STATEMENT TO THE AUDIT COMMITTEE

New York Life Insurance Company ("NYLIC"), New York Life Insurance and Annuity Corporation ("NYLIC"), and Life Insurance Company of North America ("LINA") (collectively, the "Companies") have complied with the requirements of the NAIC Model Audit Rule regarding internal control over financial reporting. The requirements are similar to those required by the Sarbanes Oxley Act of 2002, in that they identify management's responsibilities for its financial statements and require management to certify as to the integrity of the financial statements and the effectiveness of internal control over financial reporting. Our statement to that effect is presented below.

1. We have reviewed the GAAP Consolidated Financial Statements and Statutory Financial Statements of NYLIC, the Statutory Financial Statements of NYLIC, and the Statutory Financial Statements of LINA (collectively, "Financial Statements") for the period ending December 31, 2021;

2. Based on our knowledge, the Financial Statements do not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by the Financial Statements;

3. Based on our knowledge, the Financial Statements fairly present, in all material respects, the financial condition, results of operations and cash flows of the Companies as of and for the years ended December 31, 2021 and 2020;

4. We are responsible for establishing and maintaining internal control over financial reporting for the Companies and we have:

   a) designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of the Financial Statements in accordance with the accounting principles pursuant to which they were prepared;

   b) evaluated the effectiveness of the Companies' internal control over financial reporting as of December 31, 2021 based on the Internal Control – Integrated Framework (2013) issued by the Committee of Sponsoring Organizations of the Treadway Commission; and

   c) unless otherwise noted herein, concluded that the internal control over financial reporting is effective based on our evaluation as of December 31, 2021;
5. Because of its inherent limitations, internal control over financial reporting may not prevent or detect misstatements. Projections of any evaluation of effectiveness to future periods are also subject to the risk that controls may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate;

6. We have disclosed, based on our most recent evaluation of internal control over financial reporting, to the Audit Committees of the Companies’ respective boards of directors and to the Companies’ independent auditors;
   a) any significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the Companies’ ability to record, process, summarize and report financial data; and
   b) any fraud, whether or not material, that involves management or other employees who have a significant role in internal control over financial reporting;

7. Based on management's review of internal control over financial reporting, there were no unremediated material weaknesses as of December 31, 2021 identified as part of the Companies’ internal control structure over the Financial Statements as of and for the year ended December 31, 2021.

Date: March 3, 2022

[Signatures]

Theodore A. Mathas
Chairman & Chief Executive Officer

Craig L. DeSanto
President & Chief Executive Officer Elect

Eric A. Feldstein
Executive Vice President & Chief Financial Officer