,590,045	81,539,685	(8,124,523)	608,005,207

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

	Default Component			Equity Component			7
	1	2	3	4	5	6	
	Other Than Mortgage Loans	Mortgage Loans	Total (Cols. 1 + 2)	Common Stock	Real Estate and Other Invested Assets	Total (Cols. 4 + 5)	Total Amount (Cols. 3 + 6)
1. Reserve as of December 31, prior year	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
2. Realized capital gains/(losses) net of taxes - General Account	132,828,434		132,828,434	77,798,400	(148,455,797)	(70,657,397)	62,171,036
3. Realized capital gains/(losses) net of taxes - Separate Accounts	721,710		721,710				721,710
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	1,315,445	(8,787,096)	(7,471,651)	125,234,022	429,983,477	555,217,499	547,745,848
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	232,808,514	51,415,835	284,224,349		5,316,982	5,316,982	289,541,330
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	1,223,260,794	218,726,694	1,441,987,488	414,409,894	1,637,776,053	2,052,185,947	3,494,173,435
9. Maximum reserve	1,048,517,705	217,467,852	1,265,985,556	190,437,319	1,914,835,965	2,105,273,284	3,371,258,840
10. Reserve objective	648,730,421	166,791,728	815,522,149	189,812,008	1,909,109,322	2,098,921,330	2,914,443,478
11. 20% of (Line 10 - Line 8)	(114,906,075)	(10,386,993)	(125,293,068)	(44,919,577)	54,266,654	9,347,077	(115,945,991)
12. Balance before transfers (Lines 8 + 11)	1,108,354,720	208,339,701	1,316,694,420	369,490,317	1,692,042,707	2,061,533,024	3,378,227,444
13. Transfers	(52,868,411)	9,128,151	(43,740,260)	(179,052,998)	222,793,258	43,740,260	
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero	(6,968,603)		(6,968,603)				(6,968,603)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	1,048,517,705	217,467,852	1,265,985,557	190,437,319	1,914,835,965	2,105,273,284	3,371,258,841

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	5,257,064,568	XXX	XXX	5,257,064,568	0.0000		0.0000		0.0000	
2.	1	Highest Quality	67,574,689,996	XXX	XXX	67,574,689,996	0.0005	33,787,345	0.0016	108,119,504	0.0033	222,996,477
3.	2	High Quality	33,003,883,312	XXX	XXX	33,003,883,312	0.0021	69,308,155	0.0064	211,224,853	0.0106	349,841,163
4.	3	Medium Quality	3,464,545,839	XXX	XXX	3,464,545,839	0.0099	34,299,004	0.0263	91,117,556	0.0376	130,266,924
5.	4	Low Quality	2,738,310,303	XXX	XXX	2,738,310,303	0.0245	67,088,602	0.0572	156,631,349	0.0817	223,719,952
6.	5	Lower Quality	362,518,870	XXX	XXX	362,518,870	0.0630	22,838,689	0.1128	40,892,129	0.1880	68,153,548
7.	6	In or Near Default	76,272,028	XXX	XXX	76,272,028	0.0000		0.2370	18,076,471	0.2370	18,076,471
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)	112,477,284,916	XXX	XXX	112,477,284,916	XXX	227,321,795	XXX	626,061,861	XXX	1,013,054,534
PREFERRED STOCK												
10.	1	Highest Quality	330	XXX	XXX	330	0.0005		0.0016	1	0.0033	1
11.	2	High Quality	29,681,774	XXX	XXX	29,681,774	0.0021	62,332	0.0064	189,963	0.0106	314,627
12.	3	Medium Quality	5,285,453	XXX	XXX	5,285,453	0.0099	52,326	0.0263	139,007	0.0376	198,733
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality	13,270,148	XXX	XXX	13,270,148	0.0630	836,019	0.1128	1,496,873	0.1880	2,494,788
15.	6	In or Near Default	28,826,291	XXX	XXX	28,826,291	0.0000		0.2370	6,831,831	0.2370	6,831,831
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	77,063,996	XXX	XXX	77,063,996	XXX	950,677	XXX	8,657,675	XXX	9,839,980
SHORT - TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.	1	Highest Quality	34,438,045	XXX	XXX	34,438,045	0.0005	17,219	0.0016	55,101	0.0033	113,646
20.	2	High Quality	5,166,419	XXX	XXX	5,166,419	0.0021	10,849	0.0064	33,065	0.0106	54,764
21.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
22.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
23.	5	Lower Quality	90,000	XXX	XXX	90,000	0.0630	5,670	0.1128	10,152	0.1880	16,920
24.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	39,694,463	XXX	XXX	39,694,463	XXX	33,739	XXX	98,318	XXX	185,330
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	9,101	XXX	XXX	9,101	0.0005	5	0.0016	15	0.0033	30
27.	1	Highest Quality	23,174,221	XXX	XXX	23,174,221	0.0005	11,587	0.0016	37,079	0.0033	76,475
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments ..	23,183,322	XXX	XXX	23,183,322	XXX	11,592	XXX	37,093	XXX	76,505
34.		Total (Lines 9 + 17 + 25 + 33)	112,617,226,697	XXX	XXX	112,617,226,697	XXX	228,317,802	XXX	634,854,948	XXX	1,023,156,348

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

Line Num- ber	NAIC Desig- nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
36.		Farm Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
41.		Residential Mortgages - All Other	2,429,930		XXX	2,429,930	0.0015	3,645	0.0034	8,262	0.0046	11,178
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	7,856,792,698		XXX	7,856,792,698	0.0011	8,642,472	0.0057	44,783,718	0.0074	58,140,266
44.		Commercial Mortgages - All Other - CM2 - High Quality	10,146,344,225		XXX	10,146,344,225	0.0040	40,585,377	0.0114	115,668,324	0.0149	151,180,529
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	316,571,167		XXX	316,571,167	0.0069	2,184,341	0.0200	6,331,423	0.0257	8,135,879
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	18,322,138,020		XXX	18,322,138,020	XXX	51,415,835	XXX	166,791,728	XXX	217,467,852
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	18,322,138,020		XXX	18,322,138,020	XXX	51,415,835	XXX	166,791,728	XXX	217,467,852

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	937,119,240	XXX	XXX	937,119,240	0.0000		0.2000 (a)	187,423,848	0.2000 (a)	187,423,848
2.		Unaffiliated - Private	6,830,867	XXX	XXX	6,830,867	0.0000		0.1945	1,328,604	0.1945	1,328,604
3.		Federal Home Loan Bank	173,697,700	XXX	XXX	173,697,700	0.0000		0.0061	1,059,556	0.0097	1,684,868
4.		Affiliated - Life with AVR	9,462,749,519	XXX	XXX	9,462,749,519	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		0.1945		0.1945	
14.		Real Estate					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other		XXX	XXX		0.0000		0.1945		0.1945	
17.		Total Common Stock (Sum of Lines 1 through 16)	10,580,397,326			10,580,397,326	XXX		XXX	189,812,008	XXX	190,437,319
REAL ESTATE												
18.		Home Office Property (General Account only)	296,116,388			296,116,388	0.0000		0.0912	27,005,815	0.0912	27,005,815
19.		Investment Properties	1,683,844,625		597,554,439	2,281,399,064	0.0000		0.0912	208,063,595	0.0912	208,063,595
20.		Properties Acquired in Satisfaction of Debt	4,836,503			4,836,503	0.0000		0.1337	646,640	0.1337	646,640
21.		Total Real Estate (Sum of Lines 18 through 20)	1,984,797,516		597,554,439	2,582,351,955	XXX		XXX	235,716,050	XXX	235,716,050
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations	38,335,514	XXX	XXX	38,335,514	0.0000		0.0000		0.0000	
23.	1	Highest Quality	73,942,618	XXX	XXX	73,942,618	0.0005	36,971	0.0016	118,308	0.0033	244,011
24.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality	51,696,917	XXX	XXX	51,696,917	0.0099	511,799	0.0263	1,359,629	0.0376	1,943,804
26.	4	Low Quality	102,316,128	XXX	XXX	102,316,128	0.0245	2,506,745	0.0572	5,852,483	0.0817	8,359,228
27.	5	Lower Quality	20,552,785	XXX	XXX	20,552,785	0.0630	1,294,825	0.1128	2,318,354	0.1880	3,863,924
28.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	286,843,962	XXX	XXX	286,843,962	XXX	4,350,341	XXX	9,648,774	XXX	14,410,966

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
31.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
32.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
33.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
34.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
35.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
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)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - High Quality	113,289,955		XXX	113,289,955	0.0040	453,160	0.0114	1,291,505	0.0149	1,688,020
40.		Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - All Other		XXX	XXX		0.0015		0.0034		0.0046	
45.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
48.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
56.		Total Affiliated (Sum of Lines 38 through 55)	113,289,955		XXX	113,289,955	XXX	453,160	XXX	1,291,505	XXX	1,688,020
57.		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities	15,246,175		XXX	15,246,175	0.0011	16,771	0.0057	86,903	0.0074	112,822
59.		Unaffiliated - In Good Standing Primarily Senior	7,271,807		XXX	7,271,807	0.0040	29,087	0.0114	82,899	0.0149	108,350
60.		Unaffiliated - In Good Standing All Other	2,987,623		XXX	2,987,623	0.0069	20,615	0.0200	59,752	0.0257	76,782
61.		Unaffiliated - Overdue, Not in Process			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - In Process of Foreclosure			XXX		0.0000		0.1942		0.1942	
63.		Total Unaffiliated (Sum of Lines 57 through 62)	25,505,605		XXX	25,505,605	XXX	66,473	XXX	229,554	XXX	297,954
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	138,795,560		XXX	138,795,560	XXX	519,632	XXX	1,521,060	XXX	1,985,974

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
65.		Unaffiliated Public		XXX	XXX		0.0000		0.2000 (a)		0.2000 (a)	
66.		Unaffiliated Private	4,592,654,304	XXX	XXX	4,592,654,304	0.0000		0.1945	893,271,262	0.1945	893,271,262
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		0.1580		0.1580	
69.		Affiliated Other - All Other	2,532,669,842	XXX	XXX	2,532,669,842	0.0000		0.1945	492,604,284	0.1945	492,604,284
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	7,125,324,146	XXX	XXX	7,125,324,146	XXX		XXX	1,385,875,546	XXX	1,385,875,546
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
71.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
72.		Investment Properties	1,548,678,425		327,596,403	1,876,274,827	0.0000		0.0912	171,116,264	0.0912	171,116,264
73.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	1,548,678,425		327,596,403	1,876,274,827	XXX		XXX	171,116,264	XXX	171,116,264
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
75.		Guaranteed Federal Low Income Housing Tax Credit	42,910,907			42,910,907	0.0003	12,873	0.0006	25,747	0.0010	42,911
76.		Non-guaranteed Federal Low Income Housing Tax Credit	68,910,238			68,910,238	0.0063	434,134	0.0120	826,923	0.0190	1,309,295
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)	111,821,145			111,821,145	XXX	447,008	XXX	852,669	XXX	1,352,205
		ALL OTHER INVESTMENTS										
81.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0042		0.0042	
82.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0137		0.0137	
83.		Other Invested Assets - Schedule BA	660,626,323	XXX		660,626,323	0.0000		0.1580	104,378,959	0.1580	104,378,959
84.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1580		0.1580	
85.		Total All Other (Sum of Lines 81, 82, 83 and 84)	660,626,323	XXX		660,626,323	XXX		XXX	104,378,959	XXX	104,378,959
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	9,872,089,560		327,596,403	10,199,685,963	XXX	5,316,982	XXX	1,673,393,273	XXX	1,679,119,915

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).
(b) Determined using the same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2019 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
43506372		GA	2015	29,000	10,000		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.
B0155590	LC-587813	NY	2017	50,000	27,500		Settlement reached.
B0123880	LC-671404	TX	2017	34,500	10,000		Settlement reached.
0199999. Death Claims - Ordinary				113,500	47,500		XXX
A8943839	LC-770672	AR	2018	10,000	10,000		Settlement reached.
A8262319	LC-724816	MO	2018	100,000	11,000		Settlement reached.
A8690759	LC-724816	MO	2018	100,000	11,000		Settlement reached.
A9075270	LC-757702	GA	2018	15,000	9,000		Settlement reached.
A9164544	LC-783848	TX	2018	27,500	5,000		Settlement reached.
A0430989	LC-762935	MA	2018	10,000	10,000		Settlement reached.
A8118559	LC-447251	NM	2016	100,000			The case has been dismissed.
A8721252	LC-740994	WI	2017	10,000	20,000		Settlement reached.
A3099445	LC-746918	OK	2018	20,000	26,000		Settlement reached.
A9004325	LC-866697	TX	2019	50,000	50,000		Settlement reached.
A10238480	LC-845744	TX	2018	10,000	10,000		Settlement reached.
A8290522	LC-662721	SC	2017	100,000	65,000		Settlement reached.
A10107388	LC-861604	NJ	2019	50,000			The case has been dismissed.
A8625658	LC-461487	MS	2016	100,000	25,000		Settlement reached.
A7202565	LC-781031	SC	2018	50,000	37,500		The Company is in the process of performing our usual contestable investigation. The Company has not denied any benefits as yet.
A8082105	LC-853661	WA	2019	4,313	4,313		Settlement reached.
30180	9726555250	SC	2018	20,000	18,000		Policy rescinded due to mis-information on the app, which attorney has filed appeal. OGC is settling the matter.
0399999. Death Claims - Group				776,813	311,813		XXX
0599999. Death Claims - Disposed Of				890,313	359,313		XXX
A3961912	LC-841785	CA	2018	50,000	50,000		Settlement reached.
A10001053	LC-860669	OH	2019	25,000			Adhered to denial of ADB benefits.
G-29282	9726498770	CO	2018	78,000	78,000		The insured's spouse, who is the sole beneficiary, is being charged with the homicide. The courts have permitted NYL to allow the proceeds to be interpleaded. Life claims team received a subpoena for trial, which was not related to financial liability.
0899999. Additional Accidental Death Benefits-Group				153,000	128,000		XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				153,000	128,000		XXX
29403	9716099010	PA	2019	23,949	26,400		Denied claim since disability occurred after term date, in which insured has filed an appeal. Claim sent to OGC for opinion on merits of appeal.
30634	9716102380	CA	2019	272,307	95,467		Clarification of CA disability definition.
1399999. Disability Benefits Claims - Group				296,257	121,867		XXX
1599999. Disability Benefits Claims - Disposed Of				296,257	121,867		XXX
2099999. Matured Endowments Claims - Disposed Of							XXX
2599999. Annuities with Life Contingency Claims - Disposed Of							XXX
2699999. Claims Disposed of During Current Year				1,339,570	609,180		XXX
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.
14769249	608395	PA	2018	500,000		500,000	Suit for Death Benefits. Insured passed away during Temporary Coverage Agreement, prior to issuance of policy.
B0182299	LC-668678	LA	2018	25,000		25,000	The Company is reviewing this claim for fraud.
B0163762	LC-838284	NY	2018	100,000		100,000	The Company processed a rescission due to misrepresentation of medical history by the insured.
2799999. Death Claims - Ordinary				825,000		825,000	XXX
A7532637	LC-402976	AR	2016	25,000		25,000	The Company processed a rescission due to misrepresentation of medical history by the insured.
A8500334	LC-786974	TX	2018	75,000		75,000	There is a beneficiary dispute due to a divorce in the state of Texas.
A8298629	LC-537768	PA	2017	41,500		41,500	The Company processed a rescission due to misrepresentation of medical history by the insured.
A8168144	LC-552618	CA	2017	100,000		100,000	The Company processed a rescission due to misrepresentation of medical history by the insured.
A8556008	LC-643818	TX	2017	25,000		25,000	The Company processed a rescission due to misrepresentation of medical history by the insured.
A8862814	LC-770667	PA	2018	100,000		100,000	The Company processed a rescission due to misrepresentation of medical history by the insured.
A8725187	LC-571413	OK	2017	10,000		10,000	The Company processed a rescission due to misrepresentation of medical history by the insured.

ANNUAL STATEMENT FOR THE YEAR 2019 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
A9020891	LC-810011	NY	2018	50,000		50,000	The Company processed a rescission due to misrepresentation of medical history by the insured.
A10065855	LC-799792	MN	2019	60,000		60,000	The Company processed a rescission due to misrepresentation of medical history by the insured.
A8869506	LC-860120	OR	2019	27,500		27,500	The Company processed a rescission due to misrepresentation of medical history by the insured.
06300	N/A	IA	2018	1,000,000		1,000,000	Policy lapsed – The Company deems no benefits payable.
2999999. Death Claims - Group				1,514,000		1,514,000	XXX
3199999. Death Claims - Resisted				2,339,000		2,339,000	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted							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.
49105486	431006	PA	2015				Suit for Disability Waiver of Premium benefits. Reversal made in 2015 after insured's doctor said he was capable of work; after the Company took off claim doctor recanted his statement.
3799999. Disability Benefits Claims - Ordinary							XXX
29285	9716050700	AZ	2016	1,129,630		1,129,630	Claimant still working – Continued disability benefits questionable.
3999999. Disability Benefits Claims - Group				1,129,630		1,129,630	XXX
4199999. Disability Benefits Claims - Resisted				1,129,630		1,129,630	XXX
4699999. Matured Endowments Claims - Resisted							XXX
5199999. Annuities with Life Contingencies Claims - Resisted							XXX
5299999. Claims Resisted During Current Year				3,468,630		3,468,630	XXX
5399999 - Totals				4,808,200	609,180	3,468,630	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

					Credit				Other Individual Contracts									
	Total		Group Accident and Health		Accident and Health (Group and Individual)		Collectively Renewable		Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	527,697,970	XXX	222,354,491	XXX		XXX	5,164,968	XXX	(47,269)	XXX	300,225,780	XXX		XXX		XXX		XXX
2. Premiums earned	514,909,954	XXX	210,673,623	XXX		XXX	5,241,381	XXX	(69,106)	XXX	299,064,056	XXX		XXX		XXX		XXX
3. Incurred claims	271,361,605	52.7	131,157,628	62.3			1,485,268	28.3	(24,204,241)	35,024.8	162,922,950	54.5						
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)	271,361,605	52.7	131,157,628	62.3			1,485,268	28.3	(24,204,241)	35,024.8	162,922,950	54.5						
6. Increase in contract reserves	217,218,555	42.2	44,876	0.0					(6,267,679)	9,069.7	223,441,358	74.7						
7. Commissions (a)	38,159,200	7.4	21,678,267	10.3			757,151	14.4	110,810	(160.3)	15,612,972	5.2						
8. Other general insurance expenses	128,591,651	25.0	45,554,769	21.6			1,361,464	26.0	(2,383)	3.4	81,677,801	27.3						
9. Taxes, licenses and fees	14,506,959	2.8	4,558,763	2.2			80,963	1.5	127,575	(184.6)	9,739,658	3.3						
10. Total other expenses incurred	181,257,810	35.2	71,791,799	34.1			2,199,578	42.0	236,002	(341.5)	107,030,431	35.8						
11. Aggregate write-ins for deductions	(7,577,185)	(1.5)	(8,259,862)	(3.9)			(257,957)	(4.9)			940,634	0.3						
12. Gain from underwriting before dividends or refunds	(147,350,831)	(28.6)	15,939,182	7.6			1,814,492	34.6	30,166,812	(43,653.0)	(195,271,317)	(65.3)						
13. Dividends or refunds	35,974,137	7.0	36,129,225	17.1			(157,357)	(3.0)	(3,900)	5.6	6,169	0.0						
14. Gain from underwriting after dividends or refunds	(183,324,968)	(35.6)	(20,190,043)	(9.6)			1,971,849	37.6	30,170,712	(43,658.6)	(195,277,486)	(65.3)						
DETAILS OF WRITE-INS																		
1101. Fines and penalties from regulatory authorities	940,669	0.2	35	0.0							940,634	0.3						
1102. Change in special reserves on certain group policies	(8,517,854)	(1.7)	(8,259,897)	(3.9)			(257,957)	(4.9)										
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	(7,577,185)	(1.5)	(8,259,862)	(3.9)			(257,957)	(4.9)			940,634	0.3						

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	104,046,038	28,552,697		1,713,698	1,088,182	72,691,461			
2. Advance premiums	2,046,976	346,602			203,137	1,497,237			
3. Reserve for rate credits									
4. Total premium reserves, current year	106,093,014	28,899,299		1,713,698	1,291,319	74,188,698			
5. Total premium reserves, prior year	93,474,211	17,212,305		1,790,112	1,269,483	73,202,311			
6. Increase in total premium reserves	12,618,803	11,686,994		(76,414)	21,836	986,387			
B. Contract Reserves:									
1. Additional reserves (a)	2,896,742,986	92,578,625			25,358,937	2,778,805,424			
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	2,896,742,986	92,578,625			25,358,937	2,778,805,424			
4. Total contract reserves, prior year	2,679,524,431	92,533,749			31,626,616	2,555,364,066			
5. Increase in contract reserves	217,218,555	44,876			(6,267,679)	223,441,358			
C. Claim Reserves and Liabilities:									
1. Total current year	1,440,715,706	518,648,278		10,962,814	430,985,989	480,118,625			
2. Total prior year	1,394,683,822	492,348,946		12,358,284	455,190,230	434,786,362			
3. Increase	46,031,884	26,299,332		(1,395,470)	(24,204,241)	45,332,263			

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	188,086,587	77,376,486		2,667,576		108,042,525			
1.2 On claims incurred during current year	37,243,134	27,481,810		213,162		9,548,162			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	1,154,381,134	401,573,352		8,801,282	405,920,288	338,086,212			
2.2 On claims incurred during current year	286,334,572	117,074,926		2,161,532	25,065,701	142,032,413			
3. Test:									
3.1 Lines 1.1 and 2.1	1,342,467,721	478,949,838		11,468,858	405,920,288	446,128,737			
3.2 Claim reserves and liabilities, December 31, prior year	1,394,683,822	492,348,946		12,358,284	455,190,230	434,786,362			
3.3 Line 3.1 minus Line 3.2	(52,216,101)	(13,399,108)		(889,426)	(49,269,942)	11,342,375			

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	4,438,325	4,438,325							
2. Premiums earned	4,438,325	4,438,325							
3. Incurred claims	630,488	630,488							
4. Commissions	6,228	6,228							
B. Reinsurance Ceded:									
1. Premiums written	30,625,771	1,413,171			26,343,717	2,868,883			
2. Premiums earned	31,575,417	1,414,128			26,795,608	3,365,681			
3. Incurred claims	78,666,682	1,271,117		8,627	72,854,126	4,532,812			
4. Commissions	1,397,473				1,441,937	(44,464)			

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2019 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	6,510,188		342,887,611	349,397,799
2. Beginning Claim Reserves and Liabilities	2,251,584		1,386,999,419	1,389,251,003
3. Ending Claim Reserves and Liabilities	2,611,705		1,432,120,705	1,434,732,410
4. Claims Paid	6,150,067		297,766,325	303,916,392
B. Assumed Reinsurance:				
5. Incurred Claims.....			630,488	630,488
6. Beginning Claim Reserves and Liabilities			13,361,114	13,361,114
7. Ending Claim Reserves and Liabilities			12,594,402	12,594,402
8. Claims Paid			1,397,200	1,397,200
C. Ceded Reinsurance:				
9. Incurred Claims.....	1,317,596		77,349,086	78,666,682
10. Beginning Claim Reserves and Liabilities	98,812		7,897,705	7,996,517
11. Ending Claim Reserves and Liabilities	64,317		6,613,602	6,677,919
12. Claims Paid	1,352,091		78,633,189	79,985,280
D. Net:				
13. Incurred Claims.....	5,192,592		266,169,013	271,361,605
14. Beginning Claim Reserves and Liabilities	2,152,772		1,392,462,828	1,394,615,600
15. Ending Claim Reserves and Liabilities	2,547,388		1,438,101,505	1,440,648,893
16. Claims Paid	4,797,976		220,530,336	225,328,312
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses	5,192,592		266,169,013	271,361,605
18. Beginning Reserves and Liabilities	2,152,772		1,392,462,828	1,394,615,600
19. Ending Reserves and Liabilities	2,547,388		1,438,101,505	1,440,648,893
20. Paid Claims and Cost Containment Expenses	4,797,976		220,530,336	225,328,312

ANNUAL STATEMENT FOR THE YEAR 2019 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 Corp.	DE	YRT/I	OL	4,435,299,498	55,234,873	26,509,221	391,186		
91596	13-3044743	11/01/1982	New York Life Insurance and Annuity Corp.	DE	YRT/G	OL	129,851,075	1,116,953	874,262			
81353	52-1530175	02/11/1998	NYLIFE Insurance Company of Arizona	AZ	OTH/I	OL			31,000			
0299999. General Account - U.S. Affiliates - Other							4,565,150,573	56,351,826	27,414,483	391,186		
0399999. Total General Account - U.S. Affiliates							4,565,150,573	56,351,826	27,414,483	391,186		
0699999. Total General Account - Non-U.S. Affiliates												
0799999. Total General Account - Affiliates							4,565,150,573	56,351,826	27,414,483	391,186		
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	MI	CO/I	OL	11,935,287,844	6,343,910,652	236,168,334	66,226,332		
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	MI	CO/I	XXL	28,458	15,126	582			
86375	13-3646501	07/01/2015	John Hancock Life Insurance Company of New York	NY	CO/I	OL	3,707,507,977	1,811,758,910	67,992,445	37,390,139		
86375	13-3646501	07/01/2015	John Hancock Life Insurance Company of New York	NY	CO/I	XXL	74,810	36,558	2,985			
65676	35-0472300	07/01/1998	Lincoln National Life Ins. Co.	IN	CO/G	OL		1,028,205				
70106	13-5459480	07/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			145,373			
70106	13-5459480	07/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			783,028			
70106	13-5459480	07/01/2018	United States Life Insurance Company in the City of New York	NY	CO/G	OL			30,655,091			
64548	13-2556568	04/01/2019	CIGNA Life Insurance Company of New York	NY	CO/G	OL			4,645,154			
80659	82-4533188	04/01/1994	Canada Life Assurance Company	MI	YRT/I	OL	19,454,061	580,142	389,749			
97136	13-3114906	03/01/1985	Metropolitan Tower Life Insurance Comapny	NE	CO/I	OL	916,668	19,340	23,400			
65676	35-0472300	05/20/1970	Lincoln National Life Insurance Company	IN	YRT/I	OL	1,657,443	7,793	8,062			
65978	13-5581829	08/29/1954	Metropolitan Life Insurance Company	NY	YRT/G	OL	42,262,113,861		193,744,045			
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ	YRT/I	OL	3,317,304,476		2,483,855	93,835		
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ	OTH/I	OL			64,484			
68241	22-1211670	09/29/1955	Prudential Insurance Company of America	NJ	YRT/G	OL	252,402,696,885		258,695,738	49,852,916		
93572	43-1235868	08/01/1993	RGA Reinsurance Company	MO	YRT/I	OL	1,153,300	70,244	73,612			
82627	06-0839705	08/01/1986	Swiss Re Life & Health America Inc.	MO	YRT/I	OL	179,263	23,483	17,551			
0899999. General Account - U.S. Non-Affiliates							313,648,375,046	8,157,450,453	795,893,488	153,563,222		
1099999. Total General Account - Non-Affiliates							313,648,375,046	8,157,450,453	795,893,488	153,563,222		
1199999. Total General Account							318,213,525,619	8,213,802,279	823,307,971	153,954,408		
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)							318,213,525,619	8,213,802,279	823,307,971	153,954,408		
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)												
9999999 - Totals							318,213,525,619	8,213,802,279	823,307,971	153,954,408		

SCHEDULE S - PART 1 - SECTION 2

[illegible]

SCHEDULE S - PART 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2019 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	10		12	13		
								Current Year	Prior Year		Current Year	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														
88340	59-2859797	07/01/2004	Hannover Life Reassurance Company of America	FL		YRT/G	OL			177,338				
82627	06-0839705	01/01/2013	Swiss Re Life & Health America Inc.	MO		YRT/I	OL/XXXL	304,667,125		1,544,675				
60054	06-6033492	07/15/1998	Aetna Life Insurance Company	CT		CO/G	OL	10,347,268	5,045,502	5,660,678				
65978	13-5581829	01/01/1960	Metropolitan Life Insurance Company	NY		CO/G	OL	663	556	1,287				
80926	06-0893662	01/01/2017	Sun Life and Health Insurance Company (U.S.)	MI		CO/G	OL	872,733,098	155,300	27,945				
71870	43-0949844	12/01/1975	Fidelity Security Life Insurance Co.	MO		CO/G	OL	752,708,422	5,340,400	4,620,109				
82627	06-0839705	04/01/2010	Swiss Re Life & Health America, Inc.	MO		YRT/G	OL/XXXL			2,392,365				
16535	36-4233459	06/01/2018	Zurich American Insurance Company	NY		CAT/G	OL			62,300				
16535	36-4233459	01/01/2019	Zurich American Insurance Company	NY		CAT/G	OL			147,000				
80659	82-4533188	04/01/1994	Canada Life Assurance Company	MI		YRT/I	OL	1,578,025,413	3,322,732	3,299,017				
86258	13-2572994	05/25/2001	General Re Life Corporation	CT		YRT/I	OL	6,849,259,737	13,354,453	12,521,422				
88340	59-2859797	02/14/2011	Hannover Life Reassurance Company of America	FL		YRT/I	OL	4,249,463,855	5,973,099	6,506,227				
86375	13-3646501	07/01/2015	John Hancock Life Insurance Company of New York	NY		COFII/I	OL	1,483,003,191	724,703,556	737,812,123				838,482,845
86375	13-3646501	07/01/2015	John Hancock Life Insurance Company of New York	NY		COFII/I	XXXL	29,924	14,623	123,995				
65978	13-5581829	08/29/1954	Metropolitan Life Insurance Company	NY		YRT/I	OL	21,770,751	76,742	69,409				
66346	58-0828824	01/01/1990	Munich American Reassurance Company	GA		CO/I	OL	1,084,557,461	6,473,188	6,622,272				
66346	58-0828824	10/03/1996	Munich American Reassurance Company	GA		CO/I	XXXL	1,745,096,328	8,093,706	8,743,932				
66346	58-0828824	01/01/1990	Munich American Reassurance Company	GA		YRT/I	OL	30,009,012,750	55,780,336	52,604,776				
68241	22-1211670	09/29/1965	Prudential Insurance Company of America	NJ		YRT/I	OL	12,835,708	45,058	46,289				
93572	43-1235868	01/01/1990	RGA Reinsurance Company	MO		CO/I	OL	1,055,315,000	6,351,048	6,482,988				
93572	43-1235868	10/03/1996	RGA Reinsurance Company	MO		CO/I	XXXL	1,745,176,068	8,094,346	8,744,665				
93572	43-1235868	03/01/1983	RGA Reinsurance Company	MO		YRT/I	OL	48,135,620,241	109,420,014	105,818,907				
93572	43-1235868	01/02/1990	RGA Reinsurance Company	MO		MCO/I	OL	516,434,814		11,500,842			334,664,811	
97071	13-3126819	03/11/2016	SCOR Global Life USA Reinsurance Company	DE		YRT/I	OL	2,238,682,300	2,343,688	1,857,946				
87017	62-1003368	02/25/1992	SCOR Global Life Reinsurance Company of Delaware	DE		CO/I	OL	1,173,168,077	7,190,961					
87017	62-1003368	10/03/1996	SCOR Global Life Reinsurance Company of Delaware	DE		CO/I	XXXL	1,746,597,533	8,097,783					
87017	62-1003368	02/25/1992	SCOR Global Life Reinsurance Company of Delaware	DE		OTH/I	OL	380,392,154						
87017	62-1003368	09/01/1986	SCOR Global Life Reinsurance Company of Delaware	DE		YRT/I	OL	7,257,071,937	63,650,378					
68713	84-0499703	09/28/1992	Security Life of Denver Insurance Company	CO		CO/I	OL	1,098,274,581	6,563,543	6,738,537				
68713	84-0499703	10/03/1996	Security Life of Denver Insurance Company	CO		CO/I	XXXL	1,005,725,732	5,174,797	5,406,140				
82627	06-0839705	07/01/1954	Swiss Re Life & Health America Inc.	MO		CO/I	OL	3,780,364	3,042,134	3,423,140				
82627	06-0839705	08/01/1971	Swiss Re Life & Health America Inc.	MO		YRT/I	OL	13,444,928,403	65,889,815	64,085,704				
70688	36-6071399	02/25/1992	Transamerica Financial Life Insurance Company	NY		CO/I	OL			7,342,045				
70688	36-6071399	10/03/1996	Transamerica Financial Life Insurance Company	NY		CO/I	XXXL			8,746,972				
70688	36-6071399	12/28/1994	Transamerica Financial Life Insurance Company	NY		OTH/I	OL			3,475,170				
70688	36-6071399	09/01/1986	Transamerica Financial Life Insurance Company	NY		YRT/I	OL			62,620,998				
0899999. General Account - Authorized U.S. Non-Affiliates								128,774,678,898	1,114,197,758	1,119,927,523	357,219,639		334,664,811	838,482,845
00000	AA-1120055	01/01/2019	Lloyd's Syndicate 3623	GBR		CAT/G	OL							
00000	AA-1120090	01/01/2019	Lloyd's Syndicate 4711	GBR		CAT/G	OL							
0999999. General Account - Authorized Non-U.S. Non-Affiliates										147,000				
1099999. Total General Account - Authorized Non-Affiliates								128,774,678,898	1,114,197,758	1,119,927,523	357,366,639		334,664,811	838,482,845
1199999. Total General Account Authorized								128,774,678,898	1,114,197,758	1,119,927,523	357,366,639		334,664,811	838,482,845
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	4,774,115,137	2,537,564,268	2,637,710,127	94,467,334			3,040,608,190
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	MI		COFII/I	XXXL	11,383	6,050	16,758				
65676	35-0472300	07/01/1954	Lincoln National Life Insurance Company	IN		CO/I	OL	1,142,103	863,345	886,168				
65676	35-0472300	05/20/1970	Lincoln National Life Insurance Company	IN		YRT/I	OL	38,450,776	1,129,498	1,349,128				
65676	35-0472300	03/15/1989	Lincoln National Life Insurance Company	IN		MCO/I	OL	211,537,447						
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ		YRT/I	OL	10,192,452,527					122,706,227	
88099	75-1608507	01/01/2007	Optimum Re Insurance Company	TX		OTH/I	OL	1,427,889,592						
64688	75-6020048	04/01/2007	SCOR Global Life Americas Reinsurance Company	DE		YRT/I	OL	81,668,211	128,336	83,494	39,995			

ANNUAL STATEMENT FOR THE YEAR 2019 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	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
62235	01-0278678	09/01/2011	UNUM Life Insurance Co.	ME	CO/G	OL		2,794,555	3,073,079					
1999999. General Account - Unauthorized U.S. Non-Affiliates							16,727,267,176	2,542,486,052	2,643,118,754	104,894,189			122,706,227	3,040,608,190
00000	AA-5420050	10/01/2018	Korean Reinsurance Company	KOR	OTH/I	OL	71,210,304			46,091				
00000	AA-1580095	09/08/2009	TOA Reinsurance Co. Ltd.	JPN	OTH/I	OL	5,410,883,633			4,132,224				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							5,482,093,937			4,178,315				
2199999. Total General Account - Unauthorized Non-Affiliates							22,209,361,113	2,542,486,052	2,643,118,754	109,072,504			122,706,227	3,040,608,190
2299999. Total General Account Unauthorized							22,209,361,113	2,542,486,052	2,643,118,754	109,072,504			122,706,227	3,040,608,190
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							150,984,040,011	3,656,683,810	3,763,046,277	466,439,143			457,371,038	3,879,091,035
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)							145,501,946,074	3,656,683,810	3,763,046,277	462,113,828			457,371,038	3,879,091,035
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							5,482,093,937			4,325,315				
9999999 - Totals							150,984,040,011	3,656,683,810	3,763,046,277	466,439,143			457,371,038	3,879,091,035

ANNUAL STATEMENT FOR THE YEAR 2019 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			6,288,721				
76694	23-2044256	06/01/2001	London Life Reinsurance Company	PA	YRT/G	LTD1			1,073,998				
80926	06-0893662	01/01/2017	Sun Life and Health Insurance Company	MI	CO/G	DI	1,414,128		432,240				
0899999	General Account - Authorized U.S. Non-Affiliates						1,414,128		7,794,959				
1099999	Total General Account - Authorized Non-Affiliates						1,414,128		7,794,959				
1199999	Total General Account Authorized						1,414,128		7,794,959				
1499999	Total General Account - Unauthorized U.S. Affiliates												
1799999	Total General Account - Unauthorized Non-U.S. Affiliates												
1899999	Total General Account - Unauthorized Affiliates												
67598	04-1768571	01/01/2000	Paul Revere Life Insurance Company	MA	MCO/I	STD1/LTD1	28,360,809					470,307,739	
71412	47-0246511	05/01/1983	Mutual of Omaha Insurance Company	NE	CO/I	CMM/OM/STM/LB	571,013	96,666	15,952				
71412	47-0246511	08/21/1987	Mutual of Omaha Insurance Company	NE	MCO/I	MS	245,940					145,202	
1999999	General Account - Unauthorized U.S. Non-Affiliates						29,177,762	96,666	15,952			470,452,941	
2199999	Total General Account - Unauthorized Non-Affiliates						29,177,762	96,666	15,952			470,452,941	
2299999	Total General Account Unauthorized						29,177,762	96,666	15,952			470,452,941	
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						30,591,890	96,666	7,810,911			470,452,941	
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)						30,591,890	96,666	7,810,911			470,452,941	
7099999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)												
9999999	- Totals						30,591,890	96,666	7,810,911			470,452,941	

ANNUAL STATEMENT FOR THE YEAR 2019 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	863,345			863,345			862,632			713	863,345
65676	35-0472300	05/21/1970	Lincoln National Life Insurance Company	1,129,498	6,287,061		7,416,559			3,884,598			118,521	4,003,119
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company		1,726,890	66,748	1,793,638						1,093,862	1,093,862
88099	75-1608507	01/01/2007	Optimum Re Insurance Company										32,457	
64688	75-6020048	04/01/2007	SCOR Global Life Americas Reinsurance Company	128,336			128,336	150,000					13,394	128,336
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	2,537,570,319	26,490,531	488,178,704	3,052,239,554				3,040,608,190		13,164,205	3,052,239,554
62235	01-0278678	09/01/2011	UNUM Life Insurance Co.	2,794,555			2,794,555			2,794,555				2,794,555
0899999. General Account - Life and Annuity U.S. Non-Affiliates				2,542,486,053	34,504,482	488,245,452	3,065,235,987	150,000	XXX	7,541,785	3,040,608,190		14,423,152	3,061,122,771
00000	AA-1580095	09/08/2009	TOA Reinsurance Co. Ltd.		804,751		804,751						342,086	342,086
00000	AA-5420050	10/01/2018	Korean Reinsurance Company										4,363	
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates					804,751		804,751		XXX				346,449	342,086
1099999. Total General Account - Life and Annuity Non-Affiliates				2,542,486,053	35,309,233	488,245,452	3,066,040,738	150,000	XXX	7,541,785	3,040,608,190		14,769,601	3,061,464,857
1199999. Total General Account Life and Annuity				2,542,486,053	35,309,233	488,245,452	3,066,040,738	150,000	XXX	7,541,785	3,040,608,190		14,769,601	3,061,464,857
1499999. Total General Account - Accident and Health U.S. Affiliates									XXX					
1799999. Total General Account - Accident and Health Non-U.S. Affiliates									XXX					
1899999. Total General Account - Accident and Health Affiliates									XXX					
2199999. Total General Account - Accident and Health Non-Affiliates									XXX					
2299999. Total General Account Accident and Health									XXX					
2399999. Total General Account				2,542,486,053	35,309,233	488,245,452	3,066,040,738	150,000	XXX	7,541,785	3,040,608,190		14,769,601	3,061,464,857
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)				2,542,486,053	34,504,482	488,245,452	3,065,235,987	150,000	XXX	7,541,785	3,040,608,190		14,423,152	3,061,122,771
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)					804,751		804,751		XXX				346,449	342,086
9999999 - Totals				2,542,486,053	35,309,233	488,245,452	3,066,040,738	150,000	XXX	7,541,785	3,040,608,190		14,769,601	3,061,464,857

(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.	150,000

Schedule S - Part 5

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE S - PART 6

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

	1 2019	2 2018	3 2017	4 2016	5 2015
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	497,031	490,842	523,883	518,996	4,542,618
2. Commissions and reinsurance expense allowances	34,289	36,025	35,360	31,533	351,277
3. Contract claims	511,042	526,576	537,764	565,759	487,294
4. Surrender benefits and withdrawals for life contracts	129,794	139,261	140,200	163,280	74,808
5. Dividends to policyholders and refunds to members	40,716	39,499	59,575	183,578	(20,752)
6. Reserve adjustments on reinsurance ceded	(81,709)	(91,434)	(70,849)	(141,715)	(111,236)
7. Increase in aggregate reserve for life and accident and health contracts	(133,545)	(150,283)	(164,269)	(150,268)	3,759,906
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	49,204	50,913	67,376	55,210	55,460
9. Aggregate reserves for life and accident and health contracts	3,664,591	3,772,635	3,897,329	4,028,034	4,150,663
10. Liability for deposit-type contracts	444,124	468,816	488,728	506,246	524,897
11. Contract claims unpaid	89,405	114,518	114,636	104,154	119,726
12. Amounts recoverable on reinsurance	22,948	50,682	19,227	50,588	15,389
13. Experience rating refunds due or unpaid			7,862	19,758	7,480
14. Policyholders' dividends and refunds to members (not included in Line 10)	47,099	57,371	66,367	67,441	71,478
15. Commissions and reinsurance expense allowances due	2,889	2,829	1,022	8,750	39,233
16. Unauthorized reinsurance offset	4,576	3,711	1,144	2,449	2,010
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	3,040,608	3,227,060	3,368,237	3,512,751	3,696,509
19. Letters of credit (L)	150	125	125	125	125
20. Trust agreements (T)	7,542	4,768	4,774	4,747	5,085
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	167,975,556,353		167,975,556,353
2. Reinsurance (Line 16)	46,238,333	(46,238,333)	
3. Premiums and considerations (Line 15)	1,984,393,436	49,203,995	2,033,597,431
4. Net credit for ceded reinsurance	XXX	365,901,498	365,901,498
5. All other admitted assets (balance)	8,227,039,174		8,227,039,174
6. Total assets excluding Separate Accounts (Line 26)	178,233,227,296	368,867,160	178,602,094,456
7. Separate Account assets (Line 27)	10,997,880,637		10,997,880,637
8. Total assets (Line 28)	189,231,107,933	368,867,160	189,599,975,093
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	114,521,699,398	3,664,591,434	118,186,290,832
10. Liability for deposit-type contracts (Line 3)	23,451,219,080	444,124,096	23,895,343,176
11. Claim reserves (Line 4)	624,858,757	89,404,604	714,263,361
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	1,979,753,531	47,098,789	2,026,852,320
13. Premium & annuity considerations received in advance (Line 8)	103,388,392	1,789,712	105,178,104
14. Other contract liabilities (Line 9)	561,369,328	(5,212,226)	556,157,102
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	4,575,881	(4,575,881)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	3,040,608,190	(3,040,608,190)	
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)	11,913,483,121	(827,745,178)	11,085,737,943
20. Total liabilities excluding Separate Accounts (Line 26)	156,200,955,678	368,867,160	156,569,822,838
21. Separate Account liabilities (Line 27)	10,997,880,637		10,997,880,637
22. Total liabilities (Line 28)	167,198,836,315	368,867,160	167,567,703,475
23. Capital & surplus (Line 38)	22,032,271,618	XXX	22,032,271,618
24. Total liabilities, capital & surplus (Line 39)	189,231,107,933	368,867,160	189,599,975,093
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	3,664,591,434		
26. Claim reserves	89,404,604		
27. Policyholder dividends/reserves	47,098,789		
28. Premium & annuity considerations received in advance	1,789,712		
29. Liability for deposit-type contracts	444,124,096		
30. Other contract liabilities	(5,212,226)		
31. Reinsurance ceded assets	46,238,333		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	4,288,034,742		
34. Premiums and considerations	49,203,995		
35. Reinsurance in unauthorized companies	4,575,881		
36. Funds held under reinsurance treaties with unauthorized reinsurers	3,040,608,190		
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets	827,745,178		
40. Total ceded reinsurance payable/offsets	3,922,133,244		
41. Total net credit for ceded reinsurance	365,901,498		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS ^(b)

Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
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	98,240,508	7,641,876	7,790,363	30,060,095	143,732,842	
2.	Alaska	AK	L	43,073,966	1,727,376	2,241,531	1,631,047	48,673,920	
3.	Arizona	AZ	L	101,582,766	16,583,344	9,072,937	49,918,313	177,157,360	
4.	Arkansas	AR	L	45,579,865	14,262,236	4,247,437	1,077,912	65,167,450	
5.	California	CA	L	1,188,644,989	109,670,628	71,118,629	377,598,032	1,747,032,278	
6.	Colorado	CO	L	106,305,159	33,541,032	9,617,613	4,807,624	154,271,428	
7.	Connecticut	CT	L	88,347,616	(9,717,322)	5,861,435	24,148,878	108,640,607	
8.	Delaware	DE	L	20,910,964	585,610,685	1,318,931	8,045,066	615,885,646	5,391,451,980
9.	District of Columbia	DC	L	15,250,321	4,209,621	1,369,690	40,526,324	61,355,956	
10.	Florida	FL	L	385,278,665	25,193,249	28,146,446	56,908,836	495,527,196	
11.	Georgia	GA	L	215,795,556	25,983,412	11,460,588	205,191,970	458,431,526	
12.	Hawaii	HI	L	47,446,254	8,555,744	4,294,285	37,023,566	97,319,849	
13.	Idaho	ID	L	24,940,952	4,180,362	2,397,821	15,423,123	46,942,258	
14.	Illinois	IL	L	260,049,444	29,615,151	15,481,168	85,057,099	390,202,862	
15.	Indiana	IN	L	70,516,052	40,648,890	4,272,149	76,714,470	192,151,561	158,326,929
16.	Iowa	IA	L	73,617,596	5,087,146	8,100,050	102,131,445	188,936,237	43,000,000
17.	Kansas	KS	L	66,169,753	47,069,912	5,908,978	(365,487)	118,783,156	
18.	Kentucky	KY	L	68,790,293	12,146,499	4,882,172	16,240,805	102,059,769	
19.	Louisiana	LA	L	162,477,870	11,015,385	10,119,790	(334,051)	183,278,994	
20.	Maine	ME	L	17,975,042	3,233,654	1,738,748	4,312,066	27,259,510	
21.	Maryland	MD	L	160,897,815	30,959,470	12,351,945	10,655,608	214,864,838	
22.	Massachusetts	MA	L	251,380,473	25,582,328	14,199,566	90,194,994	381,357,361	
23.	Michigan	MI	L	119,285,489	26,762,307	8,544,694	49,979,590	204,572,080	
24.	Minnesota	MN	L	72,035,386	11,726,633	5,779,230	19,931,230	109,472,479	
25.	Mississippi	MS	L	60,041,579	5,119,475	4,805,394		69,966,448	
26.	Missouri	MO	L	92,619,645	17,686,880	8,409,719	79,452,786	198,169,030	
27.	Montana	MT	L	30,930,986	1,418,622	2,501,589	(28,459)	34,822,738	2,252,879
28.	Nebraska	NE	L	36,685,567	6,181,689	4,234,082	(10,025)	47,091,313	
29.	Nevada	NV	L	65,913,424	15,041,106	3,955,859	(236,072)	84,674,317	
30.	New Hampshire	NH	L	31,110,987	3,914,323	2,471,868	(4,106)	37,493,072	
31.	New Jersey	NJ	L	340,323,057	11,589,824	19,836,553	69,260,555	441,009,989	
32.	New Mexico	NM	L	43,930,301	4,552,721	3,394,583	59,916	51,937,521	60,692,241
33.	New York	NY	L	1,059,311,657	22,310,738	81,420,031	1,170,721,264	2,333,763,690	879,521,517
34.	North Carolina	NC	L	164,215,777	20,387,856	11,950,649	148,342,517	344,896,799	
35.	North Dakota	ND	L	19,642,751	4,504,002	1,582,033		25,728,786	
36.	Ohio	OH	L	175,669,336	55,164,195	14,770,424	59,206,586	304,810,541	
37.	Oklahoma	OK	L	66,401,238	15,414,245	7,066,281	14,909,326	103,791,090	
38.	Oregon	OR	L	55,144,051	14,550,323	4,953,807	20,459,754	95,107,935	
39.	Pennsylvania	PA	L	274,177,759	32,569,635	17,962,591	85,357,262	410,067,247	
40.	Rhode Island	RI	L	20,251,305	2,907,147	1,531,116	10,568,347	35,257,915	
41.	South Carolina	SC	L	112,182,594	9,323,079	8,597,374	46,018,934	176,121,981	
42.	South Dakota	SD	L	53,764,237	2,413,706	4,751,695	5,369,949	66,299,587	
43.	Tennessee	TN	L	98,507,798	24,465,199	8,592,077	48,902,383	180,467,457	
44.	Texas	TX	L	614,056,430	63,655,827	38,973,101	174,536,337	891,221,695	
45.	Utah	UT	L	52,376,231	5,435,861	2,896,171	2,203,600	62,911,863	
46.	Vermont	VT	L	13,657,819	2,509,435	1,314,847	9,034,632	26,516,733	
47.	Virginia	VA	L	222,279,946	21,613,192	19,733,437	43,764,977	307,391,552	
48.	Washington	WA	L	183,516,825	9,296,225	12,714,514	87,948,655	293,476,219	
49.	West Virginia	WV	L	29,444,422	4,201,607	1,828,141	1,726,732	37,200,902	
50.	Wisconsin	WI	L	72,528,011	21,336,017	5,845,321	82,183,676	181,893,025	
51.	Wyoming	WY	L	20,394,678	2,249,150	1,680,658	(15,909)	24,308,577	
52.	American Samoa	AS	N						
53.	Guam	GU	L	817,446		11,758		829,204	
54.	Puerto Rico	PR	L	3,606,235	1,723,928	562,460		5,892,623	
55.	U.S. Virgin Islands	VI	L	4,545,729		70,835		4,616,564	
56.	Northern Mariana Islands	MP	N						
57.	Canada	CAN	L	49,962,369		269,898	76,225	50,308,492	
58.	Aggregate Other Alien	OT	XXX	27,206,701	428,306	238,898		27,873,905	
59.	Subtotal	XXX		7,799,809,685	1,473,253,931	549,243,960	3,466,688,397	13,288,995,973	6,535,245,546
90.	Reporting entity contributions for employee benefits plans	XXX							
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX		1,622,144,290	4,948,041			1,627,092,331	
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		47,600,135		8,570,275		56,170,410	
94.	Aggregate or other amounts not allocable by State	XXX		641,498,663				641,498,663	
95.	Totals (Direct Business)	XXX		10,111,052,773	1,478,201,972	557,814,235	3,466,688,397	15,613,757,377	6,535,245,546
96.	Plus reinsurance assumed	XXX		816,958,352		4,438,325		821,396,677	
97.	Totals (All Business)	XXX		10,928,011,125	1,478,201,972	562,252,560	3,466,688,397	16,435,154,054	6,535,245,546
98.	Less reinsurance ceded	XXX		467,777,824		30,598,413		498,376,237	
99.	Totals (All Business) less Reinsurance Ceded	XXX		10,460,233,301	1,478,201,972	(c) 531,654,147	3,466,688,397	15,936,777,817	6,535,245,546
DETAILS OF WRITE-INS									
58001.	ZZZ Other Alien	XXX		27,206,701	428,306	238,898		27,873,905	
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		27,206,701	428,306	238,898		27,873,905	
9401.	Paid-up additions applied as credits	XXX		594,591,772				594,591,772	
9402.	Dividend accumulations applied as premium or annuity considerations in states that do not allow a dividend deduction	XXX		46,906,891				46,906,891	
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		641,498,663				641,498,663	

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG	55	R - Registered - Non-domiciled RRGs	
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state		Q - Qualified - Qualified or accredited reinsurer	
N - None of the above - Not allowed to write business in the state	2		

ANNUAL STATEMENT FOR THE YEAR 2019 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.

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

Allocated by States and Territories

States, Etc.			Direct Business Only					
			1	2	3	4	5	6
			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL	98,240,508	7,641,876	2,573,227	4,397,298		112,852,909
2.	Alaska	AK	43,073,966	1,727,376	701,450	1,470,560		46,973,352
3.	Arizona	AZ	101,582,766	16,583,344	3,452,463	5,081,434		126,700,007
4.	Arkansas	AR	45,579,865	14,262,236	1,948,625	2,036,920		63,827,646
5.	California	CA	1,188,644,989	109,670,628	20,932,907	44,565,767		1,363,814,291
6.	Colorado	CO	106,305,159	33,541,032	3,411,642	5,484,557		148,742,390
7.	Connecticut	CT	88,347,616	(9,717,322)	2,826,102	2,682,098		84,138,494
8.	Delaware	DE	20,910,964	585,610,685	576,942	648,704	5,391,451,980	5,999,199,275
9.	District of Columbia	DC	15,250,321	4,209,621	473,120	796,575		20,729,637
10.	Florida	FL	385,278,665	25,193,249	10,479,028	15,543,294		436,494,236
11.	Georgia	GA	215,795,556	25,983,412	4,783,506	6,039,843		252,602,317
12.	Hawaii	HI	47,446,254	8,555,744	965,255	3,150,570		60,117,823
13.	Idaho	ID	24,940,952	4,180,362	851,519	1,425,887		31,398,720
14.	Illinois	IL	260,049,444	29,615,151	6,413,403	7,877,340		303,955,338
15.	Indiana	IN	70,516,052	40,648,890	2,435,770	1,503,352	158,326,929	273,430,993
16.	Iowa	IA	73,617,596	5,087,146	1,442,623	6,403,152	43,000,000	129,550,517
17.	Kansas	KS	66,169,753	47,069,912	1,918,528	3,753,254		118,911,447
18.	Kentucky	KY	68,790,293	12,146,499	2,214,394	2,365,979		85,517,165
19.	Louisiana	LA	162,477,870	11,015,385	3,290,989	6,433,807		183,218,051
20.	Maine	ME	17,975,042	3,233,654	764,307	767,136		22,740,139
21.	Maryland	MD	160,897,815	30,959,470	4,681,234	6,892,239		203,430,758
22.	Massachusetts	MA	251,380,473	25,582,328	4,748,357	8,680,837		290,391,995
23.	Michigan	MI	119,285,489	26,762,307	4,577,767	3,076,347		153,701,910
24.	Minnesota	MN	72,035,386	11,726,633	1,841,375	3,557,625		89,161,019
25.	Mississippi	MS	60,041,579	5,119,475	1,412,361	3,121,104		69,694,519
26.	Missouri	MO	92,619,645	17,686,880	2,700,977	5,126,101		118,133,603
27.	Montana	MT	30,930,986	1,418,622	772,822	1,626,619	2,252,879	37,001,928
28.	Nebraska	NE	36,685,567	6,181,689	1,083,509	3,014,403		46,965,168
29.	Nevada	NV	65,913,424	15,041,106	1,568,302	2,146,281		84,669,113
30.	New Hampshire	NH	31,110,987	3,914,323	911,188	1,426,197		37,362,695
31.	New Jersey	NJ	340,323,057	11,589,824	9,950,925	8,854,764		370,718,570
32.	New Mexico	NM	43,930,301	4,552,721	1,028,488	2,210,160	60,692,241	112,413,911
33.	New York	NY	1,059,311,657	22,310,738	51,026,422	26,830,899	879,521,517	2,039,001,233
34.	North Carolina	NC	164,215,777	20,387,856	4,795,397	6,436,576		195,835,606
35.	North Dakota	ND	19,642,751	4,504,002	361,342	1,174,734		25,682,829
36.	Ohio	OH	175,669,336	55,164,195	5,349,769	8,376,645		244,559,945
37.	Oklahoma	OK	66,401,238	15,414,245	2,712,719	3,840,728		88,368,930
38.	Oregon	OR	55,144,051	14,550,323	1,570,419	3,175,807		74,440,600
39.	Pennsylvania	PA	274,177,759	32,569,635	9,183,840	7,606,886		323,538,120
40.	Rhode Island	RI	20,251,305	2,907,147	808,145	634,269		24,600,866
41.	South Carolina	SC	112,182,594	9,323,079	3,360,296	4,609,542		129,475,511
42.	South Dakota	SD	53,764,237	2,413,706	627,491	4,062,650		60,868,084
43.	Tennessee	TN	98,507,798	24,465,199	3,341,711	4,531,130		130,845,838
44.	Texas	TX	614,056,430	63,655,827	12,264,525	24,075,691		714,052,473
45.	Utah	UT	52,376,231	5,435,861	1,293,173	1,452,050		60,557,315
46.	Vermont	VT	13,657,819	2,509,435	460,167	817,582		17,445,003
47.	Virginia	VA	222,279,946	21,613,192	6,027,201	12,506,368		262,426,707
48.	Washington	WA	183,516,825	9,296,225	3,380,857	8,896,723		205,090,630
49.	West Virginia	WV	29,444,422	4,201,607	931,568	741,356		35,318,953
50.	Wisconsin	WI	72,528,011	21,336,017	2,402,166	3,009,899		99,276,093
51.	Wyoming	WY	20,394,678	2,249,150	437,919	1,186,523		24,268,270
52.	American Samoa	AS						
53.	Guam	GU	817,446		5,220	521		823,187
54.	Puerto Rico	PR	3,606,235	1,723,928	461,465	16,826		5,808,454
55.	U.S. Virgin Islands	VI	4,545,729		23,622	40,261		4,609,612
56.	Northern Mariana Islands	MP						
57.	Canada	CAN	49,962,369		205,928			50,168,297
58.	Aggregate Other Alien	OT	27,206,701	428,306	176,194	19,485		27,830,686
59.	Total		7,799,809,685	1,473,253,931	218,940,661	296,203,355	6,535,245,546	16,323,453,178

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).

51

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)
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)
New York Life Investment Management Holdings LLC (See page 51.4 for entity's org chart) (DE)
NYLife Real Estate Holdings LLC (See page 51.10 for entity's org chart) (DE)
NYL Real Assets LLC (DE)
NYL Emerging Manager LLC (DE)
NYL Wind Investments LLC (DE)
NYLIC HKP Member LLC (DE)
NYLIM Jacob Ballas India Holdings IV (MUS)
NYLIM Flatiron CLO 2004-1 Ltd. (CYM)
 NYLIM Flatiron CLO 2004-1 Equity Holdings LLC, Series A (DE)
NYLIM Flatiron CLO 2006-1 Ltd. (CYM)
 NYLIM Flatiron CLO 2006-1 Equity Holdings LLC, Series A (DE)
Flatiron CLO 2007-1 Ltd. (CYM)
 NYLIM Flatiron CLO 2007-1 Equity Holdings LLC, Series A (CYM)
Flatiron CLO 2011-1 Ltd. (CYM)
Flatiron CLO 2012-1 Ltd. (CYM)
Flatiron CLO 2013-1 Ltd. (CYM)
Flatiron CLO 2014-1 Ltd. (CYM)
Flatiron CLO 2015-1 Ltd (CYM)
Flatiron CLO 17 Ltd. (CYM)
Flatiron CLO 18 Ltd. (CYM)
Flatiron CLO 18 Funding Ltd. (CYM)
Stratford CDO 2001-1 Ltd. (CYM)
Silverado CLO 2006-II Limited (CYM)
 Silverado CLO 2006-II Equity Holdings LLC, Series A (CYM)
Silver Spring, LLC (DE)
 Silver Spring Associates, L.P. (PA)
SCP 2005-C21-002 LLC (DE)
SCP 2005-C21-003 LLC (DE)
SCP 2005-C21-006 LLC (DE)
SCP 2005-C21-007-LLC (DE)
SCP 2005-C21-008 LLC (DE)
SCP 2005-C21-009 LLC (DE)
SCP 2005-C21-017 LLC (DE)
SCP 2005-C21-018 LLC (DE)
SCP 2005-C21-021 LLC (DE)
SCP 2005-C21-025 LLC (DE)
SCP 2005-C21-031 LLC (DE)
SCP 2005-C21-036 LLC (DE)
SCP 2005-C21-041 LLC (DE)
SCP 2005-C21-043 LLC (DE)
SCP 2005-C21-044 LLC (DE)
SCP 2005-C21-048 LLC (DE)

SCP 2005-C21-061 LLC (DE)
SCP 2005-C21-063 LLC (DE)
SCP 2005-C21-067 LLC (DE)
SCP 2005-C21-069 LLC (DE)
SCP 2005-C21-070 LLC (DE)
NYMH-Ennis GP, LLC (DE)
 NYMH-Ennis, L.P. (TX)
NYMH-Freeport GP, LLC (DE)
 NYMH-Freeport, L.P. (TX)
NYMH-Houston GP, LLC (DE)
 NYMH-Houston, L.P. (TX)
NYMH-Plano GP, LLC (DE)
 NYMH-Plano, L.P. (TX)
NYMH-San Antonio GP, LLC (DE)
 NYMH-San Antonio, L.P. (TX)
NYMH-Stephenville GP, LLC (DE)
 NYMH-Stephenville, L.P. (TX)
NYMH-Taylor GP, LLC (DE)
 NYMH-Taylor, L.P. (TX)
NYMH-Attleboro MA, LLC (DE)
NYMH-Farmingdale, NY, LLC (DE)
NYLMDC-King of Prussia GP, LLC (DE)
 NYLMDC-King of Prussia Realty, LP (DE)
2015 DIL PORTFOLIO HOLDINGS LLC (DE)
 PA 180 KOST RD LLC (DE)
2017 CT REO HOLDINGS 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 MCP VIII 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 MCP II NC LLC (DE)
REEP-IND MCP III NC LLC (DE)
REEP-IND MCP IV NC LLC (DE)
REEP-IND MCP V NC LLC (DE)
REEP-IND MCP VII NC 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)

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 Emblem DE LLC (DE)
REEP-MF Gateway TAF UT LLC (DE)
 REEP-WP Gateway TAB JV LLC (DE)
REEP-MF Issaquah WA LLC (DE)
REEP-MF Mount Vernon GA LLC (DE)
REEP-MF Mount Laurel NJ LLC (DE)
REEP-MF NORTH PARK CA LLC (DE)
REEP-MF AVERY TX LLC (DE)
 REEP-AVERY OWNER 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)
REEP TAB ONE LLC (DE)
REEP TAF ONE 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)
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)
 MSVEF-MF HUNTINGTON PARK GP LLC (DE)
 MSVEF-MF HUNTINGTON PARK WA LP (DE)

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

New York Life Enterprises LLC

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

NYLIFE LLC

Eagle Strategies LLC (DE)
New York Life Capital Corporation (DE)
New York Life Trust Company (NY)
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 CLO IX Ltd. (CYM)
MCF CLO IX LLC (DE)
MCF KB Fund LLC (DE)
MCF KB Fund II LLC (DE)
MCF Hyundai Fund 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)
MCF Senior Debt Funds 2019-I GP LLC (DE)
MCF Senior Debt Fund 2019-I 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, LP (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)
 MNCVAD II-MF UNION CA LLC (DE)
 MNCVAD II- HOLLIDAY UNION JV LLC (DE)
 MNCVAD II-OFC HARBORS CA LLC (DE)
 MNCVAD II-SEAGATE HARBORS LLC (DE)
MSSDF Member LLC (DE)
 Madison Square Structured Debt Fund LP (DE)
MSSDF GP LLC (DE)
 MSSDF REIT LLC (DE)
 MSSDF REIT Funding Sub I LLC (DE)
MSVEF GP LLC (DE)
MCPF GP LLC (DE)
Madison Core Property Fund LP (DE)
 MCPF Holdings Manager LLC (DE)
 MCPF MA Holdings LLC (DE)
 MCPF Holdings 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)
 Barton's Lodge Apartments, LLC (DE)
 MIREF Marketpointe, LLC (DE)
 MIREF 101 East Crossroads, LLC (DE)
 101 East Crossroads, 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-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)	
MacKay Shields Statutory Trust – High Yield Bond Series (CT)	
Plainview Funds plc - MacKay Shields High Yield Crossover Portfolio (IRL)	
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 Municipal Managers Puerto Rico Opportunities GP LLC (DE)	
MacKay Puerto Rico Opportunities Funds, L.P. (DE)	
MacKay Puerto Rico Opportunities Feeder Fund, L.P. (CYM)	
MacKay Municipal Managers California Opportunities GP LLC (DE)	
MacKay Municipal Managers California Opportunities Fund, L.P. (DE)	
MacKay Municipal New York Opportunities GP LLC (DE)	
MacKay Municipal New York Opportunities Fund, L.P. (DE)	
MacKay Municipal Opportunity HL Fund, L.P. (DE)	
MacKay Municipal Capital Trading GP LLC (DE)	
MacKay Municipal Capital Trading Master Fund, L.P (DE)	
MacKay Municipal Capital Trading Fund, L.P. (DE)	
MacKay Municipal Managers Strategic Opportunities GP LLC (DE)	
MacKay Municipal Managers Strategic Opportunities Fund, L.P. (DE)	
MacKay Shields US Equity Market Neutral Fund GP LLC (DE)	
	MacKay Cornerstone US Equity Market Neutral Fund LP (DE)
	MacKay Shields Intermediate Bond Fund GP LLC (DE)
	MacKay Shields Intermediate Bond Fund LP (DE)
	MacKay Shields General Partner (L/S) LLC (DE)
	MacKay Shields Long/Short Fund LP (DE)
	MacKay Shields Long/Short Fund (Master) LP (DE)
	MacKay Municipal Managers Opportunities Allocation GP LLC (DE)
	MacKay Municipal Opportunities Allocation Master Fund LP (DE)
	MacKay Municipal Opportunities Allocation Fund A LP (DE)
	MacKay Municipal Opportunities Allocation Fund B LP (DE)
	Mackay Municipal Managers U.S. Infrastructure - Opportunities GP LLC (DE)
	MacKay Municipal U.S. Infrastructure Opportunities Fund LP (DE)
	MacKay Municipal Managers High Yield Select GP LLC (DE)
	MacKay Municipal High Yield Select Fund LP (DE)
	Cascade CLO Manager, LLC (DE)
	MKS CLO Holdings GP LLC (DE)
	MKS CLO Holdings, LP (CYM)
	MKS CLO Advisors, LLC (DE)
	MKS Europe Investment Management Limited (IRL)
	MKS European Credit Opportunity Fund Limited (DE)
	Cornerstone Capital Management Holdings LLC (DE)
	Madison Square Investors Asian Equity Market Neutral Fund GP, 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 Core Opportunities Fund, 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)

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)

<div>GPP Mezzanine Blocker Holdco E, LP (DE) GPP Mezz IV ECI Aggregator, LP (DE) GPP Mezzanine Blocker Holdco F, LP (DE) GPP Mezzanine Blocker Holdco H, LP (DE) GPP Mezzanine Blocker Holdco I, 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 Holdco 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 E, LP (DE) GoldPoint Partners Co-Investment V ECI Blocker Holdco F, LP (DE) GoldPoint Partners Co-Investment V ECI Blocker Holdco G, LP (DE) GoldPoint Private Debt Partners V GenPar GP, LLC (DE) GoldPoint Private Debt Partners Offshore V, LP (CYM) GoldPoint Private Debt Partners V GenPar GP, LP (DE) GoldPoint Private Debt Partners V, LP (DE) GoldPoint Partners FA I, LLC (DE) GoldPoint Partners Select Manager III GenPar GP, LLC (DE) GoldPoint Partners Select Manager III GenPar, L.P. (CYM) GoldPoint Partners Select Manager Fund III, L.P. (CYM) GoldPoint Partners Select Manager Fund III AIV, L.P. (DE) GoldPoint Partners Select Manager IV GenPar GP, LLC (DE) GoldPoint Partners Select Manager IV GenPar, L.P. (DE) GoldPoint Partners Select Manager Fund IV, L.P. (DE) GoldPoint Partners Select Manager V GenPar GP, LLC (DE) GoldPoint Partners Select Manager V GenPar, L.P. (DE) GoldPoint Partners Select Manager Fund V, L.P. (DE) GoldPoint Partners Canada III GenPar Inc (CAN) GoldPoint Partners Select Manager Canada Fund III, L.P. (CAN) GoldPoint Partners Canada IV GenPar Inc. (CAN) GoldPoint Partners Select Manager Canada Fund IV, L.P. (CAN) GoldPoint Partners Co-Investment VI GenPar GP LLC (DE) GoldPoint Partners Co-Investment VI GenPar, LP (DE) GoldPoint Partners Co-Investment VI, LP (DE) GPP VI – ECI Aggregator LP (DE) GPP VI Blocker A LLC (DE) GPP VI Blocker B LLC (DE) GoldPoint Private Credit GenPar GP, LLC (DE) GoldPoint Private Credit Fund, LP (DE) NYLCAP 2010 Co-Invest GenPar GP, LLC (DE) NYLCAP 2010 Co-Invest GenPar L.P. (DE) NYLCAP 2010 Co-Invest L.P. (DE) NYLCAP 2010 Co-Invest ECI Blocker Holdco B L.P. (DE)</div>	<div>NYLCAP 2010 Co-Invest ECI Blocker B L.P. (DE) GoldPoint Partners Canada GenPar, Inc. (CAN) NYLCAP Select Manager Canada Fund, LP (CAN) NYLCAP Canada II GenPar, Inc. (CAN) NYLCAP Select Manager Canada Fund II, L.P. (CAN) NYLIM Mezzanine Partners II GenPar GP, LLC (DE) NYLIM Mezzanine Offshore Partners II, LP (CYM) NYLIM Mezzanine Partners II GenPar, LP (DE) New York Life Investment Management Mezzanine Partners II, LP (DE) NYLIM Mezzanine Partners II Parallel Fund, LP (DE) NYLIM Mezzanine II Parallel Luxco S.á.r.l. (LUX) NYLCAP Mezzanine Partners III GenPar GP, LLC (DE) NYLCAP Mezzanine Partners III GenPar, LP (DE) NYLCAP Mezzanine Partners III-K, LP (DE) NYLCAP Mezzanine Partners III, LP (DE) NYLCAP Mezzanine Partners III Parallel Fund, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco 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 D, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker D, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco F, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker F, LP (DE) NYLCAP Mezzanine Offshore Partners III, L.P. (CYM) NYLCAP Select Manager GenPar GP, LLC (DE) NYLCAP Select Manager GenPar, LP (DE) NYLCAP Select Manager Fund, LP (DE) NYLCAP Select Manager Cayman Fund, LP (CYM) NYLCAP Select Manager II GenPar GP, LLC (DE) NYLCAP Select Manager II GenPar GP, L.P. (CYM) NYLCAP Select Manager Fund II, L.P. (CYM) NYLCAP India Funding LLC (DE) NYLIM-JB Asset Management Co., LLC (MUS) New York Life Investment Management India Fund II, LLC (MUS) New York Life Investment Management India Fund (FVCI) II, LLC (MUS) NYLCAP India Funding III LLC (DE) NYLIM-Jacob Ballas Asset Management Co. III, LLC (MUS) NYLIM Jacob Ballas India Fund III, LLC (MUS) NYLIM Jacob Ballas Capital India (FVCI) III, LLC (MUS) NYLIM Jacob Ballas India (FII) III, LLC (MUS) Evolence Asset Management, Ltd. (CYM) EIF Managers Limited (MUS) EIF Managers II Limited (MUS) NYLCAP Holdings (Mauritius) LLC (MUS) Jacob Ballas Capital India PVT, Ltd. (MUS) Industrial Assets Holdings Limited (MUS) NYLIM Service Company LLC (DE) NYL Workforce GP LLC (DE)</div>
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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)

New York Life Investment Management LLC (DE) NYLIM Fund II GP, LLC (DE) NYLIM Real Estate Mezzanine Fund II, LP (DE) NYLIM-TND, LLC (DE) New York Life Investment Management Hong Kong Limited (CHN) WFHG, GP LLC (DE) Workforce Housing Fund I-2007, LP (DE) Index IQ Holdings Inc. (DE) IndexIQ LLC (DE) IndexIQ Advisors LLC (DE) IndexIQ Active ETF Trust (DE) IQ MacKay Shields Municipal Insured ETF (DE) IQ MacKay Shields Municipal Intermediate ETF (DE) IQ Ultra Short Duration ETF (DE) IndexIQ ETF Trust (DE) IQ 50 Percent Hedged FTSE International ETF (DE) IQ 50 Percent Hedged FTSE Japan ETF (DE) IQ 500 International ETF (DE) IQ Chaikin US Large Cap ETF (DE) IQ Chaikin US Small Cap ETF (DE) IQ Enhanced Core Bond US ETF (DE) IQ Enhanced Core Plus Bond US ETF (DE) IQ Global Resources ETF (DE) IQ Hedge Event-Driven Tracker ETF (DE) IQ Hedge Long/Short Tracker ETF (DE) IQ Leaders GTAA Tracker ETF (DE) IQ S&P High Yield Low Volatility Bd ETF (DE) IQ Short Duration Enhanced Cor Bd US ETF (DE) New York Life Investment Management Holdings International (LUX) New York Life Investment Management Holdings II International (LUX) Candriam Group (LUX) CGH UK Acquisition Company Limited (GBR) Tristan Capital Partners Holdings Limited (GBR) EPISO 4 Co-Investment LLP (GBR) EPISO 4 (GP) LLP (GBR) EPISO 4 Incentive Partners LLP (GBR) Tristan Capital Limited (GBR) Tristan Capital Partners LLP (GBR) CCP III Co-Investment (GP) Limited (GBR) CCP III Co-Investment LP (GBR) CCP IV Co-Investment LP (GBR) CCP III (GP) LLP (GBR) CCP III Incentive Partners (GP) Limited (GBR) CCP III Incentive Partners LP (GBR) CCP IV Incentive Partners LP (GBR) Curzon Capital Partners III (GP) Limited (GBR) EPISO 3 Co-Investment (GP) Limited (GBR) EPISO 3 Co-Investment LP (GBR)	EPISO 3 Incentive Partners (GP) Limited (GBR) EPISO 3 Incentive Partners LP (GBR) EPISO 3 IOM Limited (IMN) CCP IV (GP) LLP (GBR) Curzon Capital Partners IV (GP) Limited (GBR) CCP 5 GP LLP (GBR) CCP 5 Pool Partnership GP Limited (NJ) CCP 5 Pool Partnership SLP (NJ) Tristan Capital Partners Asset Management Limited (GBR) TCP Poland Spolka z ograniczoną odpowiedzialnością (POL) TCP Co-Investment (GP) S.à.r.l. (LUX) TCP Co-Investment SCSP (LUX) TCP Incentive Partners SCSP (LUX) TCP Incentive Partners (GP) S.à.r.l. (LUX) German Property Performance Partners Investors Feeder Verwaltungs GmbH (DEU) EPISO 4 (GP) S.à.r.l. (LUX) EPISO 4 (GP) II S.à.r.l. (LUX) Candriam Luxco S.à.r.l. (LUX) Candriam Luxembourg (LUX) Candriam Belgium (BEL) Candriam France (FRA) Candriam Monétaire SICAV (FRA) Candriam Switzerland LLC (CHE) Belfius Fund (LUX) Belfius Equities (BEL) Cordius (LUX) Cordius CIG (LUX) IndexIQ (LUX) IndexIQ Factors Sustainable Corporate Euro Bond (LUX) IndexIQ Factors Sustainable Sovereign Euro Bond (LUX) IndexIQ Factors Sustainable Europe Equity (LUX) IndexIQ Factors Sustainable EMU Equity (LUX) IndexIQ Factors Sustainable Japan Equity (LUX) Candriam Absolute Return (LUX) Candriam Absolute Return Equity Market Neutral (LUX) Candriam Absolute Return Long Short Digital Equity (LUX) Candriam Alternative (LUX) Candriam Alternative Systemat (LUX) Candriam Bonds (LUX) Candriam Bonds Capital Securities (LUX) Candriam Bonds Convertible Defensive (LUX) Candriam Bonds Convertible Opportunities (LUX) Candriam Bonds Credit Opportunities (LUX) Candriam Bonds Emerging Debt Local Currencies (LUX) Candriam Bonds Emerging Markets (LUX) Candriam Bonds Emerging Markets Total Return (LUX)
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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)

Candriam Bonds Euro Corporate (LUX)	Candriam SRI Bond Global High Yield (LUX)
Candriam Bonds Euro Government (LUX)	Candriam SRI Defensive Asset Allocation (LUX)
Candriam Bonds Euro High Yield (LUX)	Candriam SRI Equity Climate Action (LUX)
Candriam Bonds Euro Short Term (LUX)	Candriam SRI Equity Emerging Markets (LUX)
Candriam Bonds Euro Long Term (LUX)	Candriam SRI Equity EMU (LUX)
Candriam Bonds Global High Yield (LUX)	Candriam SRI Equity Europe (LUX)
Candriam Bonds Global Sovereign Quality (LUX)	Candriam SRI Equity North America (LUX)
Candriam Bonds International (LUX)	Candriam SRI Equity Pacific (LUX)
Candriam Bonds Total Return (LUX)	Candriam SRI Equity World (LUX)
Candriam Business Equities (BEL)	Candriam SRI Money Market Euro (LUX)
Candriam Diversified Futures (BEL)	Candriam Sustainable (LUX)
Candriam Equities L (LUX)	Candriam Sustainable Euro Corporate Bonds (LUX)
Candriam Equities L Emerging Markets (LUX)	Candriam Sustainable Euro Bonds (LUX)
Candriam Equities L Europe Conviction (LUX)	Candriam Sustainable Euro Short Term Bonds (LUX)
Candriam Equities L Europe Small & Mid Caps (LUX)	Candriam Sustainable Europe (LUX)
Candriam Equities L Global Demography (LUX)	Candriam Sustainable North America (LUX)
Candriam Equities L Robotics & Innovation Technology (LUX)	Candriam Sustainable High (LUX)
Candriam Fund (LUX)	Candriam Sustainable World Bonds (LUX)
Candriam Fund Sustainable Euro Corporate Bonds Fossil Free (LUX)	Candriam World Alternative (LUX)
Candriam Fund Sustainable European Equities Fossil Free (LUX)	Candriam World Alternative Alphamax (LUX)
Candriam GF (LUX)	Candriam Patrimoine Obli-Inter (FRA)
Candriam GF Global Equity Opportunities (LUX)	Cleome Index (LUX)
Candriam GF Short Duration US High Yield Bonds (LUX)	Cleome Index Euro Long Term Bonds (LUX)
Candriam GF U.S. Equity Opportunities (LUX)	Cleome Index Euro Short Term Bonds (LUX)
Candriam GF US High Yield Corporate Bonds (LUX)	Cleome Index Global Equities (LUX)
Candriam GF US Corporate Bonds (LUX)	Cleome Index Pacific Equities (LUX)
Candriam Global Alpha (LUX)	CMM (LUX)
Candriam Index Arbitrage (LUX)	Paricor (LUX)
Candriam L (LUX)	Paricor Patrimonium (LUX)
Candriam L Balanced Asset Allocation (LUX)	Ausbil Investment Management Limited (AUS)
Candriam L Conservative Asset Allocation (LUX)	Ausbil Australia Pty. Ltd. (AUS)
Candriam L Defensive Asset Allocation (LUX)	Ausbil Asset Management Pty. Ltd. (AUS)
Candriam L Dynamic Asset Allocation (LUX)	Ausbil Focus Investment Company Limited (AUS)
Candriam L Multi-Asset Income (LUX)	Ausbil Global Infrastructure Pty. Limited (AUS)
Candriam L Multi-Asset Income & Growth (LUX)	ISPT Holding (AUS)
Candriam L Multi-Asset Premia (LUX)	Ausbil Investment Management Limited Employee Share Trust (AUS)
Candriam Long Short Credit (LUX)	Ausbil 130/30 Focus Fund (AUS)
Candriam Money Market (LUX)	Ausbil Dividend Income Fund (AUS)
Candriam Money Market Euro AAA (LUX)	Ausbil Active Sustainable Equity Fund (AUS)
Candriam Multi-Strategies (LUX)	Ausbil Australian Active Equity Fund (AUS)
Candriam Quant (LUX)	Ausbil Australian Concentrated Equity Fund (AUS)
Candriam Quant Equities USA (LUX)	Ausbil Australian Emerging Leaders Fund (AUS)
Candriam Risk Arbitrage (FRA)	Ausbil Australian Geared Equity Fund (AUS)
Candriam SRI (LUX)	Ausbil Australian Smallcap Fund (AUS)
Candriam SRI Bond Euro Aggregate Index (LUX)	Ausbil Balanced Fund (AUS)
Candriam SRI Bond Emerging Markets (LUX)	Ausbil EGS Focus Fund (AUS)
Candriam SRI Bond Euro (LUX)	Ausbil Global Essential Infrastructure Fund (AUS)
Candriam SRI Bond Euro Corporate (LUX)	Ausbil Global Resources Fund (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)

51.8		Ausbil Global SmallCap Fund (AUS)	PASCPEF VI Carry, LLC (DE)
		Ausbil Microcap Fund (AUS)	PASCPEF VI GP, LLC (DE)
		Ausbil IT - Candriam Sustainable Global Equity Fund (AUS)	Private Advisors Small Company Private Equity Fund VI, LP (DE)
		MacKay Shields Unconstrained Bond Fund (AUS)	Private Advisors Small Company Private Equity Fund VI (Cayman), LP (CYM)
		NYLIFE Distributors LLC (DE)	PASCPEF VII GP, LLC (DE)
		Private Advisors L.L.C. (DE)	Private Advisors Small Company Private Equity Fund VII, LP (DE)
		BMG PAMP GP, LLC (DE)	Private Advisors Small Company Private Equity Fund VII (Cayman), LP (CYM)
		BMG PA Private Markets (Delaware) LP (DE)	PASCPEF VII Carry Parent, LLC (DE)
		BMG Private Markets (Cayman) LP (CYM)	PASCPEF VII Carry, LLC (DE)
		PACD MM, LLC (DE)	PASCPEF VIII GP, LLC (DE)
		PA Capital Direct, LLC (DE)	Private Advisors Small Company Private Equity Fund VIII, LP (DE)
		PA Credit Program Carry Parent, LLC (DE)	Private Advisors Small Company Private Equity Fund VIII (Cayman), LP (DE)
		PA Credit Program Carry, LLC (DE)	PASCPEF IX GP, LLC (DE)
		PACIF Carry Parent, LLC (DE)	PA Small Company Private Equity Fund IX, LP (DE)
		PACIF Carry, LLC (DE)	PA Small Company Private Equity Fund IX, (Cayman) LP (CYM)
		PACIF GP, LLC (DE)	Cuyahoga Capital Partners IV Management Group LLC (DE)
		Private Advisors Coinvestment Fund, LP (DE)	Cuyahoga Capital Partners IV LP (DE)
		PACIF II GP, LLC (DE)	Cuyahoga Capital Emerging Buyout Partners Management Group LLC (DE)
		Private Advisors Coinvestment Fund II, LP (DE)	Cuyahoga Capital Emerging Buyout Partners LP (DE)
		PACIF II Carry Parent, LLC (DE)	PA Real Assets Carry Parent, LLC (DE)
		PACIF II Carry, LLC (DE)	PA Real Assets Carry, LLC (DE)
		PACIF III GP, LLC (DE)	PA Real Assets Carry Parent II, LLC (DE)
		Private Advisors Coinvestment Fund III, LP (DE)	PA Real Assets Carry II, LLC (DE)
		PACIF III Carry Parent, LLC (DE)	PA Emerging Manager Carry Parent, LLC (DE)
		PACIF III Carry, LLC (DE)	PA Emerging Manager Carry, LLC (DE)
		PACIF IV GP, LLC (DE)	PA Emerging Manager Carry Parent II, LLC (DE)
		Private Advisors Coinvestment Fund IV, LP (DE)	PA Emerging Manager Carry II, LLC (DE)
		PACIF IV Carry Parent, LLC (DE)	RIC I GP, LLC (DE)
		PACIF IV Carry, LLC (DE)	Richmond Coinvestment Partners I, LP (DE)
		PAMMF GP, LLC (DE)	RIC I Carry Parent, LLC (DE)
		PA Middle Market Fund, LP (DE)	RIC I Carry, LLC (DE)
		PA Hedged Equity Fund, L.P. (DE)	PASF V GP, LLC (DE)
		Private Advisors Hedged Equity Fund (QP), L.P. (DE)	Private Advisors Secondary Fund V, LP (DE)
		Private Advisors Hedged Equity Master Fund (DE)	PASF V Carry Parent, LLC (DE)
		PASOF GP, LLC (DE)	PASF V Carry, LLC (DE)
		PA Strategic Opportunities Fund, LP (DE)	PARAF GP, LLC (DE)
		PASCBF III GP, LLC (DE)	Private Advisors Real Assets Fund, LP (DE)
		Private Advisors Small Company Buyout Fund III, LP (DE)	PARAF Carry Parent, LLC (DE)
		PASCBF IV GP, LLC (DE)	PARAF Carry, LLC (DE)
		Private Advisors Small Company Buyout Fund IV, LP (DE)	PASCCIF GP, LLC (DE)
		PASCBF IV Carry Parent, LLC (DE)	Private Advisors Small Company Coinvestment Fund, LP (DE)
		PASCBF IV Carry, LLC (DE)	Private Advisors Small Company Coinvestment Fund-ERISA, LP (DE)
		PASCBF V GP, LLC (DE)	PASCCIF Carry Parent, LLC (DE)
		Private Advisors Small Company Buyout Fund V, LP (DE)	PASCCIF Carry, LLC (DE)
		Private Advisors Small Company Buyout V-ERISA Fund, LP (DE)	PARAF II GP LLC (DE)
		PASCBF V Carry Parent, LLC (DE)	Private Advisors Real Assets Fund II, LP (DE)
		PASCBF V Carry, LLC (DE)	Private Advisors Hedged Equity Fund, Ltd. (CYM)
		PASCPEF VI Carry Parent, 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)
Washington Pike GP, LLC (DE)
Washington Pike LP (DE)
PAMMF GP, LLC (DE)
PA Middle Market Fund, LP (DE)
PA Strategic Opportunities Fund GP, LLC (DE)
PA Strategic Opportunities Fund, LP (DE)

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
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NYLife Real Estate Holdings LLC

Huntsville NYL LLC (DE)
CC Acquisitions, LP (DE)
REEP-IND Cedar Farms TN LLC (DE)
 Cedar Farms JV LLC (DE)
REEP-IND Continental NC LLC (DE)
 LRC-Patriot, LLC (DE)
 REEP-LRC Industrial LLC (DE)
REEP-IND Forest Park NJ LLC (DE)
 FP Building 4 LLC (DE)
 FP Building 1-2-3 LLC (DE)
 FP Building 17, LLC (DE)
 FP Building 20, LLC (DE)
 FP Mantua Grove LLC (DE)
 FP Lot 1.01 LLC (DE)
REEP-IND NJ LLC (DE)
 NJIND JV LLC (DE)
 NJIND Hook Road LLC (DE)
 NJIND Bay Avenue LLC (DE)
 NJIND Corbin Street LLC (DE)
REEP-MF Cumberland TN LLC (DE)
 Cumberland Apartments, LLC (TN)
REEP-MF Enclave TX LLC (DE)
 Enclave CAF LLC (DE)
REEP-MF Marina Landing WA LLC (DE)
 REEP-SP Marina Landing LLC (DE)
REEP-MF Mira Loma II TX LLC (DE)
 Mira Loma II, LLC (DE)
REEP-MF Summitt Ridge CO LLC (DE)
 Summitt Ridge Apartments, LLC (DE)
REEP-MF Woodridge IL LLC (DE)
REEP-OF Centerpointe VA LLC (DE)
 Centerpointe (Fairfax) Holdings LLC (DE)
REEP-OFC 575 Lex NY LLC (DE)
REEP-OFC 575 Lex NY GP LLC (DE)
 Maple REEP-OFC 575 Lex Holdings LP (DE)
 Maple REEP-OFC 575 Lex Owner LLC (DE)
REEP-RTL SASI GA LLC (DE)
REEP-RTL Bradford PA LLC (DE)
REEP-OFC Royal Centre GA LLC (DE)
 Royal Centre, LLC (DE)
REEP-RTL CTC NY LLC (DE)
REEP-OFC 5005 LBJ Freeway TX LLC (DE)
 5005 LBJ Tower LLC (DE)
REEP-MF SPENCER NV LLC (DE)
 REEP-HZ SPENCER JV LLC (DE)
 REEP-HZ SPENCER LLC (DE)
REEP-OFC/RTL MARKET ROSS TX LLC (DE)
 MARKET ROSS TX JV LLC (DE)

MARKET ROSS TX GARAGE OWNER LC (DE)
MARKET ROSS TX OFFICE OWNER LLC (DE)
MARKET ROSS TX RETAIL OWNER LLC (DE)
REEP-OFC Mallory TN LLC (DE)
 3665 Mallory JV LLC (DE)
REEP-OFC WATER RIDGE NC LLC (DE)
REEP-OFC VIRIDIAN AZ LLC (DE)
 REEP-HINES VIRIDIAN JV LLC (DE)
REEP-OFC 2300 Empire LLC (DE)
REEP-MF Wynnewood PA LLC (DE)
 Wynnewood JV LLC (DE)
REEP-MU Fayetteville NC LLC (DE)
 501 Fayetteville JV LLC (DE)
 501 Fayetteville Owner LLC (DE)
REEP-MU SOUTH GRAHAM NC LLC (DE)
 401 SOUTH GRAHAM JV LLC (DE)
 401 SOUTH GRAHAM OWNER LLC (DE)
REEP-IND COMMERCE CITY CO LLC (DE)
 REEP-BRENNAN COMMERCE CITY JV LLC (DE)
REEP-MF ART TOWER OR LLC (DE)
 REEP-WP ART TOWER JV LLC (DE)
REEP-OFC Mass Ave MA LLC (DE)

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

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
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	
			46-4293486		0001606720		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	
			36-4715120				Madison Capital Funding LLC	DE	DS	New York Life Insurance and Annuity Corporation	Ownership	45.000	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	DS	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	
							NYL Wind Investments LLC	DE	NIA	New York Life Insurance Company	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	
			26-2806813				MCF Co-Investment GP LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	N	
			26-2806864		0001538585		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	
							MCF Fund I LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	N	
			30-1143853				MCF Hanwha Fund LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
			46-2213974				Ironshore Investment BL I Ltd.	BMU	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
			46-2213974				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
			81-4067250				MCF CLO V LLC	DE	NIA	New York Life Insurance Company	Ownership	5.000	New York Life Insurance Company	N	
			82-1943737				MCF CLO VI LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
			82-2734635				MCF CLO VII LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
							MCF CLO VIII Ltd	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
							MCF CLO VIII LLC	DE	NIA	MCF CLO VIII Ltd	Ownership	100.000	New York Life Insurance Company	N	
							MCF CLO IX Ltd	CYM	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
							MCF CLO IX LLC	DE	NIA	MCF CLO IX Ltd.	Ownership	100.000	New York Life Insurance Company	N	
			36-4883128				MCF KB Fund LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
			61-1907486				MCF KB Fund II LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
			37-1749427				MCF Hyundai Fund LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
							Montpelier Carry Parent, LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-2042988				Montpelier Carry, LLC	DE	NIA	Montpelier Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-2042988		0001570694		Montpelier GP, LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	N	
			35-2537165				Montpelier Fund, L.P.	DE	NIA	Montpelier GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			32-0469843				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	
			32-0469843				MCF Mezzanine Fund I LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	33.330	New York Life Insurance Company	N	
			98-1450997				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
							MCF Senior Debt Fund 2019-I GP LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
			83-4242231				MCF Senior Debt Fund 2019-I LP	DE	NIA	MCF Senior Debt Fund 2019-I 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	

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

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
							Young America Holdings, LLC	DE	NIA.....	Madison Capital Funding LLC	Ownership.....	36.350	New York Life Insurance Company .....	..N.....	
							YAC.ECOM Incorporated	IN	NIA.....	Young America Holdings, LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N.....	
					2644154		Young America, LLC	IN	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.	IN	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.....	
							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	OTH.....	New York Life Insurance Company	Influence.....	0.000	New York Life Insurance Company .....	..N.....	5
							NYLIM Flatiron CLO 2004-1 Equity Holdings LLC, Series A	DE	OTH.....	NYLIM Flatiron CLO 2004-1 Ltd.	Influence.....	0.000	New York Life Insurance Company .....	..N.....	5
			27-4658141				NYLIM Flatiron CLO 2006-1 Ltd.	CYM	OTH.....	New York Life Insurance Company	Influence.....	0.000	New York Life Insurance Company .....	..N.....	5
							NYLIM Flatiron CLO 2006-1 Equity Holdings LLC, Series A	DE	OTH.....	NYLIM Flatiron CLO 2006-1 Ltd.	Influence.....	0.000	New York Life Insurance Company .....	..N.....	5
			27-4658881				Flatiron CLO 2007-1 Ltd.	CYM	OTH.....	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	OTH.....	Flatiron CLO 2007-1 Ltd.	Influence.....	0.000	New York Life Insurance Company .....	..N.....	5
			27-4706466				Flatiron CLO 2011-1 Ltd.	CYM	OTH.....	New York Life Insurance Company	Influence.....	0.000	New York Life Insurance Company .....	..N.....	5
			98-1011066				Flatiron CLO 2012-1 Ltd.	CYM	OTH.....	New York Life Insurance Company	Influence.....	0.000	New York Life Insurance Company .....	..N.....	5
			99-0372384				Flatiron CLO 2013-1 Ltd.	CYM	OTH.....	New York Life Insurance Company	Influence.....	0.000	New York Life Insurance Company .....	..N.....	5
			98-1075997				Flatiron CLO 2014-1 Ltd.	CYM	OTH.....	New York Life Insurance Company	Influence.....	0.000	New York Life Insurance Company .....	..N.....	5
			98-1089000				Flatiron CLO 2015-1 Ltd	CYM	OTH.....	New York Life Insurance Company	Influence.....	0.000	New York Life Insurance Company .....	..N.....	5
			98-1180305				Flatiron CLO 17 Ltd.	CYM	OTH.....	New York Life Insurance Company	Influence.....	0.000	New York Life Insurance Company .....	..N.....	5
			98-1330289				Flatiron CLO 18 Ltd.	CYM	OTH.....	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.....	
							Stratford CDO 2001-1 Ltd.	CYM	OTH.....	New York Life Insurance Company	Influence.....	0.000	New York Life Insurance Company .....	..N.....	9
					4007034		Silverado CLO 2006-II Limited	CYM	OTH.....	New York Life Insurance Company	Influence.....	0.000	New York Life Insurance Company .....	..N.....	5
							Silverado CLO 2006-II Equity Holdings LLC, Series A	CYM	OTH.....	Silverado CLO 2006-II Limited	Influence.....	0.000	New York Life Insurance Company .....	..N.....	5
			27-4659041				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 CompanyN.....	

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							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-Freepoort GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Freepoort, L.P.	TX	NIA	NYMH-Freepoort 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	
							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	
							NYLMDC-King of Prussia GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYLMDC-King of Prussia Realty, LP	DE	NIA	NYLMDC 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	
			47-3444658				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				Ownership	37.692	New York Life Insurance Company	N	
			82-2586171				2017 CT REO HOLDINGS LLC	DE	NIA	New York Life Insurance Company	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 Nail 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 MCP VIII NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND CHINO CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			61-1738919				REEP-IND FREEDOM MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Fridley MN LLC	MN	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Green Oaks IL LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Kent LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			32-0442193				REEP-IND LYMAN MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			83-4607723				REEP-IND MCP II NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			83-4626597				REEP-IND MCP III NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			83-4646530				REEP-IND MCP IV NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			83-4685915				REEP-IND MCP V NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			83-4592121				REEP-IND MCP VII NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND MCP III OWNER NC 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	
			84-4102691				REEP-MF Emblem DE LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Gateway TAF UT LLC	DE	NIA	New York Life Insurance Company	Ownership	99.000	New York Life Insurance Company	N	
							New York Life Insurance and Annuity Corporation				Ownership	1.000	New York Life Insurance Company	N	
							REEP-MF Gateway TAF UT LLC	DE	NIA	REEP-MF Gateway TAF UT LLC	Ownership	99.000	New York Life Insurance Company	N	
							New York Life Insurance and Annuity Corporation				Ownership	1.000	New York Life Insurance Company	N	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							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 NORTH PARK CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF AVERY TX LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-AVERY OWNER LLC	DE	NIA	REEP-MF AVERY TX LLC	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	
							REEP-OFC ELEVEN WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			81-2351415				REEP-MF FOUNTAIN PLACE MN LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			81-2456809				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	
							REEP TAB ONE LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP TAF ONE 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	OTH	New York Life Insurance Company	Other	0.000	New York Life Insurance Company	N	6
							New York Life Global Funding	DE	OTH	New York Life Insurance Company	Other	0.000	New York Life Insurance Company	N	6
							NYL Equipment Issuance Trust	DE	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	7
							NYL Equipment Issuance Trust 2014-2	DE	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	7
							Government Energy Savings Trust 2003-A	NY	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	7
							UFI-NOR Federal Receivables Trust, Series 2009B	NY	OTH	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	

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					0001742549		REEP-OFC Westory DC LLC	DE	NIA	NYLIFE Office Holdings Acquisition REIT LLC	Ownership.....	100.000	New York Life Insurance CompanyN	
							MSVEF Investor LLC	DE	NIA	New York Life Insurance Company	Ownership.....	100.000	New York Life Insurance Company .....	..N	
							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	
							MSVEF-MF HUNTINGTON PARK GP LLC	DE	NIA	Madison Square Value Enhancement Fund LP	Ownership.....	100.000	New York Life Insurance Company .....	..N	
							MSVEF-MF HUNTINGTON PARK IIA LP	DE	NIA	MSVEF-MF HUNTINGTON PARK GP LLC	Ownership.....	100.000	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.....	21.400	New York Life Insurance Company .....	..N	
							MAX Ventures and Industries Limited	IND	NIA	New York Life Insurance Company	Ownership.....	1.400	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	
							Seguros Monterrey New York Life, S.A. de C.V.	MEX	IA	New York Life Enterprises LLC	Ownership.....	99.998	New York Life Insurance Company .....	..N	
							Seguros Monterrey New York Life, S.A. de C.V.	MEX	IA	NYL Worldwide Capital Investments	Ownership.....	0.002	New York Life Insurance Company .....	..N	
							Administradora de Conductos SMNYL, S.A. de C.V.	MEX	NIA	Seguros Monterrey New York Life, S.A. de C.V.	Ownership.....	99.000	New York Life Insurance Company .....	..N	
							Agencias de Distribucion SMNYL, S.A. de C.V.	MEX	NIA	Seguros Monterrey New York Life, S.A. de C.V.	Ownership.....	99.000	New York Life Insurance Company .....	..N	
							Inmobiliaria SMNYL, S.A. de C.V.	MEX	NIA	Seguros Monterrey New York Life, S.A. de C.V.	Ownership.....	99.000	New York Life Insurance Company .....	..N	
							Inmobiliaria SMNYL, S.A. de C.V.	MEX	NIA	Agencias de Distribucion SMNYL, S.A. de C.V.	Ownership.....	1.000	New York Life Insurance Company .....	..N	
			26-1483563				Eagle Strategies LLC	DE	NIA	NYLIFE LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N	
			13-3853547				New York Life Capital Corporation	DE	NIA	NYLIFE LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N	
			13-3808042		0001033244		New York Life Trust Company	NY	NIA	NYLIFE LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N	
			27-0145686		0000071637		NYLIFE Securities LLC	DE	NIA	NYLIFE LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N	
			13-3929029				NYLINK Insurance Agency Incorporated	DE	NIA	NYLIFE LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N	
							NYLUK I Company	GBR	NIA	NYLIFE LLC	Ownership.....	100.000	New York Life Insurance Company .....	..N	
							NYLUK II Company	GBR	NIA	NYLUK I Company	Ownership.....	100.000	New York Life Insurance Company .....	..N	
							Gresham Mortgage	GBR	NIA	NYLUK II Company	Ownership.....	100.000	New York Life Insurance Company .....	..N	
							W Construction Company	GBR	NIA	NYLUK II Company	Ownership.....	100.000	New York Life Insurance Company .....	..N	
							WUT	GBR	NIA	NYLUK II Company	Ownership.....	100.000	New York Life Insurance Company .....	..N	
							WIM (AIM)	GBR	NIA	NYLUK 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, LP	DE	NIA	NYLIM Holdings NCVAD GP LLC	Ownership.....	50.000	New York Life Insurance Company .....	..N	
							MNCVAD-OFC Bridgepointe CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund I, L.P.	Ownership.....	100.000	New York Life Insurance Company .....	..N	
							MNCVAD-OFC RIDDER PARK CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund I, L.P.	Ownership.....	100.000	New York Life Insurance Company .....	..N	
							MNCVAD-GRAYMARK RIDDER PARK LLC	DE	NIA	MNCVAD-OFC RIDDER PARK CA LLC	Ownership.....	97.500	New York Life Insurance CompanyN	

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							MNCVAD-OFC 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-OFC 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	
							MNCVAD II-SP HENLEY JV LLC	DE	NIA	MNCVAD II-MF HENLEY CA LLC	Ownership	90.000	New York Life Insurance Company	N	
							MNCVAD II-SP HENLEY OWNER LLC	DE	NIA	MNCVAD II-SP HENLEY JV LLC	Ownership	100.000	New York Life Insurance Company	N	
							MNCVAD II-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	
							MNCVAD II-MF UNION CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund II, L.P.	Ownership	100.000	New York Life Insurance Company	N	
							MNCVAD II- HOLLIDAY UNION JV LLC	DE	NIA	MNCVAD II-MF UNION CA LLC	Ownership	90.000	New York Life Insurance Company	N	
							MNCVAD II-OFC HARBORS CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund II, L.P.	Ownership	100.000	New York Life Insurance Company	N	
							MNCVAD II-SEAGATE HARBORS LLC	DE	NIA	MNCVAD II-OFC HARBORS CA LLC	Ownership	90.000	New York Life Insurance Company	N	
							MSSDF Member LLC	DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Madison Square Structured Debt Fund LP	DE	NIA	MSSDF Member LLC	Ownership	100.000	New York Life Insurance Company	N	
							MSSDF GP LLC	DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	N	
							MSSDF REIT LLC	DE	NIA	MSSDF GP LLC	Ownership	100.000	New York Life Insurance Company	N	
							MSSDF REIT Funding Sub I LLC	DE	NIA	MSSDF REIT LLC	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	
							MCPF GP LLC	DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Madison Core Property Fund LP	DE	NIA	NYL Investors LLC	Management	0.000	New York Life Insurance Company	N	1
							MCPF Holdings Manager LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MCPF MA Holdings LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MCPF Holdings LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MIREF 1500 Quail, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Mill Creek, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Gateway, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Delta Court, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Fremont Distribution Center, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Century, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Saddle River LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Newpoint Commons, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Northsight, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Riverside, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Corporate Woods, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MIREF Bedminster, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							Bartons Lodge Apartments, LLC	DE	NIA	Madison Core Property Fund LP	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 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-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	

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			47-2279230				MADISON-OFC Centerstone III CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			47-2283899				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	
							MADISON-IND Logistics NC LLC	DE	NIA	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company	N	
							MCPP-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	
			47-5640009				MADISON-IND Locust CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership.....	100.000	New York Life Insurance Company	N	
							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	
							MCPP-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	MCPP-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	
							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		MacKay Shields LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			27-2850988				MacKay Shields Core Plus Opportunities Fund GP LLC	DE	NIA	MacKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			27-2851036		0001502131		MacKay Shields Core Plus / Opportunities Fund LP	DE	NIA	MacKay Shields Core Plus Opportunities Fund GP LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			27-0676586				MacKay Municipal Managers Opportunities GP LLC	DE	NIA	MacKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			26-2332835		0001432467		MacKay Municipal Opportunities Master Fund, L.P.	DE	NIA	MacKay Municipal Managers Opportunities GP LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			22-2267512		0001432468		MacKay Municipal Opportunities Fund, L.P.	DE	NIA	MacKay Municipal Managers Opportunities GP LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			27-0676650				MacKay Municipal Managers Credit Opportunities GP, LLC	DE	NIA	MacKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			30-0523736		0001460030		MacKay Municipal Credit Opportunities Master Fund, L.P.	DE	NIA	MacKay Municipal Managers Credit Opportunities GP LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			30-0523739		0001460023		MacKay Municipal Credit Opportunities Fund, L.P.	DE	NIA	MacKay Municipal Managers Credit Opportunities GP LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			38-4019880		0001700102		MacKay Municipal Credit Opportunities HL Fund, L.P.	DE	NIA	MacKay Municipal Managers Credit Opportunities GP LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			98-1374021				MacKay Municipal Managers Credit Opportunities HL (Cayman) GP LLC	CYM	NIA	MacKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			98-1370729		0001710885		MacKay Municipal Credit Opportunities HL (Cayman) Fund, LP	CYM	NIA	MacKay Municipal Managers Credit Opportunities HL (Cayman) GP LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			45-3040968				MacKay Municipal Short Term Opportunities Fund GP LLC	DE	NIA	MacKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			45-3041041		0001532022		MacKay Municipal Short Term Opportunities Fund LP	DE	NIA	MacKay Municipal Short Term Opportunities Fund GP LLC	Ownership.....	100.000	New York Life Insurance Company	N	
							Plainview Funds plc	IRL	NIA	MacKay Shields LLC	Ownership.....	50.000	New York Life Insurance Company	N	
							Plainview Funds plc	IRL	NIA	MacKay Shields LLC	Board of Directors.....	0.000	New York Life Insurance Company	N	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Plainview Funds plc – MacKay Shields Emerging Markets Credit PortfolioIRL	..NIA	New York Life Insurance Company	Management.....	..0.000	New York Life Insurance CompanyN	..2
							Plainview Funds plc – MacKay Shields Emerging Markets Credit Portfolio .....	..IRL	..NIA	New York Life Insurance and Annuity Corporation	Management.....	..0.000	New York Life Insurance Company .....	..N	..2
							Plainview Funds plc – MacKay Shields Unconstrained Bond Portfolio .....	..IRL	..NIA	New York Life Insurance Company	Management.....	..0.000	New York Life Insurance Company .....	..N	..2
							Plainview Funds plc – MacKay Shields Unconstrained Bond Portfolio .....	..IRL	..NIA	MacKay Shields LLC	Ownership.....	..0.730	New York Life Insurance Company .....	..N	
							Plainview Funds plc – MacKay Shields Floating Rate High Yield Portfolio .....	..IRL	..NIA	New York Life Insurance Company	Ownership.....	..90.670	New York Life Insurance Company .....	..N	
							Plainview Funds plc – MacKay Shields Floating Rate High Yield Portfolio .....	..IRL	..NIA	MacKay Shields LLC	Ownership.....	..9.320	New York Life Insurance Company .....	..N	
							Plainview Funds plc – MacKay Shields Core Plus Opportunities Portfolio .....	..IRL	..NIA	MacKay Shields LLC	Management.....	..0.000	New York Life Insurance Company .....	..N	..2
			22-6861385				MacKay 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 – MacKay Shields High Yield Crossover Portfolio .....	..IRL	..NIA	New York Life Insurance Company	Management.....	..0.000	New York Life Insurance Company .....	..N	..2
							Plainview Funds plc – MacKay Shields High Yield Crossover Portfolio .....	..IRL	..NIA	MacKay Shields LLC	Ownership.....	..3.320	New York Life Insurance Company .....	..N	
			27-3064248				MacKay Shields High Yield Active Core Fund GP LLC .....	..DE	..NIA	MacKay Shields LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
					0001502130		MacKay Shields High Yield Active Core Fund LP .....	..DE	..NIA	MacKay Shields High Yield Active Core Fund GP LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
			26-4248749				MacKay Shields Credit Strategy Fund Ltd .....	..CYM	..NIA	MacKay Shields LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
			98-0540507				MacKay Shields Credit Strategy Partners LP .....	..DE	..NIA	MacKay Shields LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
			13-4357172	3859263			MacKay Shields Defensive Bond Arbitrage Fund Ltd. ....	..BMU	..NIA	MacKay Shields LLC	Ownership.....	..0.130	New York Life Insurance Company .....	..N	
					0001502133		MacKay Shields Defensive Bond Arbitrage Fund Ltd. ....	..BMU	..NIA	New York Life Insurance Company	Ownership.....	..12.740	New York Life Insurance Company .....	..N	
			45-2732939				MacKay Shields Core Fixed Income Fund GP LLC .....	..DE	..NIA	MacKay Shields LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
					0001529525		MacKay Shields Core Fixed Income Fund LP .....	..DE	..NIA	MacKay Shields Core Fixed Income Fund GP LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
			45-2733007				MacKay Shields Select High Yield Bond Fund GP LLC .....	..DE	..NIA	MacKay Shields LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
			82-1760156				MacKay Shields Select High Yield Bond Fund LP .....	..DE	..NIA	MacKay Shields Select High Yield Bond Fund GP LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
			81-4553436		0001703194		MacKay Shields Select High Yield Bond Fund GP LLC .....	..DE	..NIA	MacKay Shields Select High Yield Bond Fund GP LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
							MacKay Shields High Yield Crossover Fund LP .....	..DE	..NIA	MacKay Shields LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
			81-4560451				MacKay Shields (International) Ltd. ....	..GBR	..NIA	MacKay Shields LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
			98-1108933				MacKay Shields (Services) Ltd. ....	..GBR	..NIA	MacKay Shields LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
			98-1108959				MacKay Shields UK LLP .....	..GBR	..NIA	MacKay Shields (International) Ltd.	Ownership.....	..99.000	New York Life Insurance Company .....	..N	
			98-1108940				MacKay Shields UK LLP .....	..GBR	..NIA	MacKay Shields (Services) Ltd.	Ownership.....	..1.000	New York Life Insurance Company .....	..N	
							MacKay Municipal Managers Puerto Rico Opportunities GP LLC .....	..DE	..NIA	MacKay Shields LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
			47-2950749				MacKay Puerto Rico Opportunities Funds, L.P. ....	..DE	..NIA	MacKay Municipal Managers Puerto Rico Opportunities GP LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
			47-2960789		0001639566		MacKay Puerto Rico Opportunities Feeder Fund, L.P. ....	..CYM	..NIA	MacKay Municipal Managers Puerto Rico Opportunities GP LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
			98-1230069		0001639564		MacKay Municipal Managers California Opportunities GP LLC .....	..DE	..NIA	MacKay Shields LLC	Ownership.....	..100.000	New York Life Insurance Company .....	..N	
			47-3358622				MacKay Municipal Managers California Opportunities Fund, L.P.DE	..NIA	MacKay Municipal Managers California Opportunities GP LLC	Ownership.....	..100.000	New York Life Insurance CompanyN	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			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	
			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	
			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				MackKay Shields Long/Short Fund (Master) LP	DE	NIA	MackKay Shields General Partner (L/S) LLC	Ownership	100.000	New York Life Insurance Company	N	
							MackKay Municipal Managers Opportunities Allocation GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			83-3051488				MackKay Municipal Managers Opportunities Allocation Master Fund LP	DE	NIA	MackKay Municipal Managers Opportunities Allocation GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			83-3085547				MackKay Municipal Managers Opportunities Allocation Fund A LP	DE	NIA	MackKay Municipal Managers Opportunities Allocation GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			83-3088001				MackKay Municipal Managers Opportunities Allocation Fund B LP	DE	NIA	MackKay Municipal Managers Opportunities Allocation GP LLC	Ownership	100.000	New York Life Insurance Company	N	
							MackKay Municipal Managers U.S. Infrastructure – Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			83-3010096				MackKay Municipal U.S. Infrastructure Opportunities Fund LP	DE	NIA	MackKay Municipal Managers U.S. Infrastructure – Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			84-2017635				MackKay Municipal Managers High Yield Select GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			84-2046842				MackKay Municipal High Yield Select Fund LP	DE	NIA	MackKay Municipal Managers High Yield Select GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-5492608				Cascade CLO Manager LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
							MKS CLO Holdings GP LLC	DE	NIA	Cascade CLO Manager LLC	Ownership	100.000	New York Life Insurance Company	N	
							MKS CLO Holdings, LP	CYM	NIA	MKS CLO Holdings GP LLC	Ownership	100.000	New York Life Insurance Company	N	
							MKS CLO Advisors, LLC	DE	NIA	MKS CLO Holdings, LP	Ownership	100.000	New York Life Insurance Company	N	
							MKS Europe Investment Management Limited	IRL	NIA	Cascade CLO Manager LLC	Ownership	100.000	New York Life Insurance Company	N	
							MKS European Credit Opportunity Fund Limited	DE	NIA	MackKay Shields LLC	Ownership	67.000	New York Life Insurance Company	N	
							MKS European Credit Opportunity Fund Limited	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	33.000	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	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Madison Square Investors Asian Equity Market Neutral Fund GP, LLC	DE	NIA	Cornerstone Capital Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							Cornerstone US Equity Market Neutral Fund, LLC	DE	NIA	Cornerstone Capital Management Holdings 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 Core Opportunities Fund, L.P.	DE	NIA	GoldPoint Partners LLC	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	
							GPP Mezzanine Blocker Holdco H, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezzanine Blocker Holdco I, LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Mezzanine Partners Offshore IV, L.P.	CYM	NIA	GoldPoint Mezzanine Partners IV GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							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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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							GoldPoint Partners Co-Investment V GenPar, L.P.	DE	NIA	GoldPoint Partners Co-Investment V GenPar GP LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001670563		GoldPoint Partners Co-Investment Fund-A, LP	DE	NIA	GoldPoint Partners Co-Investment V GenPar, L.P.	Ownership	100.000	New York Life Insurance Company	N	
					0001562188		GoldPoint Partners Co-Investment V, L.P.	DE	NIA	GoldPoint Partners Co-Investment V GenPar, L.P.	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Co-Investment V ECI Blocker Holdco B, LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Co-Investment V ECI Blocker 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 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 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 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 Holdco G,LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Private Debt Partners V GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Private Debt Partners Offshore V, LP	CYM	NIA	GoldPoint Private Debt Partners V GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Private Debt Partners V GenPar GP, LP	DE	NIA	GoldPoint Private Debt Partners V GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Private Debt Partners V, LP	DE	NIA	GoldPoint Private Debt Partners V GenPar GP, 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 Select Manager V GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Select Manager V GenPar, L.P.	DE	NIA	GoldPoint Partners Select Manager V GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Select Manager Fund V, L.P.	DE	NIA	GoldPoint Partners Select Manager V 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 Parners Canada III GenPar, Inc	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Parners Canada IV GenPar Inc	CAN	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 Select Manager Canada Fund IV, L.P.	..CAN	..NIA	GoldPoint Parners 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	
							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	
							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 GenPar, LP	Ownership	100.000	New York Life Insurance Company	..N	
							NYLIM Mezzanine II Parallel Luxco S.a.r.l.	..LUX	..NIA	NYLIM Mezzanine Partners II Parallel Fund, LP	Ownership	100.000	New York Life Insurance Company	..N	
							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 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 D, LP	..DE	..NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	100.000	New York Life Insurance Company	..N	

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							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	
							NYLCAP Select Manager GenPar, LP	DE	NIA	NYLCAP Select Manager GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001441093		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, 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 Co. III, LLC	MUS	NIA	NYLCAP India Funding III LLC	Ownership	24.660	New York Life Insurance Company	N	4
					0001435025		NYLIM-Jacob Ballas Asset Management Company III, LLC	MUS	NIA	NYLIM-Jacob Ballas Asset Management Company III, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM Jacob Ballas India Fund III, LLC	MUS	NIA	NYLIM Jacob Ballas India Fund 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	
							Evolence Asset Management, Ltd.	CYM	NIA	GoldPoint Partners LLC	Ownership	24.500	New York Life Insurance Company	N	
							EIF Managers Limited	MUS	NIA	Evolence Asset Management, Ltd.	Ownership	58.720	New York Life Insurance Company	N	
							EIF Managers II Limited	MUS	NIA	Evolence Asset Management, Ltd.	Ownership	55.000	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	
							Industrial Assets Holdings Limited	MUS	NIA	NYLCAP Holdings (Mauritius) LLC	Ownership	28.020	New York Life Insurance Company	N	
			22-3704242		0001103598		New York Life Investment Management	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	
			52-2206685		0001133639		New York Life Investment Management LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001355337		NYLIM Fund II GP, LLC	DE	NIA	New York Life Investment Management LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	
							New York Life Investment Management Hong Kong Limited	CHN	NIA	NYLIM Real Estate Mezzanine Fund II, LP	Ownership	100.000	New York Life Insurance Company	N	
				4643807	0001406803		WFGH, GP LLC	DE	NIA	New York Life Investment Management LLC	Ownership	50.000	New York Life Insurance Company	N	
							Workforce Housing Fund I - 2007, LP	DE	NIA	WFGH, GP LLC	Ownership	50.000	New York Life Insurance Company	N	
							IndexIQ Holdings Inc.	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
			56-2581173		0001364028		IndexIQ, Inc.	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	

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			02-0811751		0001483922		IndexIQ LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	74.370	New York Life Insurance Company	N	
			02-0811751		0001483922		IndexIQ LLC	DE	NIA	IndexIQ Holdings Inc.	Ownership	25.630	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 Municipal Insured ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	30.340	New York Life Insurance Company	N	
							IQ MacKay Shields Municipal Intermediate ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	30.400	New York Life Insurance Company	N	
							IQ Ultra Short Duration ETF	DE	NIA	New York Life Insurance Company	Ownership	9.520	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 International ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	58.360	New York Life Insurance Company	N	
							IQ 50 Percent Hedged FTSE Japan ETF	DE	NIA	New York Life Insurance Company	Ownership	41.460	New York Life Insurance Company	N	
							IQ 500 International ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	94.510	New York Life Insurance Company	N	
							IQ 500 International ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	2.000	New York Life Insurance Company	N	
							IQ Chaikin US Large Cap ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	93.360	New York Life Insurance Company	N	
							IQ Chaikin US Small Cap ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	74.450	New York Life Insurance Company	N	
							IQ Enhanced Core Bond US ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	81.820	New York Life Insurance Company	N	
							IQ Enhanced Core Plus Bond US ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	24.240	New York Life Insurance Company	N	
							IQ Global Resources ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	74.210	New York Life Insurance Company	N	
							IQ Hedge Event-Driven Tracker ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	40.020	New York Life Insurance Company	N	
							IQ Hedge Long/Short Tracker ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	40.700	New York Life Insurance Company	N	
							IQ Leaders GTAA Tracker ETF	DE	NIA	New York Life Insurance Company	Ownership	50.640	New York Life Insurance Company	N	
							IQ S&P High Yield Low Volatility Bd ETF	DE	NIA	New York Life Insurance Company	Ownership	31.390	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	40.950	New York Life Insurance Company	N	
							IQ Short Duration Enhanced Core Bd US ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	59.990	New York Life Insurance Company	N	
							New York Life Investment Management Holdings International	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	LUX	NIA	New York Life Investment Management Holdings International	Ownership	100.000	New York Life Insurance Company	N	
							Candriam Group	LUX	NIA	New York Life Investment Management Holdings II International	Ownership	100.000	New York Life Insurance Company	N	
							CGH UK Acquisition Company Limited	GBR	NIA	Candriam Group	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	
							Tristan Capital Limited	GBR	NIA	Tristan Capital Partners Holdings Limited	Ownership	100.000	New York Life Insurance Company	N	
							Tristan Capital Partners LLP	GBR	NIA	Tristan Capital Limited	Ownership	92.000	New York Life Insurance Company	N	
							CCP III Co-Investment (GP) Limited	GBR	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	N	
							CCP III Co-Investment LP	GBR	NIA	CCP III Co-Investment (GP) Limited	Ownership	100.000	New York Life Insurance Company	N	
							CCP IV Co-Investment LP	GBR	NIA	CCP III Co-Investment (GP) Limited	Ownership	100.000	New York Life Insurance Company	N	
							CCP III (GP) LLP	GBR	NIA	Tristan Capital Partners LLP	Ownership	50.000	New York Life Insurance Company	N	
							CCP III Incentive Partners (GP) Limited	GBR	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	N	
							CCP III Incentive Partners LP	GBR	NIA	CCP III Incentive Partners (GP) Limited	Ownership	100.000	New York Life Insurance Company	N	

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							CCP IV Incentive Partners LP	.GBR	NIA	CCP III Incentive Partners (GP) Limited	Ownership	100.000	New York Life Insurance Company	.N	
							Curzon Capital Partners III (GP) Limited	.GBR	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	.N	
							EPISO 3 Co-Investment (GP) Limited	.GBR	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	.N	
							EPISO 3 Co-Investment LP	.GBR	NIA	EPISO 3 Co-Investment (GP) Limited	Ownership	100.000	New York Life Insurance Company	.N	
							EPISO 3 Incentive Partners (GP) Limited	.GBR	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	.N	
							EPISO 3 Incentive Partners LP	.GBR	NIA	EPISO 3 Incentive Partners (GP) Limited	Ownership	100.000	New York Life Insurance Company	.N	
							EPISO 3 IOM Limited	.JMN	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	.N	
							CCP IV (GP) LLP	.GBR	NIA	Tristan Capital Partners LLP	Ownership	50.000	New York Life Insurance Company	.N	
							Curzon Capital Partners IV (GP) Limited	.GBR	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	.N	
							CCP 5 GP LLP	.GBR	NIA	Tristan Capital Partners LLP	Ownership	33.000	New York Life Insurance Company	.N	
							CCP 5 Pool Partnership GP Limited	.NJ	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	.N	
							CCP 5 Pool Partnership SLP	.NJ	NIA	CCP 5 Pool Partnership GP Limited	Ownership	100.000	New York Life Insurance Company	.N	
							Tristan Capital Partners Asset Management Limited	.GBR	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	.N	
							TOP Poland Spolka z ograniczona odpowiedzialnoscia	.POL	NIA	Tristan Capital Partners Asset Management Limited	Ownership	100.000	New York Life Insurance Company	.N	
							TCP Co-Investment (GP) S.á.r.l.	.LUX	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	.N	
							TCP Co-Investment SCSP	.LUX	NIA	TCP Co-Investment (GP) S.á.r.l.	Ownership	100.000	New York Life Insurance Company	.N	
							TCP Incentive Partners SCSP	.LUX	NIA	TCP Co-Investment (GP) S.á.r.l.	Ownership	100.000	New York Life Insurance Company	.N	
							TCP Incentive Partners (GP) S.á.r.l.	.LUX	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	.N	
							German Property Performance Partners Investors Feeder Verwaltungs GmbH	.DEU	NIA	TCP Incentive Partners (GP) S.á.r.l.	Ownership	100.000	New York Life Insurance Company	.N	
							EPISO 4 (GP) S.á.r.l.	.LUX	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	.N	
							EPISO 4 (GP) II S.á.r.l.	.LUX	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	.N	
							Candriam Luxco S.á.r.l.	.LUX	NIA	Candriam Group	Ownership	100.000	New York Life Insurance Company	.N	
							Candriam Luxembourg	.LUX	NIA	Candriam Group	Ownership	91.006	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	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	0.910	New York Life Insurance Company	.N	
							Candriam Monétaire SICAV	.FRA	NIA	Candriam France	Ownership	0.410	New York Life Insurance Company	.N	
							Candriam Monétaire SICAV	.FRA	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	.N	
							Candriam Switzerland LLC	.CHE	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	.N	
							Belfius Fund	.LUX	NIA	Candriam Luxembourg	Board of Directors	0.000	New York Life Insurance Company	.N	
							Belfius Equities	.BEL	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	.N	
							Cordius	.LUX	NIA	Candriam Luxembourg	Ownership	5.180	New York Life Insurance Company	.N	
							Cordius	.LUX	NIA	Candriam Belgium	Ownership	1.220	New York Life Insurance Company	.N	
							Cordius	.LUX	NIA	Candriam France	Ownership	1.220	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	
							IndexIQ	.LUX	NIA	Candriam Luxembourg	Ownership	38.000	New York Life Insurance Company	.N	
							IndexIQ Factors Sustainable Corporate Euro Bond	.LUX	NIA	Cordius CIG	Ownership	49.000	New York Life Insurance Company	.N	
							IndexIQ Factors Sustainable Sovereign Euro Bond	.LUX	NIA	Cordius CIG	Ownership	56.000	New York Life Insurance Company	.N	
							IndexIQ Factors Sustainable Europe Equity	.LUX	NIA	Cordius CIG	Ownership	19.000	New York Life Insurance Company	.N	
							IndexIQ Factors Sustainable EMU Equity	.LUX	NIA	Cordius CIG	Ownership	95.000	New York Life Insurance Company	.N	
							IndexIQ Factors Sustainable Japan Equity	.LUX	NIA	Cordius CIG	Ownership	37.000	New York Life Insurance Company	.N	
							Candriam Absolute Return	.LUX	NIA	Candriam Luxembourg	Ownership	2.940	New York Life Insurance Company	.N	
										New York Life Insurance and Annuity Corporation	Ownership	17.820	New York Life Insurance Company	.N	
							Candriam Absolute Return	.LUX	NIA	Cordius CIG	Ownership	3.620	New York Life Insurance Company	.N	

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							Candriam Absolute Return Equity Market Neutral	.LUX	.NIA	Candriam Luxembourg	Ownership	3.670	New York Life Insurance Company	.N	
							Candriam Absolute Return Equity Market Neutral	.LUX	.NIA	New York Life Insurance and Annuity Corporation	Ownership	8.540	New York Life Insurance Company	.N	
							Candriam Absolute Return Equity Market Neutral	.LUX	.NIA	Cordius CIG	Ownership	4.960	New York Life Insurance Company	.N	
							Candriam Absolute Return Long Short Digital Equity	.LUX	.NIA	Candriam Luxembourg	Ownership	0.180	New York Life Insurance Company	.N	
							Candriam Absolute Return Long Short Digital Equity	.LUX	.NIA	New York Life Insurance and Annuity Corporation	Ownership	48.880	New York Life Insurance Company	.N	
							Candriam Absolute Return Long Short Digital Equity	.LUX	.NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	.N	
							Candriam Alternative	.LUX	.NIA	Candriam Luxembourg	Ownership	0.240	New York Life Insurance Company	.N	
							Candriam Alternative	.LUX	.NIA	New York Life Insurance and Annuity Corporation	Ownership	50.300	New York Life Insurance Company	.N	
							Candriam Alternative	.LUX	.NIA	Cordius CIG	Ownership	12.600	New York Life Insurance Company	.N	
							Candriam Alternative Systemat	.LUX	.NIA	Candriam Luxembourg	Ownership	0.240	New York Life Insurance Company	.N	
							Candriam Alternative Systemat	.LUX	.NIA	Cordius CIG	Ownership	12.600	New York Life Insurance Company	.N	
							Candriam Alternative Systemat	.LUX	.NIA	New York Life Insurance and Annuity Corporation	Ownership	50.300	New York Life Insurance Company	.N	
							Candriam Bonds	.LUX	.NIA	Candriam Luxembourg	Ownership	0.050	New York Life Insurance Company	.N	
							Candriam Bonds	.LUX	.NIA	Cordius CIG	Ownership	0.060	New York Life Insurance Company	.N	
							Candriam Bonds Convertible Defensive	.LUX	.NIA	Candriam Luxembourg	Ownership	0.030	New York Life Insurance Company	.N	
							Candriam Bonds Convertible Opportunities	.LUX	.NIA	Candriam Luxembourg	Ownership	26.370	New York Life Insurance Company	.N	
							Candriam Bonds Credit Opportunities	.LUX	.NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	.N	
							Candriam Bonds Emerging Debt Local Currencies	.LUX	.NIA	Candriam Luxembourg	Ownership	0.070	New York Life Insurance Company	.N	
							Candriam Bonds Emerging Debt Local Currencies	.LUX	.NIA	Cordius CIG	Ownership	0.010	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	0.040	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	0.020	New York Life Insurance Company	.N	
							Candriam Bonds Euro Government	.LUX	.NIA	Candriam France	Ownership	0.260	New York Life Insurance Company	.N	
							Candriam Bonds Euro High Yield	.LUX	.NIA	Candriam Luxembourg	Ownership	0.010	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 Euro Long Term	.LUX	.NIA	Cordius CIG	Ownership	0.030	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 Global Sovereign Quality	.LUX	.NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	.N	
							Candriam Bonds International	.LUX	.NIA	Candriam Luxembourg	Ownership	0.080	New York Life Insurance Company	.N	
							Candriam Bonds International	.LUX	.NIA	Cordius CIG	Ownership	0.010	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 Diversified Futures	.LUX	.NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	.N	
							Candriam Equities L	.LUX	.NIA	Candriam Luxembourg	Ownership	0.010	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	0.020	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 Fund Sustainable Euro Corporate Bonds Fossil Free	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam GF	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	67.220	New York Life Insurance Company	N	
							Candriam GF	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam GF Global Equity Opportunities	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	97.720	New York Life Insurance Company	N	
							Candriam GF Short Duration US High Yield Bonds	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	36.050	New York Life Insurance Company	N	
							Candriam GF Short Duration US High Yield Bonds	.LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	N	
							Candriam GF U.S. Equity Opportunities	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	63.680	New York Life Insurance Company	N	
							Candriam GF U.S. Equity Opportunities	.LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	N	
							Candriam GF US High Yield Corporate Bonds	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	74.930	New York Life Insurance Company	N	
							Candriam GF US High Yield Corporate Bonds	.LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	N	
							Candriam GF US Corporate Bonds	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	96.170	New York Life Insurance Company	N	
							Candriam Global Alpha	.LUX	NIA	Candriam Luxembourg	Ownership	0.100	New York Life Insurance Company	N	
							Candriam Global Alpha	.LUX	NIA	Cordius CIG	Ownership	1.660	New York Life Insurance Company	N	
							Candriam Index Arbitrage	.LUX	NIA	Candriam Luxembourg	Ownership	0.020	New York Life Insurance Company	N	
							Candriam L	.LUX	NIA	Candriam Luxembourg	Ownership	0.060	New York Life Insurance Company	N	
							Candriam L	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	1.820	New York Life Insurance Company	N	
							Candriam L	.LUX	NIA	Cordius CIG	Ownership	0.670	New York Life Insurance Company	N	
							Candriam L Balanced Asset Allocation	.LUX	NIA	Cordius CIG	Ownership	0.030	New York Life Insurance Company	N	
							Candriam L Conservative Asset Allocation	.LUX	NIA	Candriam Luxembourg	Ownership	0.150	New York Life Insurance Company	N	
							Candriam L Conservative Asset Allocation	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam L Defensive Asset Allocation	.LUX	NIA	Cordius CIG	Ownership	0.050	New York Life Insurance Company	N	
							Candriam L Dynamic Asset Allocation	.LUX	NIA	Cordius CIG	Ownership	5.130	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	0.030	New York Life Insurance Company	N	
							Candriam L Multi-Asset Premia	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	55.740	New York Life Insurance Company	N	
							Candriam L Multi-Asset Premia	.LUX	NIA	Cordius CIG	Ownership	18.600	New York Life Insurance Company	N	
							Candriam Long Short Credit	.LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Money Market	.LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Money Market	.LUX	NIA	Candriam France	Ownership	1.220	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 Money Market Euro AAA	.LUX	NIA	Candriam France	Ownership	6.100	New York Life Insurance Company	N	
							Candriam Multi-Strategies	.LUX	NIA	Candriam Belgium	Ownership	11.630	New York Life Insurance Company	N	
							Candriam Multi-Strategies	.LUX	NIA	Candriam France	Ownership	17.830	New York Life Insurance Company	N	
							Candriam Multi-Strategies	.LUX	NIA	Candriam Luxembourg	Ownership	40.950	New York Life Insurance Company	N	
							Candriam Multi-Strategies	.LUX	NIA	Cordius CIG	Ownership	1.180	New York Life Insurance Company	N	
							Candriam Quant	.LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Quant	.LUX	NIA	Cordius CIG	Ownership	0.040	New York Life Insurance Company	N	
							Candriam Quant Equities USA	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Quant Equities Multi-Factor EMU	.LUX	NIA	Candriam Quant	Ownership	0.020	New York Life Insurance Company	N	
							Candriam Risk Arbitrage	.LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Risk Arbitrage	.LUX	NIA	Cordius CIG	Ownership	0.610	New York Life Insurance Company	N	
							Candriam SRI	.LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam SRI	.LUX	NIA	Candriam Belgium	Ownership	0.130	New York Life Insurance Company	N	
							Candriam SRI Bond Euro Aggregate Index	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	

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							Candriam SRI Bond Emerging MarketsLUX	NIA	Candriam Luxembourg	Ownership.....	0.020	New York Life Insurance CompanyN	
							Candriam SRI Bond Euro .....	.LUX	NIA	Candriam Luxembourg	Ownership.....	0.100	New York Life Insurance Company .....	.N	
							Candriam SRI Bond Euro Corporate .....	.LUX	NIA	Candriam Luxembourg	Ownership.....	0.050	New York Life Insurance Company .....	.N	
							Candriam SRI Bond Global High Yield .....	.LUX	NIA	Candriam Luxembourg	Ownership.....	0.020	New York Life Insurance Company .....	.N	
							Candriam SRI Defensive Asset Allocation .....	.LUX	NIA	Candriam Belgium	Ownership.....	5.700	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 Pacific .....	.LUX	NIA	Cordius CIG	Ownership.....	0.010	New York Life Insurance Company .....	.N	
							Candriam SRI Equity World .....	.LUX	NIA	Candriam Luxembourg	Ownership.....	0.010	New York Life Insurance Company .....	.N	
							Candriam SRI Money Market Euro .....	.LUX	NIA	Cordius CIG	Ownership.....	0.010	New York Life Insurance Company .....	.N	
							Candriam Sustainable .....	.LUX	NIA	Cordius CIG	Ownership.....	0.030	New York Life Insurance Company .....	.N	
							Candriam Sustainable Euro Corporate Bonds .....	.LUX	NIA	Candriam Luxembourg	Ownership.....	0.070	New York Life Insurance Company .....	.N	
							Candriam Sustainable Euro Bonds .....	.LUX	NIA	Cordius CIG	Ownership.....	0.190	New York Life Insurance Company .....	.N	
							Candriam Sustainable Euro Short Term Bonds .....	.LUX	NIA	Cordius CIG	Ownership.....	0.010	New York Life Insurance Company .....	.N	
							Candriam Sustainable Europe .....	.LUX	NIA	Candriam Luxembourg	Ownership.....	0.010	New York Life Insurance Company .....	.N	
							Candriam Sustainable North America .....	.LUX	NIA	Candriam Luxembourg	Ownership.....	0.010	New York Life Insurance Company .....	.N	
							Candriam Sustainable High .....	.LUX	NIA	Cordius CIG	Ownership.....	0.010	New York Life Insurance Company .....	.N	
							Candriam Sustainable World Bonds .....	.LUX	NIA	Cordius CIG	Ownership.....	0.410	New York Life Insurance Company .....	.N	
							Candriam World Alternative .....	.LUX	NIA	Candriam Luxembourg	Ownership.....	0.060	New York Life Insurance Company .....	.N	
							Candriam World Alternative .....	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership.....	32.730	New York Life Insurance Company .....	.N	
							Candriam World Alternative Alphamax .....	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership.....	42.220	New York Life Insurance Company .....	.N	
							Candriam World Alternative Alphamax .....	.LUX	NIA	Candriam Luxembourg	Ownership.....	0.070	New York Life Insurance Company .....	.N	
							Candriam Patrimoine Obli-Inter .....	.FRA	NIA	Candriam France	Ownership.....	0.700	New York Life Insurance Company .....	.N	
							Cleome Index Euro Long Term Bonds .....	.LUX	NIA	Cordius CIG	Ownership.....	0.030	New York Life Insurance Company .....	.N	
							Cleome Index Euro Short Term Bonds .....	.LUX	NIA	Cordius CIG	Ownership.....	0.010	New York Life Insurance Company .....	.N	
							Cleome Index Global Equities .....	.LUX	NIA	Cordius CIG	Ownership.....	0.010	New York Life Insurance Company .....	.N	
							Cleome Index Pacific Equities .....	.LUX	NIA	Cordius CIG	Ownership.....	0.010	New York Life Insurance Company .....	.N	
							CMM .....	.LUX	NIA	Candriam Luxembourg	Ownership.....	100.000	New York Life Insurance Company .....	.N	
							Paricor .....	.LUX	NIA	Cordius CIG	Ownership.....	0.060	New York Life Insurance Company .....	.N	
							Paricor Patrimonium .....	.LUX	NIA	Cordius CIG	Ownership.....	0.070	New York Life Insurance Company .....	.N	
							Ausbil Investment Management Limited .....	.AUS	NIA	New York Life Investment Management Holdings II International	Ownership.....	78.630	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
							ISPT Holding .....	.AUS	NIA	Ausbil Investment Management Limited	Ownership.....	0.370	New York Life Insurance Company .....	.N	
							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 Dividend Income Fund .....	.AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership.....	54.490	New York Life Insurance Company .....	.N	
							Ausbil Active Sustainable Equity Fund .....	.AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership.....	56.740	New York Life Insurance Company .....	.N	
							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 FundAUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership.....	100.000	New York Life Insurance CompanyN	

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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	New York Life Insurance and Annuity Corporation	Ownership.....	99.500	New York Life Insurance Company	N	
							Ausbil Global Resources Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership.....	89.930	New York Life Insurance Company	N	
							Ausbil Global SmallCap Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership.....	74.370	New York Life Insurance Company	N	
							Ausbil Microcap Fund	AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership.....	16.440	New York Life Insurance Company	N	
							Candriam Sustainable Global Equity Fund	AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership.....	100.000	New York Life Insurance Company	N	
							MacKay Shields Unconstrained Bond Fund	AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership.....	99.110	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.....	66.850	New York Life Insurance Company	N	
			84-2631913				BMG PAMP GP, LLC	DE	NIA	Private Advisors LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			84-2611868				BMG PA Private Markets (Delaware) LP	DE	NIA	BMG PAMP GP, LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			84-2611868				BMG PA Private Markets (Cayman) LP	CYM	NIA	BMG PAMP GP, LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			84-2641258				PACD IM, LLC	DE	NIA	Private Advisors LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			84-2106547				PA Capital Direct, LLC	DE	NIA	PACD IM, LLC	Other.....	0.000	New York Life Insurance Company	N	8
							PA Credit Program Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			82-1396530				PA Credit Program Carry, LLC	DE	NIA	PA Credit Program Carry Parent, LLC	Ownership.....	100.000	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	
							PAIMF GP, LLC	DE	NIA	Private Advisors LLC	Ownership.....	100.000	New York Life Insurance Company	N	
			83-1689912		0001762448		PA Middle Market Fund, LP	DE	NIA	PAIMF GP, 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	PA Hedged Equity Fund, L.P.	Ownership.....	100.000	New York Life Insurance Company	N	
			54-2051483		0001459910										

ANNUAL STATEMENT FOR THE YEAR 2019 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	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Per-centage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			20-5904617				Private Advisors Hedged Equity Master Fund ...	DE	NIA	PA Hedged Equity Fund, L.P.	Other	0.000	New York Life Insurance Company	N	8
							PASOF GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Strategic Opportunities Fund, LP	DE	NIA	PASOF GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	
							Private Advisors Small Company Buyout Fund V, LP	DE	NIA	PASCBF V GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-4078336		0001537995		Private Advisors Small Company Buyout V – ERISA Fund, LP	DE	NIA	PASCBF V GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-1799496		0001576987		PASCBF V Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-2714292				PASCBF V Carry, LLC	DE	NIA	PASBF V Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
			35-2476750				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	
			47-4523581				PASCOPEF VI GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Private Advisors Small Company Private Equity Fund VI, LP	DE	NIA	PASCOPEF VI GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-4301623		0001595889		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	
			98-1223903		0001635254		PASCOPEF VII GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Private Advisors Small Company Private Equity Fund VII, LP	DE	NIA	PASCOPEF VII GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-5430553		0001657189		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	
			98-1286549		0001711424		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	
			47-5442078				PASCOPEF VIII GP LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Private Advisors Small Company Private Equity Fund VIII, LP	DE	NIA	PASCOPEF VIII GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-2059912				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	
			82-2042371		0001711426		PASCOPEF IX GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Small Company Private Equity Fund IX, LP	DE	NIA	PASCOPEF IX GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Small Company Private Equity Fund IX, (Cayman), LP	CYM	NIA	PASCOPEF IX GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			26-4331000				Cuyahoga Capital Partners IV Management Group LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Cuyahoga Capital Partners IV Management Group LLC	DE	NIA	Cuyahoga Capital Partners IV Management Group LLC	Other	0.000	New York Life Insurance Company	N	8
			26-4331219		0001514824		Cuyahoga Capital Partners IV LP	DE	NIA	Group LLC	Other	0.000	New York Life Insurance Company	N	
			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	8
							PA Real Assets Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-4479441				PA Real Assets Carry, LLC	DE	NIA	PA Real Assets Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Real Assets Carry Parent II, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-2582122				PA Real Assets Carry II, LLC	DE	NIA	PA Real Assets Carry Parent II, 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	

ANNUAL STATEMENT FOR THE YEAR 2019 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	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
							PA Emerging Manager Carry, LLC	DE	NIA	PA Emerging Manager Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Emerging Manager Carry Parent II, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-2884836				PA Emerging Manager Carry II, LLC	DE	NIA	PA Emerging Manager Carry Parent II, LLC	Ownership	100.000	New York Life Insurance Company	N	
							RIC I GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-4146929				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	
			47-4252449		0001646590		Private Advisors Secondary Fund V, LP	DE	NIA	PASF V GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASF V Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-4498336				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	
							Private Advisors Small Company Coinvestment Fund ERISA, LP	DE	NIA	PASCCIF GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			81-4614299		0001691962		PASCCIF Carry Parent, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCCIF Carry, LLC	DE	NIA	PASCCIF Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-5472308				PARAF II GP LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-3120890		0001721164		Private Advisors Real Assets Fund II LP	DE	NIA	PARAF II GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-3541209		0001223706		Private Advisors Hedged Equity Fund, Ltd.	CYM	NIA	Private Advisors LLC	Other	0.000	New York Life Insurance Company	N	B
							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 Hedged Equity Fund (QP), Ltd.	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				Washington Pike GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							Washington Pike, LP	DE	NIA	Washington Pike GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Strategic Opportunities Fund GP, LLC	DE	NIA	Private Advisors LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Strategic Opportunities Fund, LP	DE	NIA	PA Strategic Opportunities Fund GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
					3663273		Huntsville NYL LLC	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							CC Acquisitions, LP	DE	NIA	NYLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Cedar Farms TN LLC	DE	NIA	NYLife 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	NYLife 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	NYLife 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	NYLife 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	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

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.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE Y

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

[illegible]

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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


	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management’s Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	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? (Not applicable to fraternal benefit societies)	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? (Not applicable to fraternal benefit societies) ...	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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Management Certification That the Valuation Reflects Management’s Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	YES
37.	Will an approval from the reporting entity’s state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO
40.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	YES
APRIL FILING		
41.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	YES
42.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	YES
43.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ...	NO
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
45.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	YES
46.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	YES
47.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
48.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
49.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING		
50.	Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
Explanations:		
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Bar Codes:		
12.	SIS Stockholder Information Supplement [Document Identifier 420]	
14.	Trusted Surplus Statement [Document Identifier 490]	
20.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	
22.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	
23.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	
24.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	
26.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	<div><div></div><div>669152019453000000</div></div>
29.	Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	<div><div></div><div>669152019436000000</div></div>
30.	Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	<div><div></div><div>669152019437000000</div></div>
31.	Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]	<div><div></div><div>669152019438000000</div></div>
32.	Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]	<div><div></div><div>669152019439000000</div></div>
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]	<div><div></div><div>669152019454000000</div></div>
34.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	<div><div></div><div>669152019495000000</div></div>
37.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	<div><div></div><div>669152019224000000</div></div>
38.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	<div><div></div><div>669152019225000000</div></div>
39.	Relief from the Requirements for Audit Committees [Document Identifier 226]	<div><div></div><div>669152019226000000</div></div>
43.	Credit Insurance Experience Exhibit [Document Identifier 230]	<div><div></div><div>669152019230000000</div></div>
47.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	<div><div></div><div>669152019435000000</div></div>
49.	Variable Annuities Supplement [Document Identifier 286]	<div><div></div><div>669152019286000000</div></div>

ANNUAL STATEMENT FOR THE YEAR 2019 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	60,734,317		60,734,317	62,220,067
2505. Administrative and other fees due and unpaid	7,686,566		7,686,566	2,974,982
2506. Federal employees' group life conversion pool fund	4,940,361		4,940,361	3,691,295
2507. Miscellaneous	166,388,930	166,388,930		
2508. Aircraft	7,902,252	7,902,252		
2509. Amount due for undelivered securities	371,083	371,083		
2597. Summary of remaining write-ins for Line 25 from overflow page	248,023,509	174,662,265	73,361,244	68,886,344

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Unfunded postretirement obligations for employees and agents	384,400,644	241,556,101
2505. Obligations under structured settlement agreements	146,943,383	145,260,205
2506. Liability for interest on claims	24,311,998	27,587,754
2507. Other payables	18,705,072	11,114,082
2508. Contingent liability	14,186,363	10,772,321
2509. Deferred gains liability	10,433,334	11,154,378
2510. Adjustment to agents' progress sharing plan liability	5,131,189	4,905,634
2511. Reserves required on certain group annuity separate accounts	4,749,326	4,580,005
2512. Deferred rent payable	4,567,811	5,047,589
2513. Deferred liability rebate commission	4,373,891	4,914,997
2514. Tax credit payable	2,760,000	2,760,000
2597. Summary of remaining write-ins for Line 25 from overflow page	620,563,011	469,653,066

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Fines, penalties and fees from regulatory authorities	213,500	174,862
2705. Other expenses	(8,083,034)	2,946,108
2706. Change in special reserves on certain group policies	(22,719,162)	101,898,550
2797. Summary of remaining write-ins for Line 27 from overflow page	(30,588,696)	105,019,520

Additional Write-ins for Summary of Operations Line 53

	1 Current Year	2 Prior Year
5304. Change in liability for pension benefits	(275,046,553)	206,795,143
5305. Change in overfunded pension plan asset	(611,183,188)	225,655,857
5397. Summary of remaining write-ins for Line 53 from overflow page	(886,229,741)	432,451,000

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Summary Line 27

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
2704. Fines, penalties and fees from regulatory authorities	213,500	149,468	18,482	3,902	35,987	5,661			
2705. Other expenses	(8,083,034)	(8,087,842)	525		3,869	414			
2706. Change in special reserves on certain group policies	(22,719,162)	(5,021,023)	(9,178,299)			(8,519,840)			
2797. Summary of remaining write-ins for Line 27 from overflow page	(30,588,696)	(12,959,397)	(9,159,292)	3,902	39,856	(8,513,765)			

Additional Write-ins for Analysis of Operations - Individual Life Insurance Line 27

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
2704. Fines, penalties and fees from regulatory authorities	149,468		131,630	6,833		172					10,833	
2705. Change in special reserves on certain group policies	(5,021,023)			(5,021,023)								
2706. Other expenses	(8,087,842)		(8,090,215)	1,333		930					110	
2797. Summary of remaining write-ins for Line 27 from overflow page	(12,959,397)		(7,958,585)	(5,012,857)		1,102					10,943	

Additional Write-ins for Analysis of Operations - Group Life Insurance Line 27

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
2704. Change in special reserves on certain group policies	(9,178,299)	(1,147,860)	(8,030,439)						
2797. Summary of remaining write-ins for Line 27 from overflow page	(9,178,299)	(1,147,860)	(8,030,439)						

Additional Write-ins for Analysis of Operations - Accident and Health Line 27

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
2704. Change in special reserves on certain group policies	(8,519,840)										(10,193,336)		1,673,496
2797. Summary of remaining write-ins for Line 27 from overflow page	(8,519,840)										(10,193,336)		1,673,496

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	5,257,064,562	3.122	5,257,064,562		5,257,064,562	3.130
1.02 All other governments	837,956,316	0.498	837,956,316		837,956,316	0.499
1.03 U.S. states, territories and possessions, etc. guaranteed		0.000				0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed		0.000				0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	23,118,907,118	13.728	23,118,907,118		23,118,907,118	13.763
1.06 Industrial and miscellaneous	79,282,937,044	47.077	79,282,937,044		79,282,937,044	47.199
1.07 Hybrid securities	531,901	0.000	531,901		531,901	0.000
1.08 Parent, subsidiaries and affiliates	2,884,595,183	1.713	2,884,595,183		2,884,595,183	1.717
1.09 SVO identified funds		0.000				0.000
1.10 Unaffiliated Bank loans	1,095,292,792	0.650	1,095,292,792		1,095,292,792	0.652
1.11 Total long-term bonds	112,477,284,916	66.787	112,477,284,916		112,477,284,916	66.961
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	77,063,996	0.046	77,063,996		77,063,996	0.046
2.02 Parent, subsidiaries and affiliates		0.000				0.000
2.03 Total preferred stocks	77,063,996	0.046	77,063,996		77,063,996	0.046
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	848,123,737	0.504	848,123,737		848,123,737	0.505
3.02 Industrial and miscellaneous Other (Unaffiliated)	179,917,332	0.107	179,917,332		179,917,332	0.107
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other	9,462,749,519	5.619	9,462,749,519		9,462,749,519	5.633
3.05 Mutual funds	89,606,737	0.053	89,606,737		89,606,737	0.053
3.06 Unit investment trusts		0.000				0.000
3.07 Closed-end funds		0.000				0.000
3.08 Total common stocks	10,580,397,325	6.282	10,580,397,325		10,580,397,325	6.299
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages		0.000				0.000
4.02 Residential mortgages	2,429,929	0.001	2,429,929		2,429,929	0.001
4.03 Commercial mortgages	17,556,372,561	10.425	17,556,372,561		17,556,372,561	10.452
4.04 Mezzanine real estate loans	763,335,530	0.453	763,335,530		763,335,530	0.454
4.05 Total mortgage loans	18,322,138,020	10.879	18,322,138,020		18,322,138,020	10.908
5. Real estate (Schedule A):						
5.01 Properties occupied by company	296,116,388	0.176	296,116,388		296,116,388	0.176
5.02 Properties held for production of income	1,688,681,127	1.003	1,688,681,127		1,688,681,127	1.005
5.03 Properties held for sale		0.000				0.000
5.04 Total real estate	1,984,797,515	1.179	1,984,797,515		1,984,797,515	1.182
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	(141,206,501)	(0.084)	(141,206,501)		(141,206,501)	(0.084)
6.02 Cash equivalents (Schedule E, Part 2)	2,393,512,676	1.421	2,393,512,676		2,393,512,676	1.425
6.03 Short-term investments (Schedule DA)	39,694,463	0.024	39,694,463		39,694,463	0.024
6.04 Total cash, cash equivalents and short-term investments	2,292,000,638	1.361	2,292,000,638		2,292,000,638	1.364
7. Contract loans	11,503,623,100	6.831	11,501,805,056		11,501,805,056	6.847
8. Derivatives (Schedule DB)	788,450,216	0.468	788,450,216		788,450,216	0.469
9. Other invested assets (Schedule BA)	10,305,559,472	6.119	9,872,089,560		9,872,089,560	5.877
10. Receivables for securities	6,580,100	0.004	6,580,100		6,580,100	0.004
11. Securities Lending (Schedule DL, Part 1)		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	72,949,010	0.043	72,949,010		72,949,010	0.043
13. Total invested assets	168,410,844,308	100.000	167,975,556,352		167,975,556,352	100.000

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	1,486,020,318
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 6)	726,628,997
	2.2 Additional investment made after acquisition (Part 2, Column 9)	97,344,585
		823,973,582
3.	Current year change in encumbrances:	
	3.1 Totals, Part 1, Column 13	(259,046,395)
	3.2 Totals, Part 3, Column 11	2,317,670
		(256,728,725)
4.	Total gain (loss) on disposals, Part 3, Column 18	5,009,742
5.	Deduct amounts received on disposals, Part 3, Column 15	10,018,714
6.	Total foreign exchange change in book/adjusted carrying value:	
	6.1 Totals, Part 1, Column 15	
	6.2 Totals, Part 3, Column 13	
7.	Deduct current year's other than temporary impairment recognized:	
	7.1 Totals, Part 1, Column 12	
	7.2 Totals, Part 3, Column 10	95,200
		95,200
8.	Deduct current year's depreciation:	
	8.1 Totals, Part 1, Column 11	63,294,549
	8.2 Totals, Part 3, Column 9	68,939
		63,363,488
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	1,984,797,515
10.	Deduct total nonadmitted amounts	
11.	Statement value at end of current period (Line 9 minus Line 10)	1,984,797,515

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	17,553,604,265
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7)	3,103,643,619
	2.2 Additional investment made after acquisition (Part 2, Column 8)	240,818,198
		3,344,461,817
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12	7,595,812
	3.2 Totals, Part 3, Column 11	99,826
		7,695,638
4.	Accrual of discount	4,606,100
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 9	(11,122,906)
	5.2 Totals, Part 3, Column 8	
		(11,122,906)
6.	Total gain (loss) on disposals, Part 3, Column 18	
7.	Deduct amounts received on disposals, Part 3, Column 15	2,541,865,805
8.	Deduct amortization of premium and mortgage interest points and commitment fees	35,241,089
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)	18,322,138,020
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	18,322,138,020
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	18,322,138,020

ANNUAL STATEMENT FOR THE YEAR 2019 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	9,674,059,982
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	345,343,251
2.2	Additional investment made after acquisition (Part 2, Column 9)	1,392,705,893
		1,738,049,144
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	513,883,814
5.2	Totals, Part 3, Column 9	(12,946,668)
		500,937,146
6.	Total gain (loss) on disposals, Part 3, Column 19	(4,870,508)
7.	Deduct amounts received on disposals, Part 3, Column 16	1,239,056,777
8.	Deduct amortization of premium and depreciation	125,244,823
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17	(54,424,151)
9.2	Totals, Part 3, Column 14	4,072,226
		(50,351,925)
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15	168,228,723
10.2	Totals, Part 3, Column 11	19,734,041
		187,962,764
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	10,305,559,474
12.	Deduct total nonadmitted amounts	433,469,912
13.	Statement value at end of current period (Line 11 minus Line 12)	9,872,089,563

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	116,394,514,045
2.	Cost of bonds and stocks acquired, Part 3, Column 7	21,242,546,721
3.	Accrual of discount	419,434,526
4.	Unrealized valuation increase (decrease):	
4.1.	Part 1, Column 12	710,676
4.2.	Part 2, Section 1, Column 15	(51,424)
4.3.	Part 2, Section 2, Column 13	753,596,318
4.4.	Part 4, Column 11	(20,031,388)
		734,224,182
5.	Total gain (loss) on disposals, Part 4, Column 19	222,471,054
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	15,798,566,035
7.	Deduct amortization of premium	137,824,848
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1.	Part 1, Column 15	71,831,894
8.2.	Part 2, Section 1, Column 19	10
8.3.	Part 2, Section 2, Column 16	(1,920,506)
8.4.	Part 4, Column 15	26,328,308
		96,239,706
9.	Deduct current year's other than temporary impairment recognized:	
9.1.	Part 1, Column 14	38,143,256
9.2.	Part 2, Section 1, Column 17	5,386,333
9.3.	Part 2, Section 2, Column 14	3,893,499
9.4.	Part 4, Column 13	36,258,059
		83,681,147
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	45,388,004
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	123,134,746,208
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	123,134,746,208

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	5,257,064,562	5,882,346,226	4,767,449,965	6,146,222,026
	2. Canada	438,299,612	507,300,240	461,220,078	410,999,000
	3. Other Countries	399,656,704	512,889,145	301,171,302	552,795,000
	4. Totals	6,095,020,878	6,902,535,611	5,529,841,345	7,110,016,026
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	23,118,907,118	25,596,224,214	20,670,720,806	26,524,013,928
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	63,449,641,699	68,522,585,872	63,720,187,836	63,336,124,943
	9. Canada	2,560,070,407	2,762,506,764	2,593,523,058	2,543,158,658
	10. Other Countries	14,369,049,631	15,301,129,186	14,570,621,884	14,387,841,357
	11. Totals	80,378,761,737	86,586,221,822	80,884,332,778	80,267,124,958
Parent, Subsidiaries and Affiliates	12. Totals	2,884,595,183	2,925,543,157	2,884,595,183	2,884,595,183
	13. Total Bonds	112,477,284,916	122,010,524,804	109,969,490,112	116,785,750,095
PREFERRED STOCKS Industrial and Miscellaneous (unaffiliated)	14. United States	77,063,666	101,943,605	77,115,089	
	15. Canada				
	16. Other Countries	330	330	320	
	17. Totals	77,063,996	101,943,935	77,115,409	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	77,063,996	101,943,935	77,115,409	
COMMON STOCKS Industrial and Miscellaneous (unaffiliated)	20. United States	1,066,979,038	1,066,979,038	890,578,046	
	21. Canada				
	22. Other Countries	50,668,768	50,668,768	40,166,318	
	23. Totals	1,117,647,806	1,117,647,806	930,744,364	
Parent, Subsidiaries and Affiliates	24. Totals	9,462,749,519	9,462,749,519	4,053,757,315	
	25. Total Common Stocks	10,580,397,325	10,580,397,325	4,984,501,679	
	26. Total Stocks	10,657,461,321	10,682,341,260	5,061,617,088	
	27. Total Bonds and Stocks	123,134,746,237	132,692,866,064	115,031,107,200	

ANNUAL STATEMENT FOR THE YEAR 2019 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	1,521,346,304	1,243,314,255	1,501,915,130	1,589,923,796	690,390,348	XXX	6,546,889,833	5.7	6,975,933,654	6.4	6,520,512,801	26,377,032
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	1,521,346,304	1,243,314,255	1,501,915,130	1,589,923,796	690,390,348	XXX	6,546,889,833	5.7	6,975,933,654	6.4	6,520,512,801	26,377,032
2. All Other Governments												
2.1 NAIC 1	53,882,699	232,386,732	194,422,890	283,477,658	33,871,018	XXX	798,040,997	0.7	885,772,384	0.8	769,518,086	28,522,911
2.2 NAIC 2			20,610,734	19,304,584		XXX	39,915,318	0.0	59,805,736	0.1	39,915,319	(1)
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals	53,882,699	232,386,732	215,033,624	302,782,242	33,871,018	XXX	837,956,315	0.7	945,578,120	0.9	809,433,405	28,522,910
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	1,991,055,748	3,409,155,465	4,708,876,403	7,432,377,622	4,651,635,030	XXX	22,193,100,268	19.3	21,756,968,839	20.0	22,105,618,597	87,481,671
5.2 NAIC 2			8,600,862	361,606,634	424,870,657	XXX	795,078,153	0.7	563,413,314	0.5	720,828,152	74,250,001
5.3 NAIC 3			22,982,499	62,762,786	44,858,840	XXX	130,604,125	0.1	106,346,529	0.1	130,604,125	
5.4 NAIC 4					8,872	XXX	8,872	0.0	33,297,968	0.0	8,872	
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	1,991,171,448	3,409,155,465	4,740,459,764	7,856,747,042	5,121,373,399	XXX	23,118,907,118	20.2	22,460,142,350	20.6	22,957,175,446	161,731,672

ANNUAL STATEMENT FOR THE YEAR 2019 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	3,052,276,633	13,420,468,502	16,198,839,380	6,689,094,429	6,034,794,236	XXX	45,395,473,180	39.6	41,346,370,898	38.0	24,296,059,378	21,099,413,802
6.2 NAIC 2	1,401,743,061	9,300,609,921	12,104,100,518	4,815,845,356	1,741,120,869	XXX	29,363,419,725	25.6	28,270,891,871	26.0	15,316,542,276	14,046,877,449
6.3 NAIC 3	163,192,699	1,418,673,403	1,294,995,947	147,565,436	5,480,649	XXX	3,029,908,134	2.6	3,038,628,828	2.8	1,287,191,456	1,742,716,678
6.4 NAIC 4	144,061,295	1,038,319,824	815,183,594	38,969,886	252,499	XXX	2,036,787,098	1.8	1,776,491,077	1.6	811,310,446	1,225,476,652
6.5 NAIC 5	26,284,401	158,438,270	126,185,790	19,359,328	2,183,344	XXX	332,451,133	0.3	263,965,538	0.2	112,010,773	220,440,360
6.6 NAIC 6	934,044	23,922,331	8,573,786	42,343,859		XXX	75,774,020	0.1	35,253,718	0.0	33,739,006	42,035,014
6.7 Totals	4,788,492,133	25,360,432,251	30,547,879,015	11,753,178,294	7,783,831,597	XXX	80,233,813,290	69.9	74,731,601,930	68.7	41,856,853,335	38,376,959,955
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3			531,901			XXX	531,901	0.0	536,237	0.0		531,901
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals			531,901			XXX	531,901	0.0	536,237	0.0		531,901
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2		600,000,000	2,284,595,183			XXX	2,884,595,183	2.5	2,760,465,941	2.5		2,884,595,183
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals		600,000,000	2,284,595,183			XXX	2,884,595,183	2.5	2,760,465,941	2.5		2,884,595,183
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. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2		15,940,867	43,795,871			XXX	59,736,738	0.1	65,734,594	0.1		59,736,738
10.3 NAIC 3		126,443,922	177,057,758			XXX	303,501,680	0.3	265,215,123	0.2		303,501,680
10.4 NAIC 4		446,142,488	255,371,844			XXX	701,514,332	0.6	560,175,480	0.5		701,514,332
10.5 NAIC 5	305,532	28,965,660	886,545			XXX	30,157,737	0.0	34,384,105	0.0		30,157,737
10.6 NAIC 6		382,308				XXX	382,308	0.0				382,308
10.7 Totals	305,532	617,875,245	477,112,018			XXX	1,095,292,795	1.0	925,509,302	0.9		1,095,292,795

ANNUAL STATEMENT FOR THE YEAR 2019 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) 6,618,561,384	18,305,324,954	22,604,053,803	15,994,873,505	11,410,690,632		74,933,504,278	65.3	XXX	XXX	53,691,708,862	21,241,795,416
11.2 NAIC 2	(d) 1,401,743,061	9,916,550,788	14,461,703,168	5,196,756,574	2,165,991,526		33,142,745,117	28.9	XXX	XXX	16,077,285,747	17,065,459,370
11.3 NAIC 3	(d) 163,192,699	1,545,117,325	1,495,568,105	210,328,222	50,339,489		3,464,545,840	3.0	XXX	XXX	1,417,795,581	2,046,750,259
11.4 NAIC 4	(d) 144,061,295	1,484,462,312	1,070,555,438	38,969,886	261,371		2,738,310,302	2.4	XXX	XXX	811,319,318	1,926,990,984
11.5 NAIC 5	(d) 26,589,933	187,403,930	127,072,335	19,359,328	2,183,344		(c) 362,608,870	0.3	XXX	XXX	112,010,773	250,598,097
11.6 NAIC 6	(d) 1,049,744	24,304,639	8,573,786	42,343,859			(c) 76,272,028	0.1	XXX	XXX	33,854,706	42,417,322
11.7 Totals	8,355,198,116	31,463,163,948	39,767,526,635	21,502,631,374	13,629,466,362		114,717,986,43	100.0			72,143,974,987	42,574,011,448
11.8 Line 11.7 as a % of Col. 7	7.3	27.4	34.7	18.7	11.9		(b) 5 100.0	XXX	XXX	XXX	62.9	37.1
12. Total Bonds Prior Year												
12.1 NAIC 1	6,163,687,176	16,625,197,447	20,791,464,487	17,058,154,375	10,326,542,290		XXX	XXX	70,965,045,775	65.2	51,441,205,220	19,523,840,555
12.2 NAIC 2	1,252,758,851	8,915,619,462	14,826,489,773	5,061,861,352	1,663,582,018		XXX	XXX	31,720,311,456	29.2	15,566,330,320	16,153,981,136
12.3 NAIC 3	189,109,974	1,567,930,142	1,402,578,957	197,039,416	54,068,228		XXX	XXX	3,410,726,717	3.1	1,526,791,607	1,883,935,110
12.4 NAIC 4	86,526,979	1,171,148,885	1,069,107,909	26,939,833	16,240,919		XXX	XXX	2,369,964,525	2.2	932,392,799	1,437,571,726
12.5 NAIC 5	18,802,652	180,212,853	96,096,729	1,205,151	2,032,258		XXX	XXX	(c) 298,349,643	0.3	109,354,766	188,994,877
12.6 NAIC 6	2,864,527	23,858,936	5,150,983	3,494,972			XXX	XXX	(c) 35,369,418	0.0	676,510	34,692,908
12.7 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	69,576,751,222	39,223,016,312
12.8 Line 12.7 as a % of Col. 9	7.1	26.2	35.1	20.5	11.1		XXX XXX	XXX XXX	(b) 4 100.0	XXX	63.9	36.1
13. Total Publicly Traded Bonds												
13.1 NAIC 1	4,866,484,639	11,685,801,664	15,941,047,544	12,609,135,635	8,589,239,381		53,691,708,863	46.8	51,441,205,220	47.3	53,691,708,863	XXX
13.2 NAIC 2	514,123,086	5,400,204,021	5,980,246,406	2,480,313,913	1,702,398,320		16,077,285,746	14.0	15,566,330,320	14.3	16,077,285,746	XXX
13.3 NAIC 3	60,707,586	678,370,671	447,486,837	182,198,077	49,032,410		1,417,795,581	1.2	1,526,791,607	1.4	1,417,795,581	XXX
13.4 NAIC 4	111,388,543	525,903,435	173,166,442	849,306	11,591		811,319,317	0.7	932,392,799	0.9	811,319,317	XXX
13.5 NAIC 5	10,457,504	47,876,955	43,856,832	9,364,086	455,397		112,010,774	0.1	109,354,766	0.1	112,010,774	XXX
13.6 NAIC 6	147,287	3,235,861	30,308	30,441,250			33,854,706	0.0	676,510	0.0	33,854,706	XXX
13.7 Totals	5,563,308,645	18,341,392,607	22,585,834,369	15,312,302,267	10,341,137,099		72,143,974,987	62.9	69,576,751,222	63.9	72,143,974,987	XXX
13.8 Line 13.7 as a % of Col. 7	7.7	25.4	31.3	21.2	14.3		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	4.8	16.0	19.7	13.3	9.0		62.9	XXX	XXX	XXX	62.9	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	1,752,076,745	6,619,523,290	6,663,006,259	3,385,737,870	2,821,451,251		21,241,795,415	18.5	19,523,840,555	17.9	XXX	21,241,795,415
14.2 NAIC 2	887,619,975	4,516,346,767	8,481,456,762	2,716,442,661	463,593,206		17,065,459,371	14.9	16,153,981,136	14.8	XXX	17,065,459,371
14.3 NAIC 3	102,485,113	866,746,654	1,048,081,268	28,130,145	1,307,079		2,046,750,259	1.8	1,883,935,110	1.7	XXX	2,046,750,259
14.4 NAIC 4	32,672,752	958,558,877	897,388,996	38,120,580	249,780		1,926,990,985	1.7	1,437,571,726	1.3	XXX	1,926,990,985
14.5 NAIC 5	16,132,429	139,526,975	83,215,503	9,995,242	1,727,947		250,598,096	0.2	188,994,877	0.2	XXX	250,598,096
14.6 NAIC 6	902,457	21,068,778	8,543,478	11,902,609			42,417,322	0.0	34,692,908	0.0	XXX	42,417,322
14.7 Totals	2,791,889,471	13,121,771,341	17,181,692,266	6,190,329,107	3,288,329,263		42,574,011,448	37.1	39,223,016,312	36.1	XXX	42,574,011,448
14.8 Line 14.7 as a % of Col. 7	6.6	30.8	40.4	14.5	7.7		100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	2.4	11.4	15.0	5.4	2.9		37.1	XXX	XXX	XXX	XXX	37.1

(a) Includes \$ 15,845,504,050 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ 929,424,935 current year of bonds with Z designations and \$ 1,816,231,759 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.
(c) Includes \$ 18,002,730 current year, \$ 7,449,109 prior year of bonds with 5GI designations and \$ 3,697,341 current year, \$ 5,272,828 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 \$ 2,101,749,712 ; NAIC 2 \$ 138,861,806 ; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$ 90,000 ; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2019 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 11.08	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												
1.01 Issuer Obligations	1,351,648,999	500,235,942	451,332,240	482,664,329	525,827,405	XXX	3,311,708,915	2.9	3,719,029,111	3.4	3,302,780,514	8,928,401
1.02 Residential Mortgage-Backed Securities	87,412,246	340,445,991	290,472,667	287,470,669	27,085,975	XXX	1,032,887,548	0.9	1,046,206,094	1.0	1,032,887,549	(1)
1.03 Commercial Mortgage-Backed Securities	73,030,092	385,138,306	750,493,478	817,369,473	137,476,968	XXX	2,163,508,317	1.9	2,163,433,879	2.0	2,163,508,317	
1.04 Other Loan-Backed and Structured Securities	9,254,967	17,494,017	9,616,745	2,419,326		XXX	38,785,055	0.0	47,264,567	0.0	21,336,423	17,448,632
1.05 Totals	1,521,346,304	1,243,314,256	1,501,915,130	1,589,923,797	690,390,348	XXX	6,546,889,835	5.7	6,975,933,651	6.4	6,520,512,803	26,377,032
2. All Other Governments												
2.01 Issuer Obligations	53,882,699	232,386,732	215,033,624	302,782,243	33,871,018	XXX	837,956,316	0.7	945,578,121	0.9	809,433,405	28,522,911
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities						XXX						
2.05 Totals	53,882,699	232,386,732	215,033,624	302,782,243	33,871,018	XXX	837,956,316	0.7	945,578,121	0.9	809,433,405	28,522,911
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations						XXX						
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities						XXX						
3.05 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations						XXX						
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities						XXX						
4.05 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	1,299,965,518	1,627,551,787	867,127,630	3,361,668,619	4,762,685,763	XXX	11,918,999,317	10.4	11,639,736,282	10.7	11,763,286,553	155,712,764
5.02 Residential Mortgage-Backed Securities	663,290,748	1,659,316,109	2,208,883,748	2,385,779,115	335,343,952	XXX	7,252,613,672	6.3	6,958,937,614	6.4	7,252,613,672	
5.03 Commercial Mortgage-Backed Securities	27,915,182	122,287,568	1,664,448,385	2,109,299,307	23,343,684	XXX	3,947,294,126	3.4	3,860,891,318	3.5	3,941,275,221	6,018,905
5.04 Other Loan-Backed and Structured Securities						XXX	577,134			0.0		
5.05 Totals	1,991,171,448	3,409,155,464	4,740,459,763	7,856,747,041	5,121,373,399	XXX	23,118,907,115	20.2	22,460,142,348	20.6	22,957,175,446	161,731,669
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	3,622,355,132	20,190,846,047	22,580,868,687	10,563,577,835	7,286,036,564	XXX	64,243,684,265	56.0	59,923,773,961	55.1	36,268,812,930	27,974,871,335
6.02 Residential Mortgage-Backed Securities	216,405,513	418,785,842	219,565,869	213,448,181	34,166,289	XXX	1,102,371,694	1.0	1,329,745,545	1.2	425,279,365	677,092,329
6.03 Commercial Mortgage-Backed Securities	320,735,706	1,212,180,158	4,998,369,303	178,606,137	50,117,646	XXX	6,760,008,950	5.9	5,729,722,917	5.3	4,821,179,520	1,938,829,430
6.04 Other Loan-Backed and Structured Securities	628,995,782	3,538,620,204	2,749,075,156	797,546,095	413,511,098	XXX	8,127,748,335	7.1	7,748,359,508	7.1	341,581,475	7,786,166,860
6.05 Totals	4,788,492,133	25,360,432,251	30,547,879,015	11,753,178,248	7,783,831,597	XXX	80,233,813,244	69.9	74,731,601,931	68.7	41,856,853,290	38,376,959,954
7. Hybrid Securities												
7.01 Issuer Obligations			531,901			XXX	531,901	0.0	536,237	0.0		531,901
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities						XXX						
7.05 Totals			531,901			XXX	531,901	0.0	536,237	0.0		531,901
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations		600,000,000	2,284,595,183			XXX	2,884,595,183	2.5	2,760,465,941	2.5		2,884,595,183
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities						XXX						
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals		600,000,000	2,284,595,183			XXX	2,884,595,183	2.5	2,760,465,941	2.5		2,884,595,183

ANNUAL STATEMENT FOR THE YEAR 2019 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

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 11.08	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.03 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired	305,532	617,875,247	477,112,018			XXX	1,095,292,797	1.0	925,509,303	0.9		1,095,292,797
10.03 Totals	305,532	617,875,247	477,112,018			XXX	1,095,292,797	1.0	925,509,303	0.9		1,095,292,797
11. Total Bonds Current Year												
11.01 Issuer Obligations	6,327,852,348	23,151,020,508	26,399,489,265	14,710,693,026	12,608,420,750	XXX	83,197,475,897	72.5	XXX	XXX	52,144,313,402	31,053,162,495
11.02 Residential Mortgage-Backed Securities	967,108,507	2,418,547,942	2,718,922,284	2,886,697,965	396,596,216	XXX	9,387,872,914	8.2	XXX	XXX	8,710,780,586	677,092,328
11.03 Commercial Mortgage-Backed Securities	421,680,980	1,719,606,032	7,413,311,166	3,105,274,917	210,938,298	XXX	12,870,811,393	11.2	XXX	XXX	10,925,963,058	1,944,848,335
11.04 Other Loan-Backed and Structured Securities ..	638,250,749	3,556,114,221	2,758,691,901	799,965,421	413,511,098	XXX	8,166,533,390	7.1	XXX	XXX	362,917,898	7,803,615,492
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
11.06 Affiliated Bank Loans						XXX			XXX	XXX		
11.07 Unaffiliated Bank Loans	305,532	617,875,247	477,112,018			XXX	1,095,292,797	1.0	XXX	XXX		1,095,292,797
11.08 Totals	8,355,198,116	31,463,163,950	39,767,526,634	21,502,631,329	13,629,466,362		114,717,986,391	100.0	XXX	XXX	72,143,974,944	42,574,011,447
11.09 Line 11.08 as a % of Col. 7	7.3	27.4	34.7	18.7	11.9		100.0	XXX	XXX	XXX	62.9	37.1
12. Total Bonds Prior Year												
12.01 Issuer Obligations	6,116,385,344	21,972,045,133	25,946,802,589	14,245,901,116	10,707,985,471	XXX	XXX	XXX	78,989,119,653	72.6	50,458,857,090	28,530,262,563
12.02 Residential Mortgage-Backed Securities	516,391,180	1,831,731,485	2,201,930,817	4,163,086,394	621,749,377	XXX	XXX	XXX	9,334,889,253	8.6	8,580,983,307	753,905,946
12.03 Commercial Mortgage-Backed Securities	330,160,382	1,354,065,843	6,507,716,630	3,271,732,531	290,372,728	XXX	XXX	XXX	11,754,048,114	10.8	10,132,779,314	1,621,268,800
12.04 Other Loan-Backed and Structured Securities ..	743,538,750	2,984,869,601	2,957,459,665	667,975,057	442,358,136	XXX	XXX	XXX	7,796,201,209	7.2	404,131,470	7,392,069,739
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans	7,274,502	341,255,664	576,979,137			XXX			925,509,303	0.9		925,509,303
12.08 Totals	7,713,750,158	28,483,967,726	38,190,888,838	22,348,695,098	12,062,465,712		XXX	XXX	108,799,767,532	100.0	69,576,751,181	39,223,016,351
12.09 Line 12.08 as a % of Col. 9	7.1	26.2	35.1	20.5	11.1		XXX	XXX	100	XXX	63.9	36.1
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	4,551,065,444	14,991,722,582	13,305,038,710	9,564,360,548	9,732,126,168	XXX	52,144,313,452	45.5	50,458,857,090	46.4	52,144,313,452	XXX
13.02 Residential Mortgage-Backed Securities	834,320,365	2,154,735,784	2,581,927,158	2,775,938,889	363,858,390	XXX	8,710,780,586	7.6	8,580,983,307	7.9	8,710,780,586	XXX
13.03 Commercial Mortgage-Backed Securities	133,931,926	1,071,245,849	6,594,920,137	2,926,668,780	199,196,366	XXX	10,925,963,058	9.5	10,132,779,314	9.3	10,925,963,058	XXX
13.04 Other Loan-Backed and Structured Securities ..	43,990,911	123,688,392	103,948,365	45,334,055	45,956,175	XXX	362,917,898	0.3	404,131,470	0.4	362,917,898	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
13.06 Affiliated Bank Loans						XXX						XXX
13.07 Unaffiliated Bank Loans						XXX						XXX
13.08 Totals	5,563,308,646	18,341,392,607	22,585,834,370	15,312,302,272	10,341,137,099		72,143,974,994	62.9	69,576,751,181	63.9	72,143,974,994	XXX
13.09 Line 13.08 as a % of Col. 7	7.7	25.4	31.3	21.2	14.3		100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	4.8	16.0	19.7	13.3	9.0		62.9	XXX	XXX	XXX	62.9	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	1,776,786,904	8,159,297,926	13,094,450,555	5,146,332,478	2,876,294,582	XXX	31,053,162,445	27.1	28,530,262,563	26.2	XXX	31,053,162,445
14.02 Residential Mortgage-Backed Securities	132,788,142	263,812,158	136,995,126	110,759,076	32,737,826	XXX	677,092,328	0.6	753,905,946	0.7	XXX	677,092,328
14.03 Commercial Mortgage-Backed Securities	287,749,054	648,360,183	818,391,029	178,606,137	11,741,932	XXX	1,944,848,335	1.7	1,621,268,800	1.5	XXX	1,944,848,335
14.04 Other Loan-Backed and Structured Securities ..	594,259,838	3,432,425,829	2,654,743,536	754,631,366	367,554,923	XXX	7,803,615,492	6.8	7,392,069,739	6.8	XXX	7,803,615,492
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
14.06 Affiliated Bank Loans						XXX					XXX	
14.07 Unaffiliated Bank Loans	305,532	617,875,247	477,112,018			XXX	1,095,292,797	1.0	925,509,303	0.9	XXX	1,095,292,797
14.08 Totals	2,791,889,470	13,121,771,343	17,181,692,264	6,190,329,057	3,288,329,263		42,574,011,397	37.1	39,223,016,351	36.1	XXX	42,574,011,397
14.09 Line 14.08 as a % of Col. 7	6.6	30.8	40.4	14.5	7.7		100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	2.4	11.4	15.0	5.4	2.9		37.1	XXX	XXX	XXX	XXX	37.1

ANNUAL STATEMENT FOR THE YEAR 2019 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	15,621,072	15,621,072			
2. Cost of short-term investments acquired	245,808,045	245,808,045			
3. Accrual of discount	652,313	652,313			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals	1,605,175	1,605,175			
6. Deduct consideration received on disposals	223,388,594	223,388,594			
7. Deduct amortization of premium	568,541	568,541			
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized	35,007	35,007			
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	39,694,463	39,694,463			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	39,694,463	39,694,463			

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

ANNUAL STATEMENT FOR THE YEAR 2019 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)		306,350,062
2.	Cost paid/(consideration received) on additions:		
	2.1 Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	802,000	
	2.2 Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14		802,000
3.	Unrealized valuation increase/(decrease):		
	3.1 Section 1, Column 17	121,115,530	
	3.2 Section 2, Column 19	18,865,172	139,980,702
4.	SSAP No. 108 Adjustments		
5.	Total gain (loss) on termination recognized, Section 2, Column 22		(46,099,182)
6.	Considerations received/(paid) on terminations, Section 2, Column 15		(46,037,954)
7.	Amortization:		
	7.1 Section 1, Column 19	(21,141,175)	
	7.2 Section 2, Column 21	(1,308,581)	(22,449,756)
8.	Adjustment to the book/adjusted carrying value of hedged item:		
	8.1 Section 1, Column 20		
	8.2 Section 2, Column 23		
9.	Total foreign exchange change in book/adjusted carrying value:		
	9.1 Section 1, Column 18		
	9.2 Section 2, Column 20	258,717	258,717
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)		424,880,497
11.	Deduct nonadmitted assets		
12.	Statement value at end of current period (Line 10 minus Line 11)		424,880,497

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)			(46,731)
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)			(1,191,059)
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		(8,221,104)	
	3.14 Section 1, Column 18, prior year	(97,438)	(8,123,666)	(8,123,666)
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		(8,221,104)	
	3.24 Section 1, Column 19, prior year plus		(97,438)	
	3.25 SSAP No. 108 Adjustments		(8,123,666)	(8,123,666)
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)		(4,155,782)	
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)		(4,155,782)	
	4.23 SSAP No. 108 Adjustments			(4,155,782)
4.3	Subtotal (Line 4.1 minus Line 4.2)			
5.	Dispositions gains (losses) on contracts terminated in prior year:			
	5.1 Total gain (loss) recognized for terminations in prior year			
	5.2 Total gain (loss) adjusted into the hedged item(s) for terminations in prior year			
6.	Book/Adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)			(1,237,790)
7.	Deduct total nonadmitted amounts			
8.	Statement value at end of current period (Line 6 minus Line 7)			(1,237,790)

SCHEDULE DB - PART C - SECTION 1

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 2

Replication (Synthetic Asset) Transactions Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year To Date	
	1 Number of Positions	2 Total Replication (Synthetic Asset) Transactions Statement Value	3 Number of Positions	4 Total Replication (Synthetic Asset) Transactions Statement Value	5 Number of Positions	6 Total Replication (Synthetic Asset) Transactions Statement Value	7 Number of Positions	8 Total Replication (Synthetic Asset) Transactions Statement Value	9 Number of Positions	10 Total Replication (Synthetic Asset) Transactions Statement Value
1. Beginning Inventory										
2. Add: Opened or Acquired Transactions.....							1	13,996,221	1	13,996,221
3. Add: Increases in Replication (Synthetic Asset) Transactions Statement Value.....	XXX		XXX		XXX		XXX		XXX	
4. Less: Closed or Disposed of Transactions.....										
5. Less: Positions Disposed of for Failing Effectiveness Criteria.....										
6. Less: Decreases in Replication (Synthetic Asset) Transactions Statement Value	XXX		XXX		XXX		XXX		XXX	
7. Ending Inventory							1	13,996,221	1	13,996,221

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.....	424,880,499
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance	(1,237,794)
3.	Total (Line 1 plus Line 2)	423,642,705
4.	Part D, Section 1, Column 5	788,450,212
5.	Part D, Section 1, Column 6	(364,807,507)
6.	Total (Line 3 minus Line 4 minus Line 5)	
		Fair Value Check
7.	Part A, Section 1, Column 16	435,192,114
8.	Part B, Section 1, Column 13	(1,237,793)
9.	Total (Line 7 plus Line 8)	433,954,321
10.	Part D, Section 1, Column 8	799,605,672
11.	Part D, Section 1, Column 9	(365,651,351)
12.	Total (Line 9 minus Line 10 minus Line 11)	
		Potential Exposure Check
13.	Part A, Section 1, Column 21	173,387,999
14.	Part B, Section 1, Column 20	20,022,511
15.	Part D, Section 1, Column 11	193,410,510
16.	Total (Line 13 plus Line 14 minus Line 15)	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	2,993,820,782	2,707,356,233	204,283,681	82,180,868
2. Cost of cash equivalents acquired	117,841,945,979	106,015,154,258	10,794,788,494	1,032,003,227
3. Accrual of discount	37,106,342	37,106,342		
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals	164,172	164,172		
6. Deduct consideration received on disposals	118,479,506,246	106,558,755,597	10,885,778,932	1,034,971,717
7. Deduct amortization of premium	18,353	18,353		
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)	2,393,512,676	2,201,007,055	113,293,243	79,212,378
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	2,393,512,676	2,201,007,055	113,293,243	79,212,378

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