



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES – ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020

OF THE CONDITION AND AFFAIRS OF THE

New York Life Insurance Company

NAIC Group Code 0826 (Current Period), 0826 (Prior Period) NAIC Company Code 66915 Employer's ID No.13-5582869

Organized under the Laws of New York, State of Domicile or Port of Entry NY

Country of Domicile United States of America

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

EXECUTIVE OFFICERS

THEODORE ALEXANDER MATHAS
Chairman of the Board
and Chief Executive Officer

CRAIG LAWRENCE DESANTO #
President

SHEILA KEARNEY DAVIDSON
Executive Vice President
and Chief Legal Officer

ERIC ANSEL FELDSTEIN
Executive Vice President
and Chief Financial Officer

MARK JEROME MADGETT
Executive Vice President
and Head of Agency

ANTHONY RAMSEY MALLOY
Executive Vice President
and Chief Investment Officer

AARON CHRISTIAN BALL #
Senior Vice President
and Head of Insurance Solutions, Service and Marketing

PATRICIA BARBARI
Senior Vice President
and General Auditor

ELIZABETH KATHERINE BRILL
Senior Vice President
and Chief Actuary

DAVID JOHN CASTELLANI
Senior Vice President
and Business Information Officer

ALEXANDER IBBITSON MUNRO COOK #
Senior Vice President
and Head of Strategic Capabilities

ROBERT MICHAEL GARDNER
Senior Vice President
and Controller

THOMAS ALEXANDER HENDRY
Senior Vice President
and Treasurer

YIE-HSIN HUNG
Senior Vice President

ALAIN MAURICE KARAOGLAN #
Senior Vice President
and Head of Non-Agency Strategic Insurance Businesses

NATALIE LAMARQUE #
Senior Vice President
and General Counsel

AMY MILLER
Senior Vice President,
Deputy General Counsel and Secretary

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

DIRECTORS

BETTY CARRAWAY ALEWINE RALPH DE LA VEGA DONNA HAAG KINNAIRD EDWARD DANIEL SHIRLEY
MICHELE GROSS BUCK MARK LAWRENCE FEIDLER THEODORE ALEXANDER MATHAS GERALD BERNARD SMITH
ROBERT BARBER CARTER ROBERT FRANCIS FRIEL THOMAS CLAYTON SCHIEVELBEIN

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.

DocuSigned by: Theodore Mathas
THEODORE ALEXANDER MATHAS
Chairman of the Board
and Chief Executive Officer

DocuSigned by: Eric Feldstein
ERIC ANSEL FELDSTEIN
Executive Vice President
and Chief Financial Officer

DocuSigned by: Elizabeth K. Brill
ELIZABETH KATHERINE BRILL
Senior Vice President
and Chief Actuary

DocuSigned by: Robert Gardner
ROBERT MICHAEL GARDNER
Senior Vice President
and Controller

Subscribed and sworn to before me this
day of February 2021

- 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 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	114,223,729,064		114,223,729,064	112,477,284,916
2. Stocks (Schedule D):				
2.1 Preferred stocks	34,090,598		34,090,598	77,063,996
2.2 Common stocks	16,782,587,038	2,035,103,502	14,747,483,536	10,580,397,326
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	18,363,352,655		18,363,352,655	17,531,148,533
3.2 Other than first liens	754,827,285		754,827,285	790,989,487
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	296,274,646		296,274,646	296,116,388
4.2 Properties held for the production of income (less \$ (648,878,121) encumbrances)	1,809,755,852		1,809,755,852	1,688,681,127
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ (168,774,545), Schedule E - Part 1), cash equivalents (\$ 2,588,811,321, Schedule E - Part 2) and short-term investments (\$ 84,671,834, Schedule DA)	2,504,708,610		2,504,708,610	2,292,000,638
6. Contract loans (including \$ premium notes)	11,551,072,292	19,029,652	11,532,042,640	11,501,805,056
7. Derivatives (Schedule DB)	1,183,028,638		1,183,028,638	788,450,216
8. Other invested assets (Schedule BA)	11,022,377,502	43,015,180	10,979,362,322	9,872,089,560
9. Receivables for securities	36,964,076		36,964,076	6,580,100
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets	153,963,854		153,963,854	72,949,010
12. Subtotals, cash and invested assets (Lines 1 to 11)	178,716,732,110	2,097,148,334	176,619,583,776	167,975,556,353
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	1,612,737,238	472,309	1,612,264,929	1,669,966,256
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	237,720,642	6,374,678	231,345,964	237,851,221
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	1,730,427,282		1,730,427,282	1,746,542,215
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	39,338,343		39,338,343	22,947,717
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	27,344,444		27,344,444	23,290,616
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	30,357,201		30,357,201	17,837,569
18.2 Net deferred tax asset	1,858,376,988	141,084,093	1,717,292,895	1,556,639,424
19. Guaranty funds receivable or on deposit	4,608,151		4,608,151	5,063,201
20. Electronic data processing equipment and software	462,137,253	442,904,732	19,232,521	27,620,997
21. Furniture and equipment, including health care delivery assets (\$)	188,066,017	188,066,017		
22. Net adjustment in assets and liabilities due to foreign exchange rates	36,455,274		36,455,274	
23. Receivables from parent, subsidiaries and affiliates	98,320,857		98,320,857	109,672,813
24. Health care (\$) and other amounts receivable	78,768,733	78,768,733		
25. Aggregate write-ins for other than invested assets	5,040,449,159	160,553,002	4,879,896,157	4,840,238,914
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	190,161,839,692	3,115,371,898	187,046,467,794	178,233,227,296
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	14,290,342,037		14,290,342,037	10,997,880,637
28. Total (Lines 26 and 27)	204,452,181,729	3,115,371,898	201,336,809,831	189,231,107,933
DETAILS OF WRITE-INS				
1101. Derivatives-collateral assets	153,963,854		153,963,854	72,940,042
1102. Derivative receivable				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)	153,963,854		153,963,854	72,949,010
2501. Amounts receivable on corporate owned life insurance	4,579,078,430		4,579,078,430	4,538,572,011
2502. Interest in annuity contracts	144,652,368		144,652,368	146,943,383
2503. Unearned reinsurance premium recoverable	84,635,789		84,635,789	81,362,276
2598. Summary of remaining write-ins for Line 25 from overflow page	232,082,572	160,553,002	71,529,570	73,361,244
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	5,040,449,159	160,553,002	4,879,896,157	4,840,238,914

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 115,736,529,728 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 457,140,956 Modco Reserve)	115,736,529,728	110,108,589,688
2. Aggregate reserve for accident and health contracts (including \$ 441,203,846 Modco Reserve)	4,638,869,195	4,413,109,710
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	25,926,994,747	23,451,219,080
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	816,381,453	596,438,377
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	31,537,182	28,420,380
5. Policyholders' dividends/refunds to members \$ 23,489,889 and coupons \$ due and unpaid (Exhibit 4, Line 10)	23,489,889	21,096,987
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 \$ 148,853 Modco)	1,855,781,348	1,958,656,544
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 \$ 54,193 discount; including \$ 2,667,857 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	104,176,234	103,388,392
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 \$ 31,533,000 assumed and \$ 4,280,129 ceded	35,813,129	39,835,226
9.4 Interest maintenance reserve (IMR, Line 6)	713,191,412	521,534,102
10. Commissions to agents due or accrued-life and annuity contracts \$ 15,442,089 accident and health \$ 2,422,778 and deposit-type contract funds \$	17,864,867	18,924,540
11. Commissions and expense allowances payable on reinsurance assumed	3,835,000	3,883,000
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	2,087,213,858	2,083,669,684
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	(12,909,610)	(5,477,998)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	5,900,596	39,838,664
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income	72,552	488,992
17. Amounts withheld or retained by reporting entity as agent or trustee	1,302,044,371	1,194,557,430
18. Amounts held for agents' account, including \$ 32,956,691 agents' credit balances	32,956,691	32,285,959
19. Remittances and items not allocated	260,472,896	335,161,203
20. Net adjustment in assets and liabilities due to foreign exchange rates		30,097,749
21. Liability for benefits for employees and agents if not included above	340,674,003	341,267,997
22. Borrowed money \$ 376,681,346 and interest thereon \$	376,681,346	401,976,231
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	3,589,364,696	3,371,258,840
24.02 Reinsurance in unauthorized and certified (\$) companies	4,738,029	4,575,881
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	2,910,744,270	3,040,608,190
24.04 Payable to parent, subsidiaries and affiliates	45,163,698	41,158,012
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance	808,373,729	838,482,845
24.08 Derivatives	568,752,216	364,807,506
24.09 Payable for securities	283,252,769	74,604,305
24.10 Payable for securities lending	604,935,409	629,540,055
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	2,205,180,776	2,116,958,107
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	165,318,076,479	156,200,955,678
27. From Separate Accounts Statement	14,290,342,037	10,997,880,637
28. Total liabilities (Lines 26 and 27)	179,608,418,516	167,198,836,315
29. Common capital stock		
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes	4,229,962,554	2,986,904,107
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)	17,498,428,761	19,045,367,511
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)	21,728,391,315	22,032,271,618
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	21,728,391,315	22,032,271,618
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	201,336,809,831	189,231,107,933
DETAILS OF WRITE-INS		
2501. Unfunded pension obligations for employees and agents	833,095,312	642,422,621
2502. Derivatives-collateral liability	449,920,274	429,265,700
2503. Special reserves on certain group policies	394,689,097	424,706,775
2598. Summary of remaining write-ins for Line 25 from overflow page	527,476,093	620,563,011
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,205,180,776	2,116,958,107
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 2020 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)	20,570,673,977	15,962,493,198
2. Considerations for supplementary contracts with life contingencies	1,572,760	735,011
3. Net investment income (Exhibit of Net Investment Income, Line 17)	7,714,420,771	7,077,464,107
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	202,296,161	86,471,103
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)	32,396,302	34,289,363
7. Reserve adjustments on reinsurance ceded	(78,128,807)	(81,709,271)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	36,096,613	32,844,813
8.2 Charges and fees for deposit-type contracts	7,923,595	16,093,467
8.3 Aggregate write-ins for miscellaneous income	96,220,612	125,869,801
9. Total (Lines 1 to 8.3)	28,583,471,984	23,254,551,592
10. Death benefits	4,786,547,302	4,038,783,346
11. Matured endowments (excluding guaranteed annual pure endowments)	19,365,062	26,353,060
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	1,356,713,759	1,285,341,395
13. Disability benefits and benefits under accident and health contracts	285,977,651	272,061,524
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	6,985,493,320	5,921,469,893
16. Group conversions	10,110,421	18,290,438
17. Interest and adjustments on contract or deposit-type contract funds	528,869,038	577,432,110
18. Payments on supplementary contracts with life contingencies	5,649,343	6,580,250
19. Increase in aggregate reserves for life and accident and health contracts	5,776,627,037	4,979,979,806
20. Totals (Lines 10 to 19)	19,755,352,933	17,126,291,822
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	529,462,315	530,588,528
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	45,808,588	46,422,682
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	2,679,677,380	2,469,311,019
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	271,972,156	269,001,506
25. Increase in loading on deferred and uncollected premiums	25,175,644	(20,716,959)
26. Net transfers to or (from) Separate Accounts net of reinsurance	2,452,700,830	104,497,371
27. Aggregate write-ins for deductions	184,787,566	221,923,614
28. Totals (Lines 20 to 27)	25,944,937,412	20,747,319,583
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	2,638,534,572	2,507,232,009
30. Dividends to policyholders and refunds to members	1,962,873,015	2,043,186,658
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	675,661,557	464,045,351
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(69,182,857)	(31,463,420)
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)	744,844,414	495,508,771
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (137,851,051) (excluding taxes of \$ 106,515,478 transferred to the IMR)	(820,816,320)	(117,897,771)
35. Net income (Line 33 plus Line 34)	(75,971,906)	377,611,000
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	22,032,271,618	21,006,470,366
37. Net income (Line 35)	(75,971,906)	377,611,000
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 69,593,400	218,098,994	1,295,633,399
39. Change in net unrealized foreign exchange capital gain (loss)	22,700,149	(138,218,898)
40. Change in net deferred income tax	257,059,186	240,707,471
41. Change in nonadmitted assets	(1,689,138,888)	92,610,118
42. Change in liability for reinsurance in unauthorized and certified companies	(162,148)	(865,025)
43. Change in reserve on account of change in valuation basis, (increase) or decrease	(77,072,488)	(25,735,962)
44. Change in asset valuation reserve	(218,105,856)	(777,265,330)
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	1,243,058,447	993,270,979
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	15,654,207	(1,031,946,500)
54. Net change in capital and surplus for the year (Lines 37 through 53)	(303,880,303)	1,025,801,252
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	21,728,391,315	22,032,271,618
DETAILS OF WRITE-INS		
08.301. Sundries	96,220,612	125,869,801
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)	96,220,612	125,869,801
2701. Adjustment in funds withheld	150,471,647	155,151,510
2702. Interest on benefit plans for employees and agents	70,803,407	94,043,552
2703. Other deductions for reinsurance	157,481	3,317,248
2798. Summary of remaining write-ins for Line 27 from overflow page	(36,644,969)	(30,588,696)
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	184,787,566	221,923,614
5301. Change in overfunded pension plan asset	106,339,496	(611,183,188)
5302. Change in liability for postretirement benefits	101,014,959	(142,844,543)
5303. Ceding commission		(2,702,895)
5398. Summary of remaining write-ins for Line 53 from overflow page	(191,700,248)	(275,215,874)
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	15,654,207	(1,031,946,500)

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	20,564,841,233	15,937,512,827
2. Net investment income	7,223,663,111	6,445,360,370
3. Miscellaneous income	212,441,797	276,761,711
4. Total (Lines 1 through 3)	28,000,946,141	22,659,634,908
5. Benefit and loss related payments	13,392,168,038	11,838,791,905
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	2,459,541,937	112,011,554
7. Commissions, expenses paid and aggregate write-ins for deductions	3,083,749,158	3,057,868,428
8. Dividends paid to policyholders	2,064,692,473	1,973,123,386
9. Federal and foreign income taxes paid (recovered) net of \$59,998,393 tax on capital gains (losses)	(87,998,799)	49,668,747
10. Total (Lines 5 through 9)	20,912,152,807	17,031,464,020
11. Net cash from operations (Line 4 minus Line 10)	7,088,793,334	5,628,170,888
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	17,389,938,147	13,450,319,598
12.2 Stocks	500,342,785	1,286,869,931
12.3 Mortgage loans	1,559,944,539	2,541,865,805
12.4 Real estate		10,018,714
12.5 Other invested assets	860,605,375	1,133,424,815
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	577,098	2,434,991
12.7 Miscellaneous proceeds	(564,227,158)	74,471,853
12.8 Total investment proceeds (Lines 12.1 to 12.7)	19,747,180,786	18,499,405,707
13. Cost of investments acquired (long-term only):		
13.1 Bonds	18,205,644,570	19,325,565,220
13.2 Stocks	6,456,733,383	773,101,613
13.3 Mortgage loans	2,422,491,156	3,344,461,817
13.4 Real estate	167,182,015	484,865,310
13.5 Other invested assets	1,850,615,293	1,731,531,878
13.6 Miscellaneous applications		27,713,607
13.7 Total investments acquired (Lines 13.1 to 13.6)	29,102,666,417	25,687,239,445
14. Net increase (decrease) in contract loans and premium notes	45,736,389	293,706,540
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(9,401,222,020)	(7,481,540,278)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	1,242,362,500	992,780,000
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds	(25,294,885)	(98,558,040)
16.4 Net deposits on deposit-type contracts and other insurance liabilities	1,715,194,273	925,400,096
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(407,125,230)	(509,266,854)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	2,525,136,658	1,310,355,202
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)	212,707,972	(543,014,188)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,292,000,638	2,835,014,826
19.2 End of year (Line 18 plus Line 19.1)	2,504,708,610	2,292,000,638

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

20.0001. Transfer/exchange of bond investment to bond investment	743,552,494	987,052,869
20.0002. Capital contribution to down-stream subsidiary	529,817,996	
20.0003. Depreciation on fixed assets	251,278,370	220,754,594
20.0004. Capitalized interest on bonds/payment in kind	108,085,423	110,004,583
20.0005. Capital contribution to affiliated other invested asset	87,947,135	8,499,196
20.0006. Translation of foreign investments from Canadian branch	72,701,108	
20.0007. Transfer of other invested assets to real estate	33,907,022	82,016,014
20.0008. Transfer between other invested assets and other invested assets	29,873,652	
20.0009. Transfer of mortgage loan to other invested assets	26,882,413	
20.0010. Transfer/merger/spinoff of bond investment to equity investment	20,082,382	7,940,699
20.0011. Transfer of bond investment to equity investment	19,662,682	
20.0012. Transfer of other invested assets to bonds	17,392,702	
20.0013. Transfer/merger/spinoff of equity investment to equity investment	10,958,685	21,162,730

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

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

20.0014. Capitalized interest on mortgage loans	8,142,889	7,695,723
20.0015. Other Invested asset stocks distribution	7,357,048	16,953,012
20.0016. Low Income Housing Tax Credit unfunded commitments	5,373,898	1,981,931
20.0017. Transfer of equity to charitable organizations	3,769,820	
20.0018. Bonds to be announced commitments-purchased/sold	2,064,694	
20.0019. Dividend reinvestment of equities/payment in kind	926,397	765,992
20.0020. Exchange of other invested asset/real estate to operating income	372,459	
20.0021. Transfer of other invested assets to equity	66,557	
20.0022. Dividend from affiliated other invested assets	30,046	
20.0023. Exchange of bond/equity investment to operating income	5,017	
20.0024. Return of capital from affiliated other invested asset		6,662,939

ANNUAL STATEMENT FOR THE YEAR 2020 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	20,570,673,978	8,335,576,666	2,474,675,001	335,735,209	8,906,815,409	517,871,693			
2. Considerations for supplementary contracts with life contingencies	1,572,760	XXX	XXX	1,572,760		XXX	XXX		XXX
3. Net investment income	7,714,420,770	4,944,016,058	196,726,352	491,849,532	1,812,967,807	268,861,021			
4. Amortization of Interest Maintenance Reserve (IMR)	202,296,159	163,938,379	2,406,491	14,626,321	15,378,117	5,946,851			
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	32,396,302	32,006,464	162,893			226,945	XXX		
7. Reserve adjustments on reinsurance ceded	(78,128,807)	(12,263,914)				(65,864,893)	XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	36,096,613				36,096,613		XXX		
8.2 Charges and fees for deposit-type contracts	7,923,595				7,923,595	XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	96,220,614	147,775,603	1,750,832	494,582	(46,816,465)	(7,237,131)		253,193	
9. Totals (Lines 1 to 8.3)	28,583,471,984	13,611,049,256	2,675,721,569	844,278,404	10,732,365,076	719,804,486		253,193	
10. Death benefits	4,786,547,302	2,948,215,111	1,838,332,191			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)	19,365,062	19,214,367	150,695			XXX	XXX		
12. Annuity benefits	1,356,713,759	XXX	XXX	579,163,081	777,550,678	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	285,977,652	37,460,093	6,884,743			241,632,816	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	6,985,493,320	2,131,425,338	38,156,779	1,202,728	4,814,708,475	XXX	XXX		
16. Group conversions	10,110,421	10,678,148	(567,727)				XXX		
17. Interest and adjustments on contract or deposit-type contract funds	528,869,038	90,021,402	3,719,616	1,752,137	433,219,841	156,042	XXX		
18. Payments on supplementary contracts with life contingencies	5,649,342	4,476,361		1,172,981		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	5,776,627,037	3,705,199,617	167,069,379	181,808,944	1,573,254,083	149,295,014	XXX		
20. Totals (Lines 10 to 19)	19,755,352,933	8,946,690,437	2,053,745,676	765,099,871	7,598,733,077	391,083,872	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	529,462,316	429,925,572	25,404,492	11,235,606	25,528,249	37,368,397			XXX
22. Commissions and expense allowances on reinsurance assumed	45,808,588	45,804,670				3,918	XXX		
23. General insurance expenses and fraternal expenses	2,679,677,379	1,902,180,733	414,100,824	30,115,284	193,036,256	136,119,078		4,125,204	
24. Insurance taxes, licenses and fees, excluding federal income taxes	271,972,155	203,643,299	45,153,378	2,250,579	6,214,604	14,635,331		74,964	
25. Increase in loading on deferred and uncollected premiums	25,175,644	34,161,539	(8,985,895)				XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance	2,452,700,830				2,452,700,830		XXX		
27. Aggregate write-ins for deductions	184,787,565	206,857,895	(11,055,995)	53,340	6,514,044	(17,581,719)			
28. Totals (Lines 20 to 27)	25,944,937,410	11,769,264,145	2,518,362,480	808,754,680	10,282,727,060	561,628,877		4,200,168	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	2,638,534,574	1,841,785,111	157,359,089	35,523,724	449,638,016	158,175,609		(3,946,975)	
30. Dividends to policyholders and refunds to members	1,962,873,015	1,819,859,431	99,257,071	15,059,140	2,354	28,695,019	XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	675,661,559	21,925,680	58,102,018	20,464,584	449,635,662	129,480,590		(3,946,975)	
32. Federal income taxes incurred (excluding tax on capital gains)	(69,182,855)	(153,450,207)	10,891,835	9,025,526	65,571,667	(392,812)		(828,864)	
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)	744,844,414	175,375,887	47,210,183	11,439,058	384,063,995	129,873,402		(3,118,111)	
34. Policies/certificates in force end of year	5,242,443	4,290,713	1,369	42,663	1,840	905,858	XXX		
DETAILS OF WRITE-INS									
08.301. Sundry	96,220,614	147,775,603	1,750,832	494,582	(46,816,465)	(7,237,131)		253,193	
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)	96,220,614	147,775,603	1,750,832	494,582	(46,816,465)	(7,237,131)		253,193	
2701. Adjustment in Funds Withheld	150,471,647	150,471,647							
2702. Interest on benefit plans for employees and agents	70,803,406	62,700,793	818,393	52,610	6,507,193	724,417			
2703. Other deductions for reinsurance	157,480	157,480							
2798. Summary of remaining write-ins for Line 27 from overflow page	(36,644,968)	(6,472,025)	(11,874,388)	730	6,851	(18,306,136)			
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	184,787,565	206,857,895	(11,055,995)	53,340	6,514,044	(17,581,719)			

ANNUAL STATEMENT FOR THE YEAR 2020 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)	8,335,576,666		7,607,569,142	728,007,524								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	4,944,016,058		4,773,591,189	150,860,274							19,564,595	
4. Amortization of Interest Maintenance Reserve (IMR)	163,938,379		157,507,928	5,688,991							741,460	
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	32,006,464		18,490,255	13,516,209								
7. Reserve adjustments on reinsurance ceded	(12,263,914)		(12,263,914)									
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	147,775,602		143,206,801	4,046,893							521,908	
9. Totals (Lines 1 to 8.3)	13,611,049,255		12,688,101,401	902,119,891							20,827,963	
10. Death benefits	2,948,215,111		2,589,983,632	358,231,479								
11. Matured endowments (excluding guaranteed annual pure endowments)	19,214,367		19,214,367									
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	37,460,093		22,908,237	14,551,856								
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	2,131,425,338		2,131,424,604	734								
16. Group conversions	10,678,148		(13,972,416)	24,650,564								
17. Interest and adjustments on contract or deposit-type contract funds	90,021,402		83,485,111	1,209,993							5,326,298	
18. Payments on supplementary contracts with life contingencies	4,476,361		(15,086)								4,491,447	
19. Increase in aggregate reserves for life and accident and health contracts	3,705,199,617		3,485,388,269	219,811,348								
20. Totals (Lines 10 to 19)	8,946,690,437		8,318,416,718	618,455,974							9,817,745	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	429,925,572		369,384,619	60,540,938							15	XXX
22. Commissions and expense allowances on reinsurance assumed	45,804,670		45,804,670									
23. General insurance expenses	1,902,180,733		1,600,556,474	299,874,481							1,749,778	
24. Insurance taxes, licenses and fees, excluding federal income taxes	203,643,299		173,714,524	29,867,436							61,339	
25. Increase in loading on deferred and uncollected premiums	34,161,539		14,495,268	19,666,271								
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	206,857,896		204,256,453	2,324,713							276,730	
28. Totals (Lines 20 to 27)	11,769,264,146		10,726,628,726	1,030,729,813							11,905,607	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,841,785,109		1,961,472,675	(128,609,922)							8,922,356	
30. Dividends to policyholders and refunds to members	1,819,859,431		1,822,608,633	(2,749,202)								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	21,925,678		138,864,042	(125,860,720)							8,922,356	
32. Federal income taxes incurred (excluding tax on capital gains)	(153,450,207)		(127,509,095)	(26,953,159)							1,012,047	
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)	175,375,885		266,373,137	(98,907,561)							7,910,309	
34. Policies/certificates in force end of year	4,290,713		3,107,254	1,183,459								
DETAILS OF WRITE-INS												
08.301. Sundries	147,775,602		143,206,801	4,046,893							521,908	
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)	147,775,602		143,206,801	4,046,893							521,908	
2701. Adjustment in Funds Withheld	150,471,647		150,471,647									
2702. Interest on benefit plans for employees and agents	62,700,793		60,281,993	2,142,244							276,556	
2703. Change in special reserves on certain group policies	175,196			175,196								
2798. Summary of remaining write-ins for Line 27 from overflow page	(6,489,740)		(6,497,187)	7,273							174	
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	206,857,896		204,256,453	2,324,713							276,730	

(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 2020 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)	2,474,675,001	892,849,177	1,075,925,198		313,310			505,587,316	
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	196,726,352	132,795,790	60,642,487		322,325			2,965,750	
4. Amortization of Interest Maintenance Reserve (IMR)	2,406,491	1,160,024	1,129,630		6,612			110,225	
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded	162,893		162,893						
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	1,750,832	1,001,369	677,459		2,625			69,379	
9. Totals (Lines 1 to 8.3)	2,675,721,569	1,027,806,360	1,138,537,667		644,872			508,732,670	
10. Death benefits	1,838,332,191	570,167,972	769,231,857		802,772			498,129,590	
11. Matured endowments (excluding guaranteed annual pure endowments)	150,695	150,695							
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	6,884,743	3,143,643	3,712,299		28,801				
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts	38,156,779	37,786,417	274,681		95,681				
16. Group conversions	(567,727)							(567,727)	
17. Interest and adjustments on contract or deposit-type contract funds	3,719,616	1,078,615	2,475,308		4,166			161,527	
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	167,069,379	191,358,897	(23,917,763)		(371,755)				
20. Totals (Lines 10 to 19)	2,053,745,676	803,686,239	751,776,382		559,665			497,723,390	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	25,404,492	163,234	25,173,817		67,441				XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	414,100,824	199,864,306	206,884,015		112,708			7,239,795	
24. Insurance taxes, licenses and fees, excluding federal income taxes	45,153,378	19,956,158	25,188,758		306			8,156	
25. Increase in loading on deferred and uncollected premiums	(8,985,895)	(863,063)	(8,122,832)						
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions	(11,055,995)	486,863	(11,581,032)		1,379			36,795	
28. Totals (Lines 20 to 27)	2,518,362,480	1,023,293,737	989,319,108		741,499			505,008,136	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	157,359,089	4,512,623	149,218,559		(96,627)			3,724,534	
30. Dividends to policyholders and refunds to members	99,257,071		99,251,071		6,000				
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	58,102,018	4,512,623	49,967,488		(102,627)			3,724,534	
32. Federal income taxes incurred (excluding tax on capital gains)	10,891,835	8,954,342	(3,860,258)		27,815			5,769,936	
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)	47,210,183	(4,441,719)	53,827,746		(130,442)			(2,045,402)	
34. Policies/certificates in force end of year	1,369	43	1,325		1				
DETAILS OF WRITE-INS									
08.301. Sundries	1,750,832	1,001,369	677,459		2,625			69,379	
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)	1,750,832	1,001,369	677,459		2,625			69,379	
2701. Interest on benefit plans for employees and agents	818,392	482,860	297,383		1,378			36,771	
2702. Fines, penalties and fees from regulatory authorities	8,684	3,706	4,977					1	
2703. Other expenses	504	297	183		1			23	
2798. Summary of remaining write-ins for Line 27 from overflow page	(11,883,575)		(11,883,575)						
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(11,055,995)	486,863	(11,581,032)		1,379			36,795	

(a) Includes the following amounts for FEGLI/SGLI: Line 1 505,587,316, Line 10 498,129,590, Line 16 (567,727), Line 23 6,999,848, 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 2020 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 Annuityizations)	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	335,735,209					335,735,209	
2. Considerations for supplementary contracts with life contingencies	1,572,760	XXX	XXX	XXX	XXX	1,572,760	XXX
3. Net investment income	491,849,532					490,352,055	1,497,477
4. Amortization of Interest Maintenance Reserve (IMR)	14,626,321					14,575,872	50,449
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	494,582					494,282	300
9. Totals (Lines 1 to 8.3)	844,278,404					842,730,178	1,548,226
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	579,163,081					579,163,081	
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	1,202,728					1,202,728	
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	1,752,137					120,011	1,632,126
18. Payments on supplementary contracts with life contingencies	1,172,981					1,172,981	
19. Increase in aggregate reserves for life and accident and health contracts	181,808,944					181,808,944	
20. Totals (Lines 10 to 19)	765,099,871					763,467,745	1,632,126
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	11,235,606					11,235,606	
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	30,115,284					29,993,926	121,358
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,250,579					2,245,425	5,154
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	53,340					53,338	2
28. Totals (Lines 20 to 27)	808,754,680					806,996,040	1,758,640
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	35,523,724					35,734,138	(210,414)
30. Dividends to policyholders and refunds to members	15,059,140					15,059,140	
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	20,464,584					20,674,998	(210,414)
32. Federal income taxes incurred (excluding tax on capital gains)	9,025,526					9,061,093	(35,567)
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)	11,439,058					11,613,905	(174,847)
34. Policies/certificates in force end of year	42,663					42,663	
DETAILS OF WRITE-INS							
08.301. Sundries	494,582					494,282	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)	494,582					494,282	300
2701. Interest on benefit plans for employees and agents	52,610					52,610	
2702. Fines, penalties and fees from regulatory authorities	730					728	2
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	53,340					53,338	2

(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 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	8,906,815,409					1,151,449,975	7,755,365,434
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	1,812,967,807					351,590,539	1,461,377,268
4. Amortization of Interest Maintenance Reserve (IMR)	15,378,117					7,427,181	7,950,936
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	36,096,613				5,357,606		30,739,007
8.2 Charges and fees for deposit-type contracts	7,923,595				12,542,291		(4,618,696)
8.3 Aggregate write-ins for miscellaneous income	(46,816,465)					1,896,776	(48,713,241)
9. Totals (Lines 1 to 8.3)	10,732,365,076				17,899,897	1,512,364,471	9,202,100,708
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	777,550,678					436,387,830	341,162,848
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	4,814,708,475						4,814,708,475
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	433,219,841					20,754	433,199,087
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts	1,573,254,083					957,653,673	615,600,410
20. Totals (Lines 10 to 19)	7,598,733,077					1,394,062,257	6,204,670,820
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	25,528,249					25,498,142	30,107
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	193,036,256				16,089,560	13,405,879	163,540,817
24. Insurance taxes, licenses and fees, excluding federal income taxes	6,214,604					1,304,997	4,909,607
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance	2,452,700,830						2,452,700,830
27. Aggregate write-ins for deductions	6,514,045					537,950	5,976,095
28. Totals (Lines 20 to 27)	10,282,727,061				16,089,560	1,434,809,225	8,831,828,276
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	449,638,015				1,810,337	77,555,246	370,272,432
30. Dividends to policyholders and refunds to members	2,354						2,354
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	449,635,661				1,810,337	77,555,246	370,270,078
32. Federal income taxes incurred (excluding tax on capital gains)	65,571,667				380,171	7,550,723	57,640,773
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)	384,063,994				1,430,166	70,004,523	312,629,305
34. Policies/certificates in force end of year	1,840					750	1,090
DETAILS OF WRITE-INS							
08.301. Sundries	(46,816,465)					1,896,776	(48,713,241)
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)	(46,816,465)					1,896,776	(48,713,241)
2701. Interest on benefit plans for employees and agents	6,507,193					537,436	5,969,757
2702. Other expenses	4,004					331	3,673
2703. Fines, penalties and fees from regulatory authorities	2,848					183	2,665
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	6,514,045					537,950	5,976,095

(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 \$(4,131,213). Cumulative transfers from inception, net of risk charges, are \$(114,380,992). Corresponding amounts for certain Synthetic GIC contracts are \$(6,669,687) in 2020, and \$(81,859,585) since inception.

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	517,871,693										182,305,637	309,674,202	25,891,854
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	268,861,021										63,201,224	204,393,256	1,266,541
4. Amortization of Interest Maintenance Reserve (IMR)	5,946,851										1,821,712	4,098,546	26,593
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	226,945										226,945		
7. Reserve adjustments on reinsurance ceded	(65,864,893)										(65,864,893)		
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	(7,237,132)										365,533	(7,612,939)	10,274
9. Totals (Lines 1 to 8.3)	719,804,485										182,056,158	510,553,065	27,195,262
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	241,632,816										97,851,408	131,044,063	12,737,345
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	156,042										1,383	5,582	149,077
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	149,295,014										(10,910,072)	160,080,930	124,156
20. Totals (Lines 10 to 19)	391,083,872										86,942,719	291,130,575	13,010,578
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	37,368,397										17,211,995	17,476,081	2,680,321
22. Commissions and expense allowances on reinsurance assumed	3,918										3,918		
23. General insurance expenses	136,119,078										49,404,207	79,369,248	7,345,623
24. Insurance taxes, licenses and fees, excluding federal income taxes	14,635,331										4,220,439	9,819,584	595,308
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	(17,581,720)										(15,662,954)	596,675	(2,515,441)
28. Totals (Lines 20 to 27)	561,628,876										142,120,324	398,392,163	21,116,389
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	158,175,609										39,935,834	112,160,902	6,078,873
30. Dividends to policyholders and refunds to members	28,695,019										26,714,468	4,000	1,976,551
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	129,480,590										13,221,366	112,156,902	4,102,322
32. Federal income taxes incurred (excluding tax on capital gains)	(392,812)										1,469,638	(2,667,226)	804,776
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)	129,873,402										11,751,728	114,824,128	3,297,546
34. Policies/certificates in force end of year	905,858										168,880	149,660	587,318
DETAILS OF WRITE-INS													
08.301. Sundries	(7,237,132)										365,533	(7,612,939)	10,274
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)	(7,237,132)										365,533	(7,612,939)	10,274
2701. Interest on benefit plans for employees and agents	724,417										124,268	594,704	5,445
2702. Fines, penalties and fees from regulatory authorities	2,717										977	1,605	135
2703. Other expenses	445										76	366	3
2798. Summary of remaining write-ins for Line 27 from overflow page	(18,309,299)										(15,788,275)		(2,521,024)
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(17,581,720)										(15,662,954)	596,675	(2,515,441)

(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 2020 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	78,381,265,919		75,776,253,805	2,605,012,114								
2. Tabular net premiums or considerations	7,681,630,067		6,463,889,383	1,217,740,684								
3. Present value of disability claims incurred	18,105,531		10,139,495	7,966,036								
4. Tabular interest	3,241,864,242		3,142,535,136	99,329,106								
5. Tabular less actual reserve released	(944,384)		(2,816,315)	1,871,931								
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)	(209,689,301)		(217,240,642)	7,551,341								
8. Totals (Lines 1 to 7)	89,112,232,073		85,172,760,862	3,939,471,212								
9. Tabular cost	3,465,481,997		2,471,959,241	993,522,756								
10. Reserves released by death	1,417,914,024		1,413,230,260	4,683,764								
11. Reserves released by other terminations (net)	2,108,122,129		2,008,941,146	99,180,983								
12. Annuity, supplementary contract and disability payments involving life contingencies	34,248,387		16,988,141	17,260,246								
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	7,025,766,537		5,911,118,788	1,114,647,749								
15. Reserve December 31 of current year	82,086,465,536		79,261,642,074	2,824,823,463								
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	70,713,675,000		70,713,520,850	154,150								
17. Amount Available for Policy Loans Based upon Line 16 CSV	60,312,271,669		60,312,117,910	153,759								

(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 2020 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	3,895,307,648	2,668,197,072	1,219,656,512		7,454,064				
2. Tabular net premiums or considerations	1,345,755,753	687,907,761	656,071,397		1,776,595				
3. Present value of disability claims incurred	(1,693,610)	(1,230,196)	(463,415)						
4. Tabular interest	157,448,093	107,673,789	49,467,837		306,467				
5. Tabular less actual reserve released	2,596,740	2,100,152	496,588						
6. Increase in reserve on account of change in valuation basis									
7. Other increases (net)	(3,023,029)	(568,649)	(2,431,031)		(23,349)				
8. Totals (Lines 1 to 7)	5,396,391,595	3,464,079,929	1,922,797,889		9,513,777				
9. Tabular cost	947,252,192	365,625,774	579,848,699		1,777,719				
10. Reserves released by death	201,191,518	178,820,999	22,300,702		69,817				
11. Reserves released by other terminations (net)	178,686,115	56,933,544	121,197,439		555,132				
12. Annuity, supplementary contract and disability payments involving life contingencies	6,884,743	3,143,643	3,712,299		28,801				
13. Net transfers to or (from) Separate Accounts									
14. Total Deductions (Lines 9 to 13)	1,334,014,568	604,523,960	727,059,139		2,431,469				
15. Reserve December 31 of current year	4,062,377,027	2,859,555,969	1,195,738,750		7,082,308				
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	2,095,797,139	2,088,009,506	726,375		7,061,258				
17. Amount Available for Policy Loans Based upon Line 16 CSV	1,792,787,715	1,792,133,978	653,737						

(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 2020 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 Annuityizations)	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	8,911,220,619					8,911,220,619	
2. Tabular net premiums or considerations	307,411,829					307,411,829	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	444,788,254					444,788,254	
5. Tabular less actual reserve released	9,100,857					9,100,857	
6. Increase in reserve on account of change in valuation basis	608,017					608,017	
7. Other increases (net)							
8. Totals (Lines 1 to 7)	9,673,129,575					9,673,129,575	
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	1,165,772					1,165,772	
12. Annuity, supplementary contract and disability payments involving life contingencies	578,326,224					578,326,224	
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	579,491,996					579,491,996	
15. Reserve December 31 of current year	9,093,637,579					9,093,637,579	
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 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	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	18,920,795,502					5,328,848,133	13,591,947,369
2. Tabular net premiums or considerations	8,945,890,664					1,171,107,507	7,774,783,157
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	705,011,605					243,266,650	461,744,955
5. Tabular less actual reserve released	(26,614,692)					(26,614,692)	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)	(31,848,880)						(31,848,880)
8. Totals (Lines 1 to 7)	28,513,234,199					6,716,607,598	21,796,626,601
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	5,585,977,115					430,105,792	5,155,871,323
13. Net transfers to or (from) Separate Accounts	2,433,207,499						2,433,207,499
14. Total Deductions (Lines 9 to 13)	8,019,184,614					430,105,792	7,589,078,822
15. Reserve December 31 of current year	20,494,049,585					6,286,501,806	14,207,547,779
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	10,565,497,955						10,565,497,955
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 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 202,116,854	202,065,172
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 4,322,248,756	4,312,920,815
1.3 Bonds of affiliates	(a) 118,783,786	117,020,385
2.1 Preferred stocks (unaffiliated)	(b) 3,225,878	2,981,205
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	22,692,247	22,005,056
2.21 Common stocks of affiliates	937,000,000	937,000,000
3. Mortgage loans	(c) 799,822,179	807,365,911
4. Real estate	(d) 298,208,129	321,328,100
5. Contract loans	605,503,731	609,039,335
6. Cash, cash equivalents and short-term investments	(e) 18,486,989	18,413,381
7. Derivative instruments	(f) 18,605,838	81,019,840
8. Other invested assets	1,133,068,475	905,269,947
9. Aggregate write-ins for investment income	9,397,935	9,397,935
10. Total gross investment income	8,489,160,797	8,345,827,082
11. Investment expenses		(g) 295,053,550
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 31,408,583
13. Interest expense		(h) 212,158,029
14. Depreciation on real estate and other invested assets		(i) 79,856,054
15. Aggregate write-ins for deductions from investment income		12,930,095
16. Total deductions (Lines 11 through 15)		631,406,311
17. Net investment income (Line 10 minus Line 16)		7,714,420,771
DETAILS OF WRITE-INS		
0901. Miscellaneous sources	8,252,437	8,252,437
0902. Commitment fee	1,145,498	1,145,498
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	9,397,935	9,397,935
1501. Surplus note issuance costs		12,234,147
1502. Accrual of discount on surplus notes		695,947
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		12,930,095

- (a) Includes \$ 390,234,887 accrual of discount less \$ 153,434,383 amortization of premium and less \$ 21,626,922 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 \$ 4,276,272 accrual of discount less \$ 7,747,992 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ 77,619,707 for company's occupancy of its own buildings; and excludes \$ 22,281,587 interest on encumbrances.
- (e) Includes \$ 15,129,461 accrual of discount less \$ 87,238 amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ 19,221,088 amortization of premium.
- (g) Includes \$ 1,010,438 investment expenses and \$ 3,063 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 198,223,958 interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 79,856,054 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	184,809,027		184,809,027		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	492,255,413	(173,492,151)	318,763,262	(2,751,861)	268,036,997
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	8,743,451	(4,666,891)	4,076,560	(70,783)	(10)
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(6,232,312)	(11,251,962)	(17,484,274)	76,549,070	580,053
2.21 Common stocks of affiliates				(435,014,280)	
3. Mortgage loans		(55,416,360)	(55,416,360)	11,122,906	
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	618,849	(180,897)	437,952		822,240
7. Derivative instruments	(287,389,350)	(409,640,558)	(697,029,908)	170,805,740	2,041,922
8. Other invested assets	(12,060,476)	(177,717,343)	(189,777,819)	467,051,602	67,914,551
9. Aggregate write-ins for capital gains (losses)	586,150	(415,401)	170,749		(316,695,604)
10. Total capital gains (losses)	381,330,752	(832,781,563)	(451,450,811)	287,692,394	22,700,149
DETAILS OF WRITE-INS					
0901. Gain (loss) on receivables from third party investors	586,150		586,150		
0902. Foreign exchange adjustment - canada					(9,987,207)
0903. Foreign exchange adjustment - guaranteed interest contract		(415,401)	(415,401)		(306,708,397)
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	586,150	(415,401)	170,749		(316,695,604)

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	Insurance											
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			4 Life Insurance	Individual Annuities		7 Life Insurance	7 Annuities	9 Group	9 Credit (Group and Individual)	10 Other		
FIRST YEAR (other than single)												
1. Uncollected	2,848,633		2,848,633									
2. Deferred and accrued	167,401,441		167,401,441									
3. Deferred, accrued and uncollected:												
3.1 Direct	170,714,511		170,714,511									
3.2 Reinsurance assumed	15,830		15,830									
3.3 Reinsurance ceded	480,267		480,267									
3.4 Net (Line 1 + Line 2)	170,250,074		170,250,074									
4. Advance	3,424,148		3,424,148									
5. Line 3.4 - Line 4	166,825,926		166,825,926									
6. Collected during year:												
6.1 Direct	815,884,356		590,260,111	225,624,245								
6.2 Reinsurance assumed	237,760		237,760									
6.3 Reinsurance ceded	3,650,274		3,650,274									
6.4 Net	812,471,842		586,847,597	225,624,245								
7. Line 5 + Line 6.4	979,297,768		753,673,523	225,624,245								
8. Prior year (uncollected + deferred and accrued - advance)	172,871,445		172,871,445									
9. First year premiums and considerations:												
9.1 Direct	809,975,712		584,351,467	225,624,245								
9.2 Reinsurance assumed	192,040		192,040									
9.3 Reinsurance ceded	3,741,429		3,741,429									
9.4 Net (Line 7 - Line 8)	806,426,323		580,802,078	225,624,245								
SINGLE												
10. Single premiums and considerations:												
10.1 Direct	2,017,750,318		1,929,849,210	87,901,108								
10.2 Reinsurance assumed	92,454,567		92,454,567									
10.3 Reinsurance ceded	45,732,895		45,732,895									
10.4 Net	2,064,471,990		1,976,570,882	87,901,108								
RENEWAL												
11. Uncollected	287,856,764		130,635,238			128,086,192	1,500,000	22,820,294			4,815,040	
12. Deferred and accrued	1,756,020,786		1,397,717,590	82		358,242,659					60,455	
13. Deferred, accrued and uncollected:												
13.1 Direct	1,997,986,889		1,538,939,688	82		429,739,253	1,500,000	22,932,371			4,875,495	
13.2 Reinsurance assumed	95,529,768		37,120,870			58,408,898						
13.3 Reinsurance ceded	49,639,107		47,707,730			1,819,300		112,077				
13.4 Net (Line 11 + Line 12)	2,043,877,550		1,528,352,828	82		486,328,851	1,500,000	22,820,294			4,875,495	
14. Advance	100,752,086		86,918,040			9,508,384	1,657,805	1,030,549			1,637,308	
15. Line 13.4 - Line 14	1,943,125,464		1,441,434,788	82		476,820,467	(157,805)	21,789,745			3,238,187	
16. Collected during year:												
16.1 Direct	17,416,113,441		5,930,679,175	22,209,876		2,009,691,331	8,905,473,214	209,213,891			338,845,954	
16.2 Reinsurance assumed	712,772,615		214,839,784			497,585,639		347,192				
16.3 Reinsurance ceded	440,327,034		412,372,965			(864,085)		1,812,402			27,005,752	
16.4 Net	17,688,559,022		5,733,145,994	22,209,876		2,508,141,055	8,905,473,214	207,748,681			311,840,202	
17. Line 15 + Line 16.4	19,631,684,486		7,174,580,782	22,209,958		2,984,961,522	8,905,315,409	229,538,426			315,078,389	
18. Prior year (uncollected + deferred and accrued - advance)	1,935,182,335		1,399,650,589	102		510,286,521	(1,500,000)	23,505,666			3,239,457	
19. Renewal premiums and considerations:												
19.1 Direct	17,421,368,343		5,976,218,429	22,209,856		1,969,725,288	8,906,815,409	207,545,454			338,853,907	
19.2 Reinsurance assumed	716,254,175		210,319,667			505,587,316		347,192				
19.3 Reinsurance ceded	441,120,367		411,607,904			637,603		1,859,885			27,014,975	
19.4 Net (Line 17 - Line 18)	17,696,502,151		5,774,930,192	22,209,856		2,474,675,001	8,906,815,409	206,032,761			311,838,932	
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	20,249,094,373		8,490,419,106	335,735,209		1,969,725,288	8,906,815,409	207,545,454			338,853,907	
20.2 Reinsurance assumed	808,900,782		302,966,274			505,587,316		347,192				
20.3 Reinsurance ceded	490,594,691		461,082,228			637,603		1,859,885			27,014,975	
20.4 Net (Lines 9.4 + 10.4 + 19.4)	20,567,400,464		8,332,303,152	335,735,209		2,474,675,001	8,906,815,409	206,032,761			311,838,932	

ANNUAL STATEMENT FOR THE YEAR 2020 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	149,670,073		94,339,485			30,702,460		24,628,128				
22. All other	1,694,853,960		1,686,890,348	7,963,612								
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	(5,097)		(7,245)			2,148						
23.2 Reinsurance assumed												
23.3 Net ceded less assumed	(5,097)		(7,245)			2,148						
24. Single:												
24.1 Reinsurance ceded												
24.2 Reinsurance assumed												
24.3 Net ceded less assumed												
25. Renewal:												
25.1 Reinsurance ceded	32,401,400		32,013,710			160,745				226,945		
25.2 Reinsurance assumed	45,808,588		45,804,670					3,918				
25.3 Net ceded less assumed	(13,407,188)		(13,790,960)			160,745		(3,918)		226,945		
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	32,396,303		32,006,465			162,893				226,945		
26.2 Reinsurance assumed (Page 6, Line 22)	45,808,588		45,804,670					3,918				
26.3 Net ceded less assumed	(13,412,285)		(13,798,205)			162,893		(3,918)		226,945		
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	260,616,080		244,121,778	7,798,011		575,004		777,473		7,343,814		
28. Single	34,350,016		6,113,478	2,741,980			25,494,558					
29. Renewal	234,462,529		179,690,316	695,615		24,829,488		18,524,495		10,722,615		
30. Deposit-type contract funds	33,691						33,691					
31. Totals (to agree with Page 6, Line 21)	529,462,316		429,925,572	11,235,606		25,404,492	25,528,249	19,301,968		18,066,429		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100092. Extended Death Benefits 39-48 INTERCO DISA 2.5%	26,622,208		3,638,877		22,983,330
0100093. Extended Death Benefits 70 INTERCO DISA 3.5%	29,946,780		2,173,318		27,773,462
0100094. Extended Death Benefits 70 INTERCO DISA 4.0%					
	35,966,433		3,149,887		32,816,546
0100095. Extended Death Benefits 70 INTERCO DISA 4.5%					
	33,053,099		4,315,792		28,737,307
0100096. Extended Death Benefits 70 INTERCO DISA 5.0%					
	13,312,952				13,312,952
0100097. Extended Death Benefits 70 INTERCO DISA 5.5%					
	759,872				759,872
0100098. Extended Death Benefits 70 INTERCO DISA 6.0%					
	262,556				262,556
0100099. Extended Death Benefits 2005 Group Life Waiver 3.5%	451,252				451,252
0100100. 2001 CSO Paid-Up 3.5%	1,580,196				1,580,196
0100101. 2001 CSO Permanent 3.5%	14,032,931				14,032,931
0100102. 2001 CSO Term 3.5%	149,705,856				149,705,856
0100103. John Hancock Miscellaneous Reserves Section A					
	10,050,875		10,050,875		
0100104. NYS Excess Floor Reserve Section A	15,878,190		15,878,190		
0199997. Totals (Gross)	87,589,302,743		83,756,824,757		3,832,477,986
0199998. Reinsurance ceded	3,311,165,090		3,304,035,737		7,129,352
0199999. Life Insurance: Totals (Net)	84,278,137,653		80,452,789,020		3,825,348,634
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	3,015	XXX	3,015	XXX	
0200003. 60 Mod. a-1949 PROJ 3.00% Imm. 1931, 1936-37, 1964-79, 1981-96	349,764	XXX	349,764	XXX	
0200004. 60 Mod. a-1949 PROJ 3.50% Imm. 1964-84	829,119	XXX	829,119	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	22,558	XXX	22,558	XXX	
0200006. 71 IAM PROJ 3.00% Imm. 1978-79	174,694	XXX	174,694	XXX	
0200007. 71 IAM PROJ 4.00% Imm. 1978, 1980-82, 1990-95					
	1,674,214	XXX	1,674,214	XXX	
0200008. 71 IAM PROJ 6.00% Imm. 1976-83	1,594,254	XXX	1,594,254	XXX	
0200009. 71 IAM PROJ 7.50% Imm. 1979-83	1,373,700	XXX	1,373,700	XXX	
0200010. 71 IAM PROJ 20 yrs. with 52 Inter-Co. Per. 2 for Dis. Ben. 4% Agts. NYL. Plans	6,826,604	XXX		XXX	6,826,604
0200011. 83a 6.00% Imm. 1993, 1996	11,176,061	XXX	11,176,061	XXX	
0200012. 83a 6.50% Imm. 1994-95, 1997	28,700,590	XXX	28,700,590	XXX	
0200013. 83a 7.00% Imm. 1992	2,818,630	XXX	2,818,630	XXX	
0200014. 83a 7.50% Imm. 1991	3,782,702	XXX	3,782,702	XXX	
0200015. 83a 7.65% Imm. 1984-90	20,454,094	XXX	20,454,094	XXX	
0200016. 83a 9.50% Imm. 1984	94,772	XXX	94,772	XXX	
0200017. a-2000 5.25% Imm. 2005-06	117,789,663	XXX	117,789,663	XXX	
0200018. a-2000 5.50% Imm. 2004, 2007-08	73,072,104	XXX	73,072,104	XXX	
0200019. a-2000 5.75% Imm. 1998	11,648,638	XXX	11,648,638	XXX	
0200020. a-2000 6.00% Imm. 2002-03	33,615,473	XXX	33,615,473	XXX	
0200021. a-2000 6.25% Imm. 1999	6,224,432	XXX	6,224,432	XXX	
0200022. a-2000 6.75% Imm. 2001	13,370,671	XXX	13,370,671	XXX	
0200023. a-2000 7.00% Imm. 2000	13,240,023	XXX	13,240,023	XXX	
0200024. 2012 IAR 3.75% Par. 2017	227,977,091	XXX	227,977,091	XXX	
0200025. 2012 IAR 4.00% Par. 2015	316,876,905	XXX	316,876,905	XXX	
0200026. 2012 IAR VM-22 Non-Jumbo 1.50%-1.99% Par. 2020	5,383,127	XXX	5,383,127	XXX	
0200027. 2012 IAR VM-22 Non-Jumbo 2.00%-2.49% Par. 2020	112,385,865	XXX	112,385,865	XXX	
0200028. 2012 IAR VM-22 Non-Jumbo 2.50%-2.99% Par. 2018-20	80,414,264	XXX	80,414,264	XXX	
0200029. 2012 IAR VM-22 Non-Jumbo 3.00%-3.49% Par. 2018-20	264,496,414	XXX	264,496,414	XXX	
0200030. 2012 IAR VM-22 Non-Jumbo 3.50%-3.99% Par. 2018-19	211,831,817	XXX	211,831,817	XXX	
0200031. 2012 IAR VM-22 Non-Jumbo 4.00%-4.49% Par. 2018-19	299,498,783	XXX	299,498,783	XXX	
0200032. 83a 3.50% Imm. & Def. 1994	26,842,590	XXX	26,842,590	XXX	
0200033. 83a 3.60% Imm. & Def. 2004	374,163,755	XXX	374,163,755	XXX	
0200034. 83a 3.75% Imm. & Def. 2017	623,764,410	XXX	16,822,782	XXX	606,941,628
0200035. 83a 3.90% Imm. & Def. 2003	246,008,395	XXX	246,008,395	XXX	
0200036. 83a 4.25% Imm. & Def. 2012	285,834,139	XXX	285,834,139	XXX	
0200037. 83a 4.00% Imm. & Def. 2013, 2015-16	944,590,003	XXX	269,924,781	XXX	674,665,222
0200038. 83a 4.50% Imm. & Def. 2014	281,748,880	XXX	65,704,864	XXX	216,044,015
0200039. 83a 5.00% Imm. & Def. 2011	370,532,082	XXX	370,532,082	XXX	
0200040. 83a 5.05% Imm. & Def. 2002	365,277,879	XXX	365,277,879	XXX	
0200041. 83a 5.25% Imm. & Def. 2005-06, 2010	1,040,960,396	XXX	1,040,960,396	XXX	
0200042. 83a 5.45% Imm. & Def. 1999	334,527,084	XXX	334,527,084	XXX	
0200043. 83a 5.50% Imm. & Def. 2007-08	654,681,226	XXX	654,681,226	XXX	
0200044. 83a 5.65% Imm. & Def. 1991, 1998	216,871,802	XXX	216,871,802	XXX	
0200045. 83a 5.70% Imm. & Def. 1996	235,041,992	XXX	235,041,992	XXX	
0200046. 83a 6.00% Imm. & Def. 2000, 2009	1,028,605,513	XXX	1,028,605,513	XXX	
0200047. 83a 6.05% Imm. & Def. 2001	423,266,461	XXX	423,266,461	XXX	
0200048. 83a 6.15% Imm. & Def. 1995	213,302,740	XXX	213,302,740	XXX	
0200049. 83a 6.30% Imm. & Def. 1997	292,214,756	XXX	292,214,756	XXX	
0200050. 83a 7.50% Imm. & Def. 1990	380,744,197	XXX	380,744,197	XXX	
0200051. 83a 7.65% Imm. & Def. 1988-89	238,291,338	XXX	238,291,338	XXX	
0200052. 83a VM-22 Non-Jumbo 1.00%-1.49% Imm. & Def. 2020	1,037,881	XXX		XXX	1,037,881
0200053. 83a VM-22 Non-Jumbo 1.50%-1.99% Imm. & Def. 2020	7,689,126	XXX		XXX	7,689,126

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200054. 83a VM-22 Non-Jumbo 2.00%-2.49% Imm. & Def. 2018-20	102,373,843	XXX		XXX	102,373,843
0200055. 83a VM-22 Non-Jumbo 2.50%-2.99% Imm. & Def. 2018-20	153,140,409	XXX		XXX	153,140,409
0200056. 83a VM-22 Non-Jumbo 3.00%-3.49% Imm. & Def. 2018-20	813,426,429	XXX	2,402,756	XXX	811,023,672
0200057. 83a VM-22 Non-Jumbo 3.50%-3.99% Imm. & Def. 2018-19	329,553,771	XXX	338,771	XXX	329,215,000
0200058. 83a VM-22 Non-Jumbo 4.00%-4.49% Imm. & Def. 2018-19	326,484,180	XXX		XXX	326,484,180
0200059. a-1949 (-1M, -6F) 2.5% Imm. & Def. *	82	XXX		XXX	82
0200060. 51 GAM PROJ (C) 3 yrs. (-1M, -6F) 2.5% to 55 or Ret. 2.75% thereafter Imm. & Def. *	51,120	XXX		XXX	51,120
0200061. 51 GAM PROJ (C) yr. of pur. 1960 (-5F) 3.5% Imm. *	49,882	XXX		XXX	49,882
0200062. 51 GAM PROJ (C) (-5F) 3.375% Imm. & Def. *	880,751	XXX		XXX	880,751
0200063. 51 GAM (-5F) 3.5% Imm. & Def. *	4,554,221	XXX		XXX	4,554,221
0200064. 51 GAM PROJ (C) yr. of pur. 1960 (-5F) 3.25% Imm. *	16,284	XXX		XXX	16,284
0200065. 71 GAM (-6F) 6.0% Imm. & Def. *	38,477,346	XXX		XXX	38,477,346
0200066. 71 GAM (-6F) 7.5% Imm. & Def. *	5,950,579	XXX		XXX	5,950,579
0200067. 83 GAM (-6F) 7.5% Imm. & Def. *	23,083,273	XXX		XXX	23,083,273
0200068. 83 GAM (-6F) 5.0% Imm. *	486,441	XXX		XXX	486,441
0200069. 51 GAM PROJ (C) (-5F) 10.75% Imm. *	1,855,888	XXX		XXX	1,855,888
0200070. 71 GAM PROJ (G) (-6F) 11.00% Imm. *	2,137,862	XXX		XXX	2,137,862
0200071. 83 GAM (-6F) 5.00%-5.50% Imm. & Def. *	35,298,081	XXX		XXX	35,298,081
0200072. 83 GAM (-6F) 6.00%-6.50% Imm. & Def. *	249,819,876	XXX		XXX	249,819,876
0200073. 83 GAM (-6F) 6.75%-7.25% Imm. & Def. *	126,878,781	XXX		XXX	126,878,781
0200074. 83 GAM (-6F) 7.50%-8.00% Imm. & Def. *	94,749,833	XXX		XXX	94,749,833
0200075. 83 GAM (-6F) 8.25%-8.75% Imm. & Def. *	108,815,198	XXX		XXX	108,815,198
0200076. 83 GAM (-6F) 9.00%-9.50% Imm. & Def. *	20,930,455	XXX		XXX	20,930,455
0200077. 83 GAM (-6F) 10.50%-11.00% Imm. & Def. *	33,169,871	XXX		XXX	33,169,871
0200078. 83 GAM (-6F) 11.25% Imm. & Def. *	4,500,305	XXX		XXX	4,500,305
0200079. 71 GAM PROJ (G) (-6F) 9.75% Imm. *	1,779,325	XXX		XXX	1,779,325
0200080. 1994 GAR PROJ (AA) 2.50%-4.25% Imm. & Def. *	298,005,158	XXX		XXX	298,005,158
0200081. 1994 GAR PROJ (AA) 4.50%-5.00% Imm. & Def. *	213,163,209	XXX		XXX	213,163,209
0200082. 1994 GAR PROJ (AA) 5.25%-5.75% Imm. & Def. *	511,790,340	XXX		XXX	511,790,340
0200083. 1994 GAR PROJ (AA) 6.00%-6.50% Imm. & Def. *	131,489,590	XXX		XXX	131,489,590
0200084. 1994 GAR PROJ (AA) 6.75%-7.00% Imm. & Def. *	94,302,739	XXX		XXX	94,302,739
0200085. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 1.00%-1.49% Imm. & Def. *	2,770,488	XXX		XXX	2,770,488
0200086. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 1.50%-1.99% Imm. & Def. *	166,021,896	XXX		XXX	166,021,896
0200087. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 2.00%-2.49% Imm. & Def. *	250,869,222	XXX		XXX	250,869,222
0200088. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 2.50%-2.99% Imm. & Def. *	91,631,632	XXX		XXX	91,631,632
0200089. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 3.00%-3.49% Imm. & Def. *	369,168,435	XXX		XXX	369,168,435
0200090. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 3.50%-3.99% Imm. & Def. *	148,874,632	XXX		XXX	148,874,632
0200091. 1994 GAR PROJ (AA) VM-22 Non-Jumbo 4.00%-4.49% Imm. & Def. *	19,487,428	XXX		XXX	19,487,428
0200092. Guaranteed Investment Contracts 3.00%-3.50% *	234,153,353	XXX		XXX	234,153,353
0200093. Guaranteed Investment Contracts 3.75%-4.25% *	854,983,293	XXX		XXX	854,983,293
0200094. Other Deposit-Type Contracts: Contract Account Balance	13,058,411,134	XXX		XXX	13,058,411,134
0299997. Totals (Gross)	29,377,283,800	XXX	8,943,234,215	XXX	20,434,049,585
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	29,377,283,800	XXX	8,943,234,215	XXX	20,434,049,585
0300001. GA-51 3% Empl. Ret. and Agts' NYLIC Plans	117,016				117,016
0300002. 60 Mod a-1949 PROJ 2.00% 1950-2009	329,832		329,832		
0300003. 60 Mod a-1949 PROJ 2.50% 1948-2010	233,571		233,571		
0300004. 60 Mod a-1949 PROJ 2.75% 2009-15	25,052		25,052		
0300005. 60 Mod a-1949 PROJ 3.00% 1939-95	685,786		685,786		
0300006. 60 Mod a-1949 PROJ 3.50% 1957-2020	2,500,054		2,500,054		
0300007. 71 IAM PROJ 4.00% 1957	1,249		1,249		
0300008. 71 IAM PROJ 6.00% 1994-2020	6,413,729		6,413,729		
0300009. 71 IAM PROJ 7.50% 2012	8,986		8,986		
0300010. 83a 9.50% 2002-18	87,668		87,668		
0399997. Totals (Gross)	10,402,944		10,285,928		117,016
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	10,402,944		10,285,928		117,016
0400001. 26-33 INTERCO DI 41 CSO CNF 2.5% 1954-65	40,171		40,171		
0400002. 59 ADB 58 CSO 3.0% CNF 1963-2008	1,116,865		1,116,865		
0400003. 59 ADB 58 CSO 3.5% CRVM CNF 1978-88	14,898		14,898		
0400004. 59 ADB 58 CSO 3.5% CNF 1976-98	2,547		2,547		
0400005. 59 ADB 58 CSO 4.0% CRVM CNF 1979-82	263,623		263,623		
0400006. 59 ADB 58 CSO 4.0% CNF 1979-82	4,841		4,841		
0400007. 59 ADB 58 CSO 4.0%/20/2.5% CNF 1977-2000	731,507		731,507		
0400008. 59 ADB 58 CSO 4.5% CRVM CNF 1981 and later	2,186,601		2,186,601		
0400009. 59 ADB 58 CSO 4.5% CNF 1981-2011	31,477		31,477		
0400010. 59 ADB 80 CSO 4.0% CRVM CNF 1997 and later	3,620,568		3,152,645		467,923
0400011. 59 ADB 80 CSO 4.0% CNF 1985 and later	767,808		767,808		
0400012. 59 ADB 80 CSO 4.5% CRVM CNF 1976-2011	10,484,153		10,484,153		
0400013. 59 ADB 80 CSO 4.5% CNF 1976 and later	83,831		14,038		69,793
0400014. 59 ADB 80 CSO 5.0% CRVM CNF 1979-2008	4,731,391		4,731,391		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0400015. 59 ADB 80 CSO 5.0% CNF 1979 and later	75,918		75,918		
0400016. 59 ADB 80 CSO 5.5% CRVM CNF 1989-97	2,893,024		2,893,024		
0400017. 59 ADB 2001 CSO 3.5% CRVM CNF 2013 and later	6,301,733		6,301,733		
0400018. 59 ADB 2001 CSO 3.5% CRVM ALB 2013-17	4,213,579				4,213,579
0400019. 59 ADB 2001 CSO 4.0% CRVM CNF 1980 and later	6,375,085		6,375,085		
0400020. 59 ADB 2001 CSO 4.0% CRVM ALB 2008-12	1,734,425				1,734,425
0400021. 59 ADB 2001 CSO 4.0% CNF 1980 and later	607,370		607,370		
0400022. 59 ADB 2017 CSO 3.5% CRVM CNF 2012 and later	1,524,942		1,524,942		
0400023. 59 ADB 2017 CSO 3.5% CRVM ALB 2020	377,279				377,279
0400024. 59 ADB 2017 CSO 3.5% VM-20 CNF 2017 and later	59,951		59,951		
0400025. John Hancock Miscellaneous Reserves Section D	5,351,655		5,351,655		
0499997. Totals (Gross)	53,595,242		46,732,243		6,862,999
0499998. Reinsurance ceded	2,140,662		2,140,662		
0499999. Accidental Death Benefits: Totals (Net)	51,454,580		44,591,581		6,862,999
0500001. 52 INTERCO DISA 41 CSO 2.5% CNF 1954-65	360		360		
0500002. 52 INTERCO DISA 58 CSO 3.0% CNF 1963-2008	539,145		539,145		
0500003. 52 INTERCO DISA 58 CSO 3.5% CRVM CNF 1978-88	14,182		14,182		
0500004. 52 INTERCO DISA 58 CSO 3.5% CNF 1976-98	7,270		7,270		
0500005. 52 INTERCO DISA 58 CSO 4.0% CRVM CNF 1979-82	327,369		327,369		
0500006. 52 INTERCO DISA 58 CSO 4.0% CNF 1979-82	2,283		2,283		
0500007. 52 INTERCO DISA 58 CSO 4.0%/20/2.5% CNF 1977-2000	527,134		527,134		
0500008. 52 INTERCO DISA 58 CSO 4.5% CRVM CNF 1981 and later	3,322,219		3,322,219		
0500009. 52 INTERCO DISA 80 CSO 4.0% CRVM CNF 2005 and later	21,052,139		21,052,139		
0500010. 52 INTERCO DISA 80 CSO 4.0% CNF 1985 and later	287,728		287,728		
0500011. 52 INTERCO DISA 80 CSO 4.5% CRVM CNF 1976-2011	96,167,326		96,167,326		
0500012. 52 INTERCO DISA 80 CSO 4.5% CNF 1976 and later	67,550		67,550		
0500013. 52 INTERCO DISA 80 CSO 5.0% CRVM CNF 1979-2008	13,827,819		13,827,819		
0500014. 52 INTERCO DISA 80 CSO 5.0% CNF 1979 and later	29,515		29,515		
0500015. 52 INTERCO DISA 80 CSO 5.5% CRVM CNF 1989-97	7,409,529		7,409,529		
0500016. 52 INTERCO DISA 2001 CSO 3.5% CRVM CNF 2012 and later	83,499,504		83,499,504		
0500017. 52 INTERCO DISA 2001 CSO 3.5% CNF 2012 and later	7,365		7,365		
0500018. 52 INTERCO DISA 2001 CSO 4.0% CRVM CNF 1980 and later	95,191,194		95,191,194		
0500019. 52 INTERCO DISA 2001 CSO 4.0% CNF 1980 and later	81,497		81,497		
0500020. 52 INTERCO DISA 2017 CSO 3.5% CRVM CNF 2012 and later	15,546,088		15,546,088		
0500021. 52 INTERCO DISA 2017 CSO 3.5% CNF 2012 and later	2,209		2,209		
0500022. 52 INTERCO DISA 2017 CSO 3.5% VM-20 CNF 2012 and later	2,885,333		2,885,333		
0500023. 1985 NHS Disability 80 CSO 4.0% 1994-2007	25,422,404				25,422,404
0500024. 1985 NHS Disability 2001 CSO 3.5% 2013 and later	57,723,524				57,723,524
0500025. 1985 NHS Disability 2001 CSO 4.0% 2008-12	53,981,342				53,981,342
0500026. 1985 NHS Disability 2017 CSO 3.5% 2018 and later	2,341,832				2,341,832
0500027. John Hancock Miscellaneous Reserves Section E	4,302,350		4,302,350		
0599997. Totals (Gross)	484,566,211		345,097,108		139,469,103
0599998. Reinsurance ceded	1,720,940		1,720,940		
0599999. Disability-Active Lives: Totals (Net)	482,845,271		343,376,168		139,469,103
0600001. 52 INTERCO DISA 3.5% 1973-81	77,003,613		77,003,613		
0600002. 52 INTERCO DISA 4.0% 2005 and later	160,477,828		160,477,828		
0600003. 52 INTERCO DISA 4.5% 1981-2005	174,083,780		174,083,780		
0600004. 1985 NHS Disability 80 CSO 4.0% 1994-2007	2,393,997				2,393,997
0600005. 1985 NHS Disability 2001 CSO 3.5% 2013-17	3,708,228				3,708,228
0600006. 1985 NHS Disability 2001 CSO 4.0% 2008-12	3,883,157				3,883,157
0600007. 1985 NHS Disability 2017 CSO 3.5% 2018 and later	545,285				545,285
0600008. John Hancock Miscellaneous Reserves Section F	46,412,889		46,412,889		
0699997. Totals (Gross)	468,508,777		457,978,110		10,530,667
0699998. Reinsurance ceded	18,565,156		18,565,156		
0699999. Disability-Disabled Lives: Totals (Net)	449,943,622		439,412,955		10,530,667
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	159,308,639		143,653,690		15,654,949
0700002. For surrender values in excess of reserves otherwise required and carried in this schedule	437,996,309		437,996,309		
0700003. For extra mortality on substandard and converted life risks	203,168,630		201,159,340		2,009,290

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0700004. For extra mortality on substandard accidental death risks	174		174		
0700005. For extra mortality on substandard disability risks	15,925		15,925		
0700006. Premium payor death benefit	5,632,049		860,559		4,771,490
0700007. Pre-Term Conversions - NYLIC	34,297,008		34,297,008		
0700008. Post-Term Conversions - NYLIC	165,890,106		165,890,106		
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	57,729,894				57,729,894
0700011. Non-Deduction Fraction Premium Reserves	8,596,509		8,596,509		
0799997. Totals (Gross)	1,272,635,243		1,132,469,619		140,165,624
0799998. Reinsurance ceded	186,173,386		186,173,386		
0799999. Miscellaneous Reserves: Totals (Net)	1,086,461,857		946,296,233		140,165,624
9999999. Totals (Net) - Page 3, Line 1	115,736,529,727		91,179,986,100		24,556,543,628

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$; Annuities \$; Supplementary Contracts with Life Contingencies \$; Accidental Death Benefits \$; Disability - Active Lives \$; Disability - Disabled Lives \$; Miscellaneous Reserves \$

* 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: \$ 6,383,750,407
- 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: \$ 7,994,191,748
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 \$ 6,272,242,301
- 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 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	
Individual Payout Annuities	ANB Mortality Tables	ALB Mortality Tables	608,017
0199999. Subtotal (Page 7, Line 6)	XXX	XXX	608,017
Group LTC Generation 4.0 Issues from 1999-2000	100% of Claim Costs	106% of Claim Costs	24,984
Individual LTC Generation 4.0 Issues from 1997-2005	100% of Claim Costs	106% of Claim Costs	76,439,487
0299999. Subtotal	XXX	XXX	76,464,471
9999999 - Total (Column 4, only)			77,072,488

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	100,840,244										22,638,401	74,345,852	3,855,991
2. Additional contract reserves (b)	3,112,701,477										22,493,081	3,090,208,396	
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits	1,412,634												1,412,634
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)	3,214,954,355										45,131,482	3,164,554,248	5,268,625
8. Reinsurance ceded	1,629,186										216,552		1,412,634
9. Totals (Net)	3,213,325,169										44,914,930	3,164,554,248	3,855,991
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	1,430,617,218										938,128,915	492,488,303	
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)	1,430,617,218										938,128,915	492,488,303	
15. Reinsurance ceded	5,073,193										5,073,193		
16. Totals (Net)	1,425,544,026										933,055,723	492,488,303	
17. TOTAL (Net)	4,638,869,195										977,970,653	3,657,042,551	3,855,991
18. TABULAR FUND INTEREST	162,031,696										14,435,121	147,596,575	
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, 2020

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

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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

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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>2020 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>2013-2020 Issues: 3.5%</p>	<p>2011-2020 Issues: One Year Preliminary Term</p>

New York Life Insurance Company

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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 2020 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2019 lapse study subject to Reg 56 maximums		
6.0	2016 Issues: 2014 Milliman Study Claim Costs, adjusted for 2016 NYL Experience Study 2017 Issues: 2014 Milliman Study Claim Costs, adjusted for 2017 NYL Experience Study 2018 Issues: 2017 Milliman Study Claim Costs, adjusted for 2018 NYL Experience Study 2019 Issues: 2017 Milliman Study Claim Costs, adjusted for 2019 NYL Experience Study 2020 Issues: 2017 Milliman Study Claim Costs, adjusted for 2019 NYL Experience Study	2016 Issues: 1994 GAM, sex distinct, with selection, lapses based on 2016 lapse study and adjusted for marital status subject to Reg 56 maximums 2017 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2017 lapse study subject to Reg 56 maximums 2018 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2018 lapse study subject to Reg 56 maximums 2019 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2019 lapse study subject to Reg 56 maximums 2020 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2019 lapse study subject to Reg 56 maximums	2016-2020 Issues: 3.5%	2016-2020 Issues: One Year Preliminary Term

New York Life Insurance Company

December 31, 2020

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
MM18	2018 Issues: 2017 Milliman Study Claim Costs, adjusted for 2018 NYL Experience Study 2019 Issues: 2017 Milliman Study Claim Costs, adjusted for 2019 NYL Experience Study 2020 Issues: 2017 Milliman Study Claim Costs, adjusted for 2019 NYL Experience Study	2018 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2018 lapse study subject to Reg 56 maximums 2019 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2019 lapse study subject to Reg 56 maximums 2020 Issues: 2012 IAM ALB, sex distinct, with selection, lapses based on 2019 lapse study subject to Reg 56 maximums	2018-2020 Issues: 3.5%	2018-2020 Issues: One Year Preliminary Term

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	22,785,032,936	20,732,610,443	32,217,282	353,423,036	1,033,662,028	633,120,147
2. Deposits received during the year	8,203,792,857	7,945,989,172		79,460,805	70,578,052	107,764,828
3. Investment earnings credited to the account	483,817,482	432,770,160	1,631,762	5,365,402	24,046,156	20,004,002
4. Other net change in reserves	307,552,727	307,552,727				
5. Fees and other charges assessed	1,630,320	1,630,320				
6. Surrender charges						
7. Net surrender or withdrawal payments	6,486,952,593	6,142,704,121	9,216,694	47,025,325	118,245,381	169,761,072
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)	25,291,613,089	23,274,588,061	24,632,350	391,223,918	1,010,040,855	591,127,905
10. Reinsurance balance at the beginning of the year	666,186,144				666,186,144	
11. Net change in reinsurance assumed	(51,340,810)				(51,340,810)	
12. Net change in reinsurance ceded	(20,536,324)				(20,536,324)	
13. Reinsurance balance at the end of the year (Lines 10+11-12)	635,381,658				635,381,658	
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	25,926,994,747	23,274,588,061	24,632,350	391,223,918	1,645,422,513	591,127,905

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct	9,847,072		4,120,166	3,297,424	13,172		1,856,251	560,059			
1.2 Reinsurance assumed	2,056,928		1,552,105						504,823		
1.3 Reinsurance ceded	630,907		613,200				17,707				
1.4 Net	11,273,093		5,059,071	3,297,424	13,172		1,838,544	560,059	504,823		
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	870,500		412,500				458,000				
2.12 Reinsurance assumed											
2.13 Reinsurance ceded	144,000		144,000								
2.14 Net	726,500		(b) 268,500	(b)		(b)	(b) 458,000				
2.2 Other											
2.21 Direct	579,497,922		400,510,470	3,034,677			137,327,988	16,215,068	9,395,603		13,014,116
2.22 Reinsurance assumed	137,675,270		101,828,695				35,846,575				
2.23 Reinsurance ceded	82,156,784		81,677,607				443,786		4,270		31,121
2.24 Net	635,016,408		(b) 420,661,558	(b) 3,034,677		(b)	(b) 172,730,777	16,215,068	(b) 9,391,333	(b)	(b) 12,982,995
3. Incurred but unreported:											
3.1 Direct	184,797,227		105,848,628				69,933,677		4,567,392		4,447,530
3.2 Reinsurance assumed	40,318,390		18,061,104				22,257,286				
3.3 Reinsurance ceded	24,212,983		23,169,461				686,631		325,551		31,340
3.4 Net	200,902,634		(b) 100,740,271	(b)		(b)	(b) 91,504,332		(b) 4,241,841	(b)	(b) 4,416,190
4. TOTALS											
4.1 Direct	775,012,721		510,891,764	6,332,101	13,172		209,575,916	16,775,127	13,962,995		17,461,646
4.2 Reinsurance assumed	180,050,588		121,441,904				58,103,861		504,823		
4.3 Reinsurance ceded	107,144,674		105,604,268				1,148,124		329,821		62,461
4.4 Net	847,918,635	(a)	(a) 526,729,400	6,332,101	13,172		(a) 266,531,653	16,775,127	14,137,997		17,399,185

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$4,043,790 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 \$33,881,258
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 \$525,072,939
Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$899,742,478 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2020 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	5,791,567,233		2,799,751,809	577,145,204	5,651,377		1,315,450,692	778,399,099	114,666,427		200,502,625
1.2 Reinsurance assumed	1,013,136,269		521,946,395				489,878,644		1,311,230		
1.3 Reinsurance ceded	557,119,639		474,442,249				4,764,577		2,255,591		75,657,222
1.4 Net	(d) 6,247,583,863		2,847,255,955	577,145,204	5,651,377		1,800,564,759	778,399,099	113,722,066		124,845,403
2. Liability December 31, current year from Part 1:											
2.1 Direct	775,012,721		510,891,764	6,332,101	13,172		209,575,916	16,775,127	13,962,995		17,461,646
2.2 Reinsurance assumed	180,050,589		121,441,904				58,103,862		504,823		
2.3 Reinsurance ceded	107,144,674		105,604,268				1,148,124		329,821		62,461
2.4 Net	847,918,636		526,729,400	6,332,101	13,172		266,531,654	16,775,127	14,137,997		17,399,185
3. Amounts recoverable from reinsurers December 31, current year	39,338,342		38,202,912				1,017,161		104,529		13,740
4. Liability December 31, prior year:											
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		352,303,119	4,314,224	15,206		222,182,280	17,623,548	11,229,187		17,191,193
5. Amounts recoverable from reinsurers December 31, prior year	22,947,717		21,410,246				1,470,658		57,653		9,160
6. Incurred Benefits											
6.1 Direct	6,006,777,792		2,974,167,702	579,163,081	5,649,343		1,351,896,365	777,550,678	117,651,650		200,698,973
6.2 Reinsurance assumed	1,038,725,659		539,286,807				498,129,590		1,309,262		
6.3 Reinsurance ceded	591,250,334		508,564,939				4,658,325		2,376,912		75,650,158
6.4 Net	6,454,253,117		3,004,889,570	579,163,081	5,649,343		1,845,367,630	777,550,678	116,584,000		125,048,815

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 6,764,831 in Line 1.1, \$ 17,640,462 in Line 1.4.
 \$ 9,212,336 in Line 6.1, and \$ 19,214,367 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 150,695 in Line 1.1, \$ 150,695 in Line 1.4.
 \$ 150,695 in Line 6.1, and \$ 150,695 in Line 6.4.

(d) Includes \$ 53,080,164 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2020 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	2,035,103,502		(2,035,103,502)
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	19,029,652	1,818,044	(17,211,608)
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)	43,015,180	433,469,912	390,454,732
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)	2,097,148,334	435,287,956	(1,661,860,378)
13. Title plants (for Title insurers only)			
14. Investment income due and accrued	472,309		(472,309)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	6,374,678	6,222,386	(152,292)
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	141,084,093	111,065,430	(30,018,663)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	442,904,732	454,946,893	12,042,161
21. Furniture and equipment, including health care delivery assets	188,066,017	206,781,300	18,715,283
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	78,768,733	37,266,781	(41,501,952)
25. Aggregate write-ins for other than invested assets	160,553,002	174,662,265	14,109,263
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,115,371,898	1,426,233,011	(1,689,138,887)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	3,115,371,898	1,426,233,011	(1,689,138,887)
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	151,188,421	166,388,930	15,200,509
2502. Aircraft	5,926,689	7,902,252	1,975,563
2503. Amount due for undelivered securities	3,437,892	371,083	(3,066,809)
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	160,553,002	174,662,265	14,109,263

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, 2020 and 2019 between practices prescribed or permitted by the State of New York and NAIC SAP is shown below:

	SSAP #	F/S Page	F/S Line #	2020	2019
<u>Net Income</u>					
(1) Net income, New York State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ (75,971,906)	\$ 377,611,000
(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	(2,499,883)	(9,031,847)
NYSDFS Seventh Amendment to Regulation No. 172 impact on admitted unearned reinsurance premium**	61	2, 4, 5	15.2, 1, 1	2,586,075	3,643,644
(3) State permitted practices that increase/(decrease) NAIC SAP:				—	—
(4) Net income, NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ (76,058,098)</u>	<u>\$ 382,999,203</u>
<u>Capital and Surplus</u>					
(5) Statutory capital and surplus, New York State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 21,728,391,315	\$ 22,032,271,618
(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	(134,830,764)	(132,330,881)
NYSDFS Seventh Amendment to Regulation No. 172 impact on admitted unearned reinsurance premium**	61	2, 4, 5	15.2, 1, 1	56,117,264	53,531,188
(7) State permitted practices that increase/(decrease) NAIC SAP:				—	—
(8) Capital and surplus, NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 21,807,104,815</u>	<u>\$ 22,111,071,311</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 \$679,929,412.

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.

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 related to points, 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 the shorter of their estimated useful life, or the remaining estimated life of the real estate.

- (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.

NOTES TO FINANCIAL STATEMENTS

- (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. Upon termination or maturity the gains or losses on these contracts are recognized in net realized capital gains and losses, net of taxes. Realized gains or losses on terminated or matured derivatives, which are subject to the IMR, are transferred to the IMR, net of taxes.

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

D. Going Concern

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

2. Accounting Changes and Corrections of Errors**Changes in Accounting Principles**

Accounting changes adopted to conform to the provisions of NAIC SAP or other state prescribed accounting practices are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is generally reported as an adjustment to unassigned surplus in the period of the change in accounting principle. Generally, the cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. There were no significant accounting changes in 2020 or 2019 that required adjustments to beginning of period unassigned surplus.

Prior Period Corrections

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

On December 31, 2020, the Company acquired Cigna's group life and group disability insurance business, now named New York Life Group Benefit Solutions ("GBS") for total consideration of \$6,308,700,000. The acquisition of GBS included the purchase by the Company of two insurance companies through which the GBS business is primarily conducted, Life Insurance Company of North America ("LINA") and Cigna Life Insurance Company of New York ("CLICNY"). Subsequent to December 31, 2020, CLICNY has been renamed to New York Life Group Insurance Company of NY ("NYLGI"). As of the acquisition date, both LINA and NYLGI became direct wholly owned subsidiaries of the Company. The following table represents goodwill generated under the statutory purchase method of accounting:

Purchased Entity	Acquisition Date	Cost of Acquisition	Original Amount of Goodwill	Original Amount of Goodwill Admitted	Admitted Goodwill at 12/31/20	Amortization for the Year Ended 12/31/20	Book Value	Admitted Goodwill as a % of Book Adjusted Carrying Value, Gross of Admitted Goodwill
Life Insurance Company of North America	December 31, 2020	\$6,058,700,000	\$3,953,637,550	\$1,918,896,498	\$1,918,896,498	\$—	\$2,105,062,450	91%
New York Life Group Insurance Company of NY	December 31, 2020	250,000,000	139,115,443	139,115,443	139,115,443	—	110,884,557	125%
Stone Ridge Holdings Group LLC	January 3, 2017	150,000,000	132,038,420	132,038,420	79,223,052	13,203,842	105,639,128	75%

NOTES TO FINANCIAL STATEMENTS

As required under NAIC SAP, goodwill is limited in the aggregate to 10% of the acquiring entity's capital and surplus, adjusted to exclude any net positive goodwill, electronic database processing equipment and operating system software, and net deferred tax assets. The table below shows the calculation of the Company's adjusted surplus for purposes of the goodwill admissibility calculation:

	Calculation of Limitation as of	
	September 30, 2020	December 31, 2020
Capital and surplus	\$ 23,048,479,539	
Less:		
Admitted positive goodwill	82,524,013	
Admitted EDP equipment and operating system software	22,065,524	
Admitted net deferred taxes	<u>1,575,164,577</u>	
Total Adjustments	<u>1,679,754,114</u>	
Adjusted capital and surplus	<u>21,368,725,425</u>	
Limitation on amount of goodwill (adjusted capital and surplus times 10%)		2,136,872,543
Current period reported admitted goodwill		2,136,872,543
Current period admitted goodwill as a % of prior period adjusted capital and surplus		10 %

4. Discontinued Operations

Not applicable.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (a) The maximum and minimum lending rates for new commercial mortgage loans funded during 2020 were 6.75% and 2.47%, respectively. There were no residential mortgage loans funded during 2020.
- (b) For 2020, 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 54.6%). For 2020, 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 38.4%).
- (c) Taxes, assessments and any amounts advanced and not included in the mortgage loan total were \$79,247 and \$248,461 for the years ended December 31, 2020 and 2019, respectively.
- (d) 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:

NOTES TO FINANCIAL STATEMENTS

	Residential			Commercial		Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded investment (all)							
(a) Current	\$ —	\$ —	\$ 1,660,138	\$ —	\$ 18,343,423,813	\$ 726,981,589	\$ 19,072,065,540
(b) 30 - 59 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(c) 60 - 89 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(d) 90 - 179 days past due	\$ —	\$ —	\$ —	\$ —	\$ 46,114,400	\$ —	\$ 46,114,400
(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	\$ —	\$ —	\$ —	\$ —	\$ 2,836,283,248	\$ 26,802,886	\$ 2,863,086,134
b. Prior 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

NOTES TO FINANCIAL STATEMENTS

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

	Residential			Commercial			Total
	Farm	Insured	All Other	Insured	All Other	Mezzanine	
a. Current Year							
1. With allowance for credit losses	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2. No allowance for credit losses	—	—	—	—	46,114,400	—	46,114,400
3. Total (1 + 2)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 46,114,400</u>	<u>\$ —</u>	<u>\$ 46,114,400</u>
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Prior Year							
1. With allowance for credit losses	\$ —	\$ —	\$ —	\$ —	\$ 84,543,067	\$ —	\$ 84,543,067
2. No allowance for credit losses	—	—	—	—	—	—	—
3. Total (1 + 2)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 84,543,067</u>	<u>\$ —</u>	<u>\$ 84,543,067</u>
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

(f) 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	\$ —	\$ —	\$ —	\$ —	\$ 75,832,273	\$ —	\$ 75,832,273
2. Interest income recognized	\$ —	\$ —	\$ —	\$ —	\$ 2,213,916	\$ —	\$ 2,213,916
3. Recorded investments on nonaccrual status	\$ —	\$ —	\$ —	\$ —	\$ 46,114,400	\$ —	\$ 46,114,400
4. Amount of interest income recognized using a cash-basis method of accounting	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Prior 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	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

(g) Allowance for credit losses:

	December 31, 2020	December 31, 2019
a. Balance at beginning of period	\$ 11,122,906	\$ —
b. Additions charged to operations	—	—
c. Direct write-downs charged against the allowance	(11,122,906)	11,122,906
d. Recoveries of amounts previously charged off	—	—
e. Balance at end of period	<u>\$ —</u>	<u>\$ 11,122,906</u>

(8) For the year ended December 31, 2020, there were no mortgage loans derecognized as a result of foreclosure.

(9) The Company accrues interest income on mortgage loans to the extent it is deemed collectible. The Company places loans on non-accrual status, and ceases to recognize interest income when management determines that the collection of interest and repayment of principal is not probable. Any accrued but uncollected interest is reversed out of interest income once a loan is put on non-accrual status. Interest payments received on mortgage loans where interest payments have been deemed uncollectible are recognized on a cash basis and recorded as interest income. If a loan in default has any investment income due and accrued that is 90 days past due and collectible, the investment income shall continue to accrue, but all accrued interest related to the loan is reported as a nonadmitted asset until such time that it has either been paid or deemed uncollectible.

B. Debt Restructuring

A restructuring is considered a TDR when a debtor is experiencing financial difficulties and the Company has granted a concession. The Company had the following restructured debt in the general account for which it is the creditor:

NOTES TO FINANCIAL STATEMENTS

	General Account		Separate Account	
	December 31, 2020	December 31, 2019	December 31, 2020	December 31, 2019
(1) The total recorded investment in restructured debt, as of year-end	\$ 58,003,004	\$ 12,350,587	\$ 93,504	\$ —
(2) The realized capital losses related to this debt	\$ 56,952,504	\$ 7,448,234	\$ 2,756,833	\$ —
(3) Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructurings	\$ —	\$ —	\$ —	\$ —
(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, 2020.

	OTTI Recognized in Loss			
	Amortized Cost Basis Before OTTI	2a Interest	2b Non-interest	Fair Value 1-(2a+2b)
General Account:				
OTTI recognized 1st Quarter				
a. Intent to sell	\$ 5,261,295	\$ —	\$ 134,540	\$ 5,126,755
b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—	—
c. Total 1st Quarter	5,261,295	—	134,540	5,126,755
OTTI recognized 2nd Quarter				
d. Intent to sell	—	—	—	—
e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—	—
f. Total 2nd Quarter	—	—	—	—
OTTI recognized 3rd Quarter				
g. Intent to sell	4,894,460	—	243,118	4,651,343
h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—	—
i. Total 3rd Quarter	4,894,460	—	243,118	4,651,343
OTTI recognized 4th Quarter				
j. Intent to sell	4,517,624	—	1,710,639	2,806,985
k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—	—
l. Total 4th Quarter	4,517,624	—	1,710,639	2,806,985
m. Annual Aggregate Total (General Account)		\$ —	\$ 2,088,297	

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, 2020.

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
61749EAH0	812,383	747,959	64,424	747,959	770,937	6/30/2020
61750YAB5	37,380	35,436	1,944	35,436	40,493	6/30/2020
61750YAD1	632,642	570,670	61,972	570,670	607,176	6/30/2020
61750YAE9	740,752	701,385	39,367	701,385	758,628	6/30/2020
61750YAJ8	815,567	764,620	50,947	764,620	817,583	6/30/2020
61752RAM4	1,505,029	1,435,570	69,459	1,435,570	1,530,407	6/30/2020
76111XZW6	350,578	316,494	34,084	316,494	341,762	6/30/2020
76114CAD8	1,933,121	1,764,294	168,827	1,764,294	1,927,473	6/30/2020
78476YAA4	226,695	201,979	24,716	201,979	403,959	6/30/2020
78477AAA5	346,737	267,639	79,098	267,639	267,639	6/30/2020
78637VAB4	1,145,034	618,022	527,012	618,022	777,719	6/30/2020
78637VAD0	1,142,787	616,805	525,982	616,805	776,459	6/30/2020
78637VAF5	1,142,319	616,563	525,756	616,563	1,102,578	6/30/2020
78637VAH1	1,152,720	622,223	530,497	622,223	777,967	6/30/2020
78637VAK4	1,219,334	657,983	561,351	657,983	822,369	6/30/2020
78637VAM0	1,236,934	667,449	569,485	667,449	832,877	6/30/2020
78637VAP3	1,245,746	672,319	573,427	672,319	822,453	6/30/2020
78637VAR9	1,281,032	691,355	589,677	691,355	836,868	6/30/2020
78637VAT5	1,305,685	704,667	601,018	704,667	852,333	6/30/2020
78637VAV0	1,328,207	716,757	611,450	716,757	868,198	6/30/2020
78637VAX6	1,380,949	745,392	635,557	745,392	866,230	6/30/2020
81441LAD2	236,451	200,040	36,411	200,040	203,745	6/30/2020
93934FKQ4	1,140,391	1,124,976	15,415	1,124,976	1,140,143	6/30/2020
94988PAC7	1,328,107	919,104	409,003	919,104	1,121,999	6/30/2020
94988PAD5	13,890,183	13,684,608	205,575	13,684,608	13,217,482	6/30/2020
94988PAE3	5,949,355	5,897,535	51,820	5,897,535	5,025,122	6/30/2020
94988YAB0	495,653	303,652	192,001	303,652	417,528	6/30/2020
94988YAD6	580,757	308,858	271,899	308,858	489,240	6/30/2020
94988YAF1	579,061	307,956	271,105	307,956	487,789	6/30/2020
94988YAH7	1,353,576	960,957	392,619	960,957	1,139,453	6/30/2020
94989FAB0	483,535	296,229	187,306	296,229	407,809	6/30/2020
94989FAD6	412,283	180,740	231,543	180,740	347,294	6/30/2020
94989FAF1	496,258	304,023	192,235	304,023	418,064	6/30/2020
94989FAH7	1,313,094	932,218	380,876	932,218	1,106,230	6/30/2020
L2287*AA5	4,920,049	3,992,657	927,392	3,992,657	4,033,436	6/30/2020
L2287*AB3	3,269,739	2,663,093	606,646	2,663,093	2,468,171	6/30/2020
L2287*AC1	11,284,119	9,196,934	2,087,185	9,196,934	8,989,036	6/30/2020
059469AF3	636,744	604,320	32,424	604,320	507,720	3/31/2020
05946XHV8	183,972	182,742	1,230	182,742	147,564	3/31/2020
05947UD70	4,365,442	3,836,993	528,449	3,836,993	3,565,600	3/31/2020
07387MAK5	941,875	409,692	532,183	409,692	683,687	3/31/2020
12628KAF9	404,795	372,821	31,974	372,821	327,850	3/31/2020
12628LAJ9	563,429	562,251	1,178	562,251	463,935	3/31/2020
46625YQX4	1,513,350	1,451,300	62,050	1,451,300	1,381,792	3/31/2020
57643MCG7	358,163	340,736	17,427	340,736	325,822	3/31/2020
59020UXH3	1,206,396	1,130,441	75,955	1,130,441	1,039,130	3/31/2020
Subtotal- General Account	XXX	XXX	19,641,937	XXX	XXX	
Guaranteed Separate Accounts						
3622ELAG1 \$	999,068 \$	966,339 \$	32,729 \$	966,339 \$	986,033	12/31/2020
61749EAD9	372,093	352,217	19,876	352,217	363,402	12/31/2020
059469AF3	1,200,910	1,084,614	116,296	1,084,614	1,113,432	9/30/2020
12627HAK6	799,793	712,279	87,514	712,279	743,067	9/30/2020
12628KAF9	865,471	800,121	65,350	800,121	849,551	9/30/2020
12628LAJ9	683,805	654,453	29,352	654,453	602,533	9/30/2020
17309BAB3	248,357	234,655	13,702	234,655	247,745	9/30/2020
32052MAA9	4,016	3,988	28	3,988	3,135	9/30/2020
36244SAC2	992,036	864,528	127,508	864,528	986,496	9/30/2020
649603AQ0	666,711	624,874	41,837	624,874	618,326	9/30/2020
94983UAB3	90,380	74,149	16,231	74,149	88,149	9/30/2020
059469AF3	1,270,923	1,232,027	38,896	1,232,027	1,143,000	6/30/2020

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
05951KAZ6	267,660	263,759	3,901	263,759	265,554	6/30/2020
12627HAK6	830,938	821,681	9,257	821,681	763,424	6/30/2020
12628KAF9	883,651	874,871	8,780	874,871	808,627	6/30/2020
12628LAJ9	728,082	698,440	29,642	698,440	618,134	6/30/2020
17309BAB3	255,638	254,145	1,493	254,145	241,920	6/30/2020
32052MAA9	5,042	4,026	1,016	4,026	3,129	6/30/2020
3622E8AC9	455,456	439,513	15,943	439,513	445,458	6/30/2020
3622ELAG1	1,174,145	1,068,359	105,786	1,068,359	1,098,536	6/30/2020
36244SAC2	1,065,771	1,026,142	39,629	1,026,142	1,025,495	6/30/2020
466247XN8	564,136	552,327	11,809	552,327	551,516	6/30/2020
46628BBD1	284,839	264,203	20,636	264,203	277,547	6/30/2020
61749EAD9	433,469	395,622	37,847	395,622	402,902	6/30/2020
61749EAH0	433,272	398,912	34,360	398,912	411,166	6/30/2020
61750YAD1	602,599	566,316	36,283	566,316	607,176	6/30/2020
61750YAJ8	575,695	539,732	35,963	539,732	577,118	6/30/2020
61751DAE4	100,709	100,132	577	100,132	98,733	6/30/2020
059469AF3	586,759	557,164	29,595	557,164	468,665	3/31/2020
12628KAF9	971,508	894,771	76,737	894,771	786,840	3/31/2020
12628LAJ9	751,239	749,668	1,571	749,668	618,580	3/31/2020
466247XN8	606,454	580,735	25,719	580,735	528,707	3/31/2020
Subtotal-Guaranteed Separate Accounts	XXX	XXX	1,115,863	XXX	XXX	
Grand Total	XXX	XXX	\$ 20,757,800	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, 2020:

	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	\$ 2,497,471,359	\$ 107,213,542	\$ 1,462,336,746	\$ 33,140,469	\$ 3,959,808,105	\$ 140,354,011
Guaranteed Separate Accounts	465,566,069	3,531,628	101,131,721	648,197	566,697,790	4,179,825
Total	<u>\$ 2,963,037,428</u>	<u>\$ 110,745,170</u>	<u>\$ 1,563,468,467</u>	<u>\$ 33,788,666</u>	<u>\$ 4,526,505,895</u>	<u>\$ 144,533,836</u>

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

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

- (1) The Company enters into dollar roll 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

NOTES TO FINANCIAL STATEMENTS

(3) Collateral Received

a. Aggregate amount of collateral received:

	General Account Dollar Repurchase Agreements		Separate Accounts Dollar Repurchase Agreements		General Account Securities Lending	
	Fair Value		Fair Value		Fair Value	
Open	\$	—	\$	—	\$	604,890,743
30 days or less		—		79,062,221		—
31 to 60 days		—		33,489,305		—
61 to 90 days		—		—		—
Greater than 90 days		—		—		—
Total Collateral Received	\$	—	\$	112,551,526	\$	604,890,743

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		—		79,131,273		352,674,160
31 to 60 days		—		33,512,398		91,982,770
61 to 90 days		—		—		64,983,957
91 to 120 days		—		—		9,994,751
121 to 180 days		—		—		46,000,000
181 to 365 days		—		—		10,000,000
1 to 2 years		—		—		20,000,000
2 to 3 years		—		—		25,500,000
Greater than 3 years		—		—		—
Total Collateral Reinvested	\$	—	\$	112,643,671	\$	621,135,638
						\$ 621,387,472

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, 2020.

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, 2020, the carrying value and fair value of securities held under agreements to purchase and resell was \$287,332,743, 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 4 days and a weighted average yield of 0.1%.

(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

NOTES TO FINANCIAL STATEMENTS

(3) Original (flow) & residual maturity

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Maximum Amount				
1. Open - no maturity	\$ —	\$ —	\$ —	\$ —
2. Overnight	\$ 316,832,000	\$ 329,273,939	\$ 332,439,392	\$ —
3. 2 days to 1 week	\$ —	\$ —	\$ —	\$ 331,684,845
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	\$ 196,923,899	\$ 312,776,962	\$ 324,976,543	\$ —
3. 2 days to 1 week	\$ —	\$ —	\$ —	\$ 287,332,743
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	\$ 316,832,000	\$ 329,273,939	\$ 332,439,392	\$ 331,684,845
b. Ending Balance	\$ 196,923,899	\$ 312,776,962	\$ 324,976,543	\$ 287,332,743

(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	\$ —	\$ 287,332,743	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
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)	\$ —	\$ 287,332,743	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

(7) Collateral provided - secured borrowing

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Maximum Amount				
1. Cash	\$ —	\$ —	\$ —	\$ —
2. Securities (FV)	\$ 323,168,640	\$ 335,859,418	\$ 339,088,180	\$ 338,318,542
3. Securities (BACV)	XXX	XXX	XXX	XXX
4. Nonadmitted subset (BACV)	XXX	XXX	XXX	XXX
b. Ending Balance				
1. Cash	\$ —	\$ —	\$ —	\$ —
2. Securities (FV)	\$ 200,863,873	\$ 319,033,747	\$ 331,477,834	\$ 293,080,103
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	\$ 293,080,103	\$ 293,080,103

NOTES TO FINANCIAL STATEMENTS

(9) At December 31, 2020 and 2019, the Company did not have a recognized receivable for return of collateral.

(10) At December 31, 2020 and 2019, 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 The Company had no real estate held for sale at December 31, 2020, and December 31, 2019, respectively. During 2020 and 2019, the Company recognized \$0 and \$95,200, respectively, in OTTI on real estate held for sale related to a foreclosed residential property.

(2)a–(2)b During 2020, the Company did not recognize any realized gains on the disposition of real estate held for sale. During 2019, the Company recognized \$5,871 of realized gains 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 9 years of remaining unexpired tax credits on its investments in LIHTC. The holding period required for the LIHTC investments ranges from 2 years to 14 years.

(2) The amount of LIHTC and other tax benefits recognized during the years ended December 31, 2020 and 2019 was \$40,295,290 and \$40,536,537, respectively.

(3) The balance of the investment recognized in other invested assets on Page 2 - Assets at December 31, 2020 and 2019 was \$80,855,739 and \$111,821,145, 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)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted and Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)	
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	0.000 %	0.000 %
b. Collateral held under security lending agreements	604,890,743	—	—	—	604,890,743	628,735,823	(23,845,080)	—	604,890,743	0.299 %	0.300 %
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
d. Subject to reverse repurchase agreements	287,332,743	—	—	—	287,332,743	307,988,823	(20,656,080)	—	287,332,743	0.142 %	0.143 %
e. Subject to dollar repurchase agreements	—	—	112,218,570	—	112,218,570	17,455,547	94,763,023	—	112,218,570	0.055 %	0.056 %
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	31,142,759	—	37,224	—	31,179,983	35,258,284	(4,078,301)	—	31,179,983	0.015 %	0.015 %
i. FHLB capital stock	195,265,300	—	—	—	195,265,300	173,697,700	21,567,600	—	195,265,300	0.096 %	0.097 %
j. On deposit with states	289,260,133	—	—	—	289,260,133	262,870,525	26,389,608	—	289,260,133	0.143 %	0.144 %
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
l. Pledged collateral to FHLB (including assets backing funding agreements)	3,255,735,437	—	—	—	3,255,735,437	2,832,118,339	423,617,098	—	3,255,735,437	1.608 %	1.617 %
m. Pledged as collateral not captured in other categories	9,285,909,575	—	—	—	9,285,909,575	9,700,845,126	(414,935,551)	—	9,285,909,575	4.588 %	4.612 %
n. Other restricted assets	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
o. Total restricted assets	\$ 13,949,536,690	\$ —	\$ 112,255,794	\$ —	\$ 14,061,792,484	\$ 13,958,970,167	\$ 102,822,317	\$ —	\$ 14,061,792,484	6.947 %	6.984 %

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

(2) The tables below present details of assets pledged as collateral not captured in other categories as of December 31, 2020 and 2019:

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	\$ 9,285,909,575	\$ —	\$ —	\$ —	\$ 9,285,909,575	\$ 9,700,845,126	\$ (414,935,551)	\$ 9,285,909,575	4.542 %	4.612 %
Total (c)	\$ 9,285,909,575	\$ —	\$ —	\$ —	\$ 9,285,909,575	\$ 9,700,845,126	\$ (414,935,551)	\$ 9,285,909,575	4.542 %	4.612 %

(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.

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted							Percentage		
	Prior Year					6	7	8	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.

- (3) There were no other restricted assets at December 31, 2020 and 2019.
- (4) At December 31, 2020 and 2019, 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	2020			
	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	\$ 1,054,812,017	\$ 1,054,811,017	0.55 %	0.56 %
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)	\$ 1,054,812,017	\$ 1,054,811,017	0.55 %	0.56 %
Separate Account:				
k. Cash, Cash Equivalents and Short-Term Investments	\$ 112,551,525	\$ 112,551,525	0.79 %	0.79 %
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)	\$ 112,551,525	\$ 112,551,525	0.79 %	0.79 %

* 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 and dollar repurchase agreements of \$717,442,269 in 2020, 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)	\$ 1,054,812,017	0.64 %
v. Recognized Obligation to Return Collateral Asset (Separate Account)	\$ 112,551,525	0.79 %

* u = Column 1 divided by Liability Page, Line 26 (Column 1)
 v = Column 1 divided by Liability Page, Line 27 (Column 1)

NOTES TO FINANCIAL STATEMENTS

2019

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	\$ 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)

The Company received cash collateral on security lending transactions 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)

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, 2020 and 2019. 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	16	22	\$ 2,455,386	\$ 14,255,157	\$ 2,269,024	\$ 15,632,630
2. Loan-backed and structured securities - AC	7	5	23,032,040	3,747,574	24,546,995	3,900,042
3. Preferred stock - AC	—	1	—	10,314,073	—	11,706,872
4. Preferred stock - FV	—	1	—	2,206,076	—	2,206,076
5. Total (1+2+3+4)	<u>23</u>	<u>29</u>	<u>\$ 25,487,426</u>	<u>\$ 30,522,880</u>	<u>\$ 26,816,019</u>	<u>\$ 33,445,620</u>

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 - FV	—	2	\$ —	\$ 2,879,601	\$ —	\$ 2,879,601
2. Loan-backed and structured securities - AC	1	1	140,947	182,762	146,496	182,762
5. Total (1+2+3+4)	<u>1</u>	<u>3</u>	<u>\$ 140,947</u>	<u>\$ 3,062,363</u>	<u>\$ 146,496</u>	<u>\$ 3,062,363</u>

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	302	99
(2) Aggregate Amount of Investment Income	\$ 98,927,402	\$ 12,129,105

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 2020, the Company recognized \$177,717,343 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. At December 31, 2020, the Company had \$472,309 of investment income due and accrued that was nonadmitted.

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, total return 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, 2020, the Company had interest rate swaps with a fair value of \$221,991,256 and a carrying value of \$207,836,032. 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, 2020, the Company had inflation swaps with a fair value and carrying value of \$(86,606,020).

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, 2020, the Company had interest rate futures with a fair value and carrying value of \$9,933.

NOTES TO FINANCIAL STATEMENTS

Interest rate options are used by the Company to hedge the risk of increasing interest rates on policyholder liabilities. Under these contracts, the Company will receive payments from counterparties should an agreed upon interest rate level be reached and payments will continue to increase under the option contract until an agreed upon interest rate ceiling, if applicable. At December 31, 2020, the Company had interest rate options with a fair value and carrying value of \$50,282,935.

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, 2020, the Company had foreign currency swaps with a fair value of \$340,814,368 and a carrying value of \$474,656,792.

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, 2020, the Company had foreign currency forwards with a fair value of \$(3,517,250) and a carrying value of \$(3,517,252).

Equity Risk Management

The Company enters into equity futures contracts, total return swaps, and options on broad indices to hedge equity exposure in the general account. At December 31, 2020, the Company had equity futures with a fair value and carrying value of \$2,300,100. At December 31, 2020, the Company had total return swaps with a fair value and carrying value of \$(32,319,080). At December 31, 2020, the Company had equity options with a fair value and a carrying value of \$1,632,981.

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, 2020, the Company held bond forwards with a fair value of \$(104,851,233) 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, 2020.
- (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, 2020.
- (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, 2020 and 2019 were as follows:

	2020		
	Ordinary	Capital	Total
(1)			
(a) Gross DTAs	\$3,538,892,700	\$ 701,117,497	\$4,240,010,197
(b) Statutory valuation allowance adjustment	—	—	—
(c) Adjusted gross DTAs (1a - 1b)	3,538,892,700	701,117,497	4,240,010,197
(d) DTAs nonadmitted	141,084,094	—	141,084,094
(e) Subtotal of net admitted DTAs (1c-1d)	3,397,808,606	701,117,497	4,098,926,103
(f) Gross DTLs	1,138,539,680	1,243,093,529	2,381,633,209
(g) Net admitted DTAs/(DTLs) (1e - 1f)	<u>\$2,259,268,926</u>	<u>\$ (541,976,032)</u>	<u>\$ 1,717,292,894</u>
	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)	<u>\$1,957,409,243</u>	<u>\$ (400,769,819)</u>	<u>\$ 1,556,639,424</u>
	Change During 2020		
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 396,644,587	\$ 34,460,318	\$ 431,104,905
(b) Statutory valuation allowance adjustment	—	—	—
(c) Adjusted gross DTAs (1a - 1b)	396,644,587	34,460,318	431,104,905
(d) DTAs nonadmitted	30,018,664	—	30,018,664
(e) Subtotal of net admitted DTAs (1c-1d)	366,625,923	34,460,318	401,086,241
(f) Gross DTLs	64,766,240	175,666,531	240,432,771
(g) Net admitted DTAs/(DTLs) (1e - 1f)	<u>\$ 301,859,683</u>	<u>\$ (141,206,213)</u>	<u>\$ 160,653,470</u>
(2) The admission calculation components were as follows:			
	2020		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ 100,398,569	\$ 100,398,569
(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)	1,443,946,346	172,947,980	1,616,894,326
1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	1,443,946,346	172,947,980	1,616,894,326
2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	2,678,249,003
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	1,953,862,261	427,770,948	2,381,633,209
(d) DTAs admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+2(c))	<u>\$3,397,808,607</u>	<u>\$ 701,117,497</u>	<u>\$4,098,926,104</u>
	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))	<u>\$3,031,182,684</u>	<u>\$ 666,657,179</u>	<u>\$3,697,839,863</u>
	Change During 2020		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ 65,615,549	\$ 65,615,549
(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)	176,825,550	(81,787,627)	95,037,923
1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	176,825,550	(81,787,627)	95,037,923
2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	(355,830,058)
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	189,800,373	50,632,396	240,432,769
(d) DTAs admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+2(c))	<u>\$ 366,625,923</u>	<u>\$ 34,460,318</u>	<u>\$ 401,086,241</u>

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, 2020	December 31, 2019
(a) Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above.	847 %	957 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$ 17,854,993,356	\$ 20,227,193,743

(4) There was no impact on adjusted gross and net admitted DTAs due to tax planning strategies at December 31, 2020 and 2019. The Company did not use reinsurance in its tax planning strategies.

B. The Company had no unrecognized DTLs at December 31, 2020 and 2019.

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

(1) Current Income Tax:	December 31, 2020	December 31, 2019	Change
(a) Federal	\$ (67,036,710)	\$ (33,739,363)	\$ (33,297,347)
(b) Foreign	(2,146,147)	2,275,943	(4,422,090)
(c) Subtotal	(69,182,857)	(31,463,420)	(37,719,437)
(d) Federal income tax on net capital gains/(losses)	(31,335,573)	20,786,369	(52,121,942)
(e) Utilization of capital loss carry-forward	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	<u>\$ (100,518,430)</u>	<u>\$ (10,677,051)</u>	<u>\$ (89,841,379)</u>

(2) DTAs:	December 31, 2020	December 31, 2019	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ —	\$ —	\$ —
(2) Unearned premium reserve	1,106,031	1,264,686	(158,655)
(3) Policyholder reserves	1,244,955,350	1,127,710,189	117,245,161
(4) Investments	50,106,959	51,432,658	(1,325,699)
(5) Deferred acquisition costs	601,386,994	591,349,287	10,037,707
(6) Policyholder dividends accrual	386,281,779	199,859,573	186,422,206
(7) Fixed assets	239,849,755	209,797,644	30,052,111
(8) Compensation and benefits accrual	532,638,495	533,723,567	(1,085,072)
(9) Pension accrual	397,151,844	350,523,233	46,628,611
(10) Receivables - nonadmitted	45,647,212	40,285,680	5,361,532
(11) Net operating loss carry-forward	—	—	—
(12) Other	39,768,281	36,301,596	3,466,685
(99) Subtotal	<u>3,538,892,700</u>	<u>3,142,248,113</u>	<u>396,644,587</u>
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	141,084,094	111,065,430	30,018,664
(d) Admitted ordinary DTAs (2a99 - 2b - 2c)	<u>3,397,808,606</u>	<u>3,031,182,683</u>	<u>366,625,923</u>
(e) Capital:			
(1) Investments	700,461,251	666,009,390	34,451,861
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	656,246	647,789	8,457
(4) Other	—	—	—
(99) Subtotal	<u>701,117,497</u>	<u>666,657,179</u>	<u>34,460,318</u>
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital DTAs (2e99 - 2f - 2g)	<u>701,117,497</u>	<u>666,657,179</u>	<u>34,460,318</u>
(i) Total admitted DTAs (2d + 2h)	<u>\$ 4,098,926,103</u>	<u>\$ 3,697,839,862</u>	<u>\$ 401,086,241</u>

NOTES TO FINANCIAL STATEMENTS

	December 31, 2020	December 31, 2019	Change
(3) DTLs:			
(a) Ordinary:			
(1) Investments	\$ 162,964,197	\$ 67,968,386	\$ 94,995,811
(2) Fixed assets	232,747,834	185,490,036	47,257,798
(3) Deferred & uncollected premium	424,318,633	430,937,773	(6,619,140)
(4) Policyholder reserves	315,985,470	386,758,138	(70,772,668)
(5) Other	2,523,546	2,619,107	(95,561)
(99) Subtotal	<u>1,138,539,680</u>	<u>1,073,773,440</u>	<u>64,766,240</u>
(b) Capital:			
(1) Investments	1,132,799,484	1,002,562,620	130,236,864
(2) Real estate	110,294,045	64,864,378	45,429,667
(3) Other	—	—	—
(99) Subtotal	<u>1,243,093,529</u>	<u>1,067,426,998</u>	<u>175,666,531</u>
(c) Total DTLs (3a99 + 3b99)	<u>2,381,633,209</u>	<u>2,141,200,438</u>	<u>240,432,771</u>
(4) Net admitted DTAs/(DTLs) (2i - 3c)	<u>\$ 1,717,292,894</u>	<u>\$ 1,556,639,424</u>	<u>\$ 160,653,470</u>

Deferred income tax expense on change in net unrealized capital gains and losses	\$ (69,593,400)
Decrease in deferred taxes from liability transfer	3,206,348
Decrease in net deferred tax related to other items	257,059,186
Increase in DTAs nonadmitted	<u>(30,018,664)</u>
Total change in net admitted DTAs	<u>\$ 160,653,470</u>

(5) The Company had investment tax credits of \$56,256,459 and \$59,999,906 for the years ended December 31, 2020 and 2019, respectively.

(6) The Company did not have operating loss carry-forwards at December 31, 2020.

(7) The Company had no adjustments to gross DTAs because of a change in circumstances that causes a change in judgment about the realizability of the related DTAs.

D. The Company's income tax (benefit) expense for the years ended December 31, 2020 and 2019, and change in DTAs/DTLs at December 31, 2020 and 2019, 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:

	2020	2019	Change
Net gain from operations after dividends to policyholders and before federal income taxes @ statutory rate	\$ 141,888,927	\$ 97,449,524	\$ 44,439,403
Net realized capital gains @ statutory rate	(94,804,670)	(3,270,060)	(91,534,610)
Tax exempt income	(59,248,366)	(89,515,297)	30,266,931
Tax credits (net of withholding)	(58,821,141)	(61,978,116)	3,156,975
Amortization of IMR	(43,899,192)	(19,865,081)	(24,034,111)
Dividend from subsidiaries	(263,913,999)	(97,426,140)	(166,487,859)
Contiguous country branch income	(4,580,602)	(714,780)	(3,865,822)
Prior year audit liability and settlement	11,413,143	(31,715,244)	43,128,387
Nonadmitted assets	(6,962,738)	130,662,921	(137,625,659)
Accruals in surplus	18,668,762	(186,880,282)	205,549,044
Other	2,682,260	11,868,033	(9,185,773)
Income tax incurred and change in net DTAs during period	<u>\$ (357,577,616)</u>	<u>\$ (251,384,522)</u>	<u>\$ (106,193,094)</u>
Federal income tax expense reported in the Summary of Operations	\$ (69,182,857)	\$ (31,463,420)	\$ (37,719,437)
Capital gains tax benefit incurred	(31,335,573)	20,786,369	(52,121,942)
Decrease (increase) in net DTAs	(257,059,186)	(240,707,471)	(16,351,715)
Decrease (increase) in current and deferred taxes reported in prior period correction	—	—	—
Total statutory income taxes	<u>\$ (357,577,616)</u>	<u>\$ (251,384,522)</u>	<u>\$ (106,193,094)</u>

NOTES TO FINANCIAL STATEMENTS

- 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 2020	\$	—
Year 2019	\$	100,398,569
Year 2018	\$	—

- (3) At December 31, 2020, 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. New York Life Insurance and Annuity Company ("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")

Effective January 1, 2021, the following entities will be included in the consolidated return:

- vii. Life Insurance Company of North America ("LINA")
- viii. New York Life Group Insurance Company of NY ("NYLGI")
- ix. LINA Benefit Payments, Inc

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 the Tax Cuts and Jobs Act ("TCJA").
- I. The Company does not have an AMT credit that was recognized as a current year recoverable or DTA.

NOTES TO FINANCIAL STATEMENTS

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

The following note discloses significant related party transactions.

A-C. During 2020 and 2019, the Company made the following net capital contributions to/(return of capital) from its insurance and holding company subsidiaries:

	<u>2020</u>	<u>2019</u>
NYLIAC ¹	\$ 529,817,996	\$ —
Madison Capital Funding LLC ("MCF")	87,947,135	—
NYLIFE LLC	4,000,000	—
NYLE	(98,000,000)	\$ 1,836,257
Total	<u>\$ 523,765,131</u>	<u>\$ 1,836,257</u>

¹The capital contribution to NYLIAC was in the form of an affiliated investment in MCF.

During 2020 and 2019, the Company recorded the following dividend distributions from its insurance and holding company subsidiaries:

	<u>2020</u>	<u>2019</u>
NYLIAC	\$ 932,000,000	\$ —
NYL Investors	145,000,000	120,000,000
NYL Investments	95,000,000	213,000,000
MCF	79,706,500	120,934,000
NYLAZ	5,000,000	10,000,000
Total	<u>\$ 1,256,706,500</u>	<u>\$ 463,934,000</u>

NOTES TO FINANCIAL STATEMENTS

Significant transactions entered into or between the Company and its subsidiaries for the years ended December 31, 2020 and 2019 were as follows:

Ref #	Date of Transaction	Name of Related Party	Nature of Relationship	Type of Transaction	Written Agreement	Due Date	Reporting Period Date Amount Due From (To)	
							2020	2019
1	12/31/2015 (amended on 3/24/2020)	MCF	Non-insurance subsidiary	Note funding agreement	Yes	12/31/2025	\$2,587,889,139	\$2,308,481,787
2	10/1/1997 (amended from time to time)	New York Life Capital Corporation ("NYLCC")	Non-insurance subsidiary	Credit agreement	Yes	N/A	\$(376,681,346)	\$(401,976,231)
3	9/28/1995 (amended from time to time)	NYLCC	Non-insurance subsidiary	Support agreement	Yes	N/A	\$—	\$—
4	1/29/2019	NYLCC	Non-insurance subsidiary	Revolving credit facility	Yes	1/29/2024	\$—	\$—
5	9/30/1993 (amended on 6/5/2020)	NYLIAC	Insurance subsidiary	Credit agreement	Yes	N/A	\$—	\$—
6	4/1/1999 (amended on 6/5/2020)	NYLIAC	Insurance subsidiary	Credit agreement	Yes	N/A	\$—	\$—
7	12/31/2020	LINA	Insurance subsidiary	Credit agreement	Yes	N/A	\$—	\$—
8	1/1/2015	NYLIAC	Insurance subsidiary	Lockbox services	Yes	Monthly (last day of month)	\$71,625,124	\$104,083,024
9	Various	NYLIAC	Insurance subsidiary	Service and facility agreement	Yes	Settled in cash within 90 days	\$27,087,150	\$16,055,894
10	Various	NYLIFE Securities LLC	Non-insurance subsidiary	Service and facility agreement	Yes	Settled in cash within 90 days	\$(9,457,681)	\$(9,082,047)
11	6/1/2020	NYL Investors LLC	Non-insurance subsidiary	Investment advisory agreement	Yes	Payments are required within 90 days from time of billing	\$(5,172,064)	\$(4,854,169)
12	Various	NYLIAC	Insurance subsidiary	Acquisition of corporate owned life insurance ("COLI") policies	Yes	N/A	\$4,191,630,139	\$4,138,104,027
13	Various	NYLIAC	Insurance subsidiary	Structured settlement agreements	Yes	Various	\$144,652,368	\$146,943,383
14	6/11/2012	NYLIAC	Insurance subsidiary	Tenancy in common agreement	Yes	6/30/2111	\$40,092,903	\$40,092,903
15	Various	NYLIAC	Insurance subsidiary	Structured settlement agreement	Yes	N/A	\$—	\$—
16	12/1/2020	NYL Investments	Non-insurance subsidiary	Limited partnership sale	Yes	N/A	\$—	\$—
17	10/15/2020	NYLIAC	Insurance subsidiary	Sale of bond investment in NYL Investments	Yes	N/A	\$—	\$—
18	11/1/2014	NYLIAC	Insurance subsidiary	Participation in mortgage loans, REO and Real Estate	Yes	Various	\$—	\$—
19	10/5/2017	NYLIAC	Insurance subsidiary	Mortgage loan in real estate	Yes	8/10/2022	\$(82,500,000)	\$(82,500,000)

1. The Company and NYLIAC entered into a note funding agreement with Madison Capital Funding LLC, a non-insurance subsidiary of New York Life (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 is reported as a bond. On March 24, 2020, the funding limit was amended to increase MCF's total borrowing limit to 2.25% of the sum of the net admitted cash and invested assets of the Company and NYLIAC (excluding any portion attributable to the Company's investment in NYLIAC) based on the most recently available quarterly or annual financial statements of the Company or NYLIAC, as applicable. All outstanding advances made to MCF under the MCF Note Agreement will be due in full on 12/31/2025. During 2020 and 2019 the Company earned interest income of \$96,549,551 and \$105,492,335 respectively. During 2020 and 2019, the Company accrued interest income related to this agreement of \$22,123,203 and \$23,886,604 which is included as part of the amount due from MCF.
2. NYLCC, a wholly owned subsidiary of NYLIFE LLC (which is a wholly owned subsidiary of the Company), has a credit agreement with the Company amended on 9/30/19, whereby NYLCC has agreed to make loans to the Company in an amount up to, but not

NOTES TO FINANCIAL STATEMENTS

exceeding, \$3,000,000,000 from proceeds from the issuance of commercial paper. During 2020 and 2019, the Company recorded interest expense of \$3,091,828 and \$9,961,850, respectively.

3. 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 subsidiaries, and is authorized to issue commercial paper in an aggregate principal amount not to exceed \$3,000,000,000. NYLCC's outstanding principal amount of commercial paper at December 31, 2020 is \$495,582,000.
4. 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 Company and NYLCC are borrowers under the Credit Facility.
5. The Company entered into an amended and restated credit agreement with NYLIAC, amended June 5, 2020, whereby the Company may loan in the amount of up to \$750,000,000. During 2020 and 2019, the credit facility was not used, no interest was paid and there was no outstanding balance due.
6. The Company entered into an amended and restated credit agreement with NYLIAC, amended June 5, 2020, whereby the Company may borrow in the amount of up to \$750,000,000. During 2020 and 2019, the credit facility was not used, no interest was paid, and there was no outstanding balance due.
7. The Company, as lender, entered into a credit agreement with LINA, as borrower, for a maximum aggregate amount of \$100,000,000. At December 31, 2020, the credit facility was not used, no interest was paid, and there was no outstanding balance due.
8. The Company provides NYLIAC with lockbox services to help streamline payment processing and remittances.
9. The Company has agreed to provide NYLIAC 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 communication operations.. The Company is reimbursed for the identified costs associated with these services and facilities.
10. The Company has agreed to provide NYLIFE Securities LLC. 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 communication operations.. The Company is reimbursed for the identified costs associated with these services and facilities.
11. The Company is party to an investment advisory agreement with NYL Investors, as amended from time to time, to receive investment advisory and administrative services from NYL Investors.
12. The Company has purchased various COLI 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 terms as policies sold to unrelated customers. During 2020 and 2019, the Company recorded income related to these policies of \$157,774,592 and \$200,483,139, respectively.
13. 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 annuities issued by NYLIAC. The obligations are based upon the actuarially determined present value of expected future payments.
14. 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. For both of the years ended December 31, 2020 and 2019, income earned amounted to \$7,682,611.
15. The Company has issued \$9,536,579,772 and \$9,084,483,523 at December 31, 2020 and 2019, respectively, of single premium annuities to NYLIAC in connection with NYLIAC's obligation under structured settlement agreements. NYLIAC has directed the Company to make the payments under the annuity contracts directly to beneficiaries under the structured settlement agreements.
16. The Company sold two limited partnerships to NYL Investments.
17. The Company owned a bond issued by NYL Investments with a carrying value of \$600,000,000, On October 15, 2020, this bond was sold to NYLIAC for \$608,000,000, which includes principal and accrued interest.
18. 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 interest 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.
19. In connection with the acquisition of an office building by REEP-OFC 2300 Empire LLC and a pledge of an unleveraged equity interest in the owner of Retreat at Seven Bridges, an existing multifamily property, NYLIAC provided a first mortgage loan to REEP-OFC 2300 Empire LLC and REEP-MF Woodridge IL LLC. The Company reports this investment as a limited partnership investment.

The following discloses additional information regarding significant transactions entered into by the Company with its subsidiaries involving services for the years ended December 31, 2020 and 2019:

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Ref #	Name of Related Party	Overview Description	Amount Charged		Amount Based on Allocation of Costs or Market Rates		Amount Charged, Modified or Waived (Yes/No)
			2020	2019	2020	2019	
9	NYLIAC	Service and facility agreements	\$827,202,348	\$875,448,275	\$827,202,348	\$875,448,275	No
10	NYLIFE Securities LLC	Service and facility agreements	\$68,623,606	\$68,262,488	\$68,623,606	\$68,262,488	No
11	NYL Investors LLC	Investment advisory agreement	\$205,854,991	\$191,712,127	\$205,854,991	\$191,712,127	No

The following discloses additional information on significant transactions entered into by the Company with its subsidiaries involving an exchange of assets and/or liabilities for the years ended December 31, 2020 and 2019:

2020				2019			
Ref #	Name of Related Party	Overview Description	Have Terms Changed from Preceding Period? (Yes/No)	Ref #	Name of Related Party	Overview Description	Have Terms Changed from Preceding Period? (Yes/No)
17	NYLIAC	The Company sold an affiliated bond to NYLIAC	No	There is no information to report for 2019.			
16	NYL Investments	The Company sold two limited partnerships to NYL Investments.	No				

2020				2019			
Ref #	Name of Related Party	Description of Assets Received	Statement Value of Assets Received	Ref #	Name of Related Party	Description of Assets Received	Statement Value of Assets Received
There is no information to report for 2020.				There is no information to report for 2019.			

2020				2019			
Ref #	Name of Related Party	Description of Assets Transferred	Statement Value of Assets Transferred	Ref #	Name of Related Party	Description of Assets Transferred	Statement Value of Assets Transferred
17	NYLIAC	The Company sold an affiliated bond to NYLIAC	\$608,000,000	There is no information to report for 2019.			
16	NYL Investments	The Company sold two limited partnerships to NYL Investments.	\$75,937,146				

The following discloses the total amount due from/to related parties with significant related parties for the years ended December 31, 2020 and 2019:

2020					
Name of Related Party	Aggregate Reporting Period Amount Due From	Aggregate Reporting Period (Amount Due To)	Amount Offset in Financial Statement (if qualifying)	Net Amount Recoverable / (Payable) by Related Party	Admitted Recoverable
NYLIAC	\$4,475,293,900	\$(96,750,193)	\$—	\$4,378,543,707	\$4,378,543,707
MCF	\$2,588,929,102	\$(69,449)	\$—	\$2,588,859,653	\$2,588,859,653
NYL Investors	\$190,791,453	\$(5,172,064)	\$—	\$185,619,389	\$185,619,389
NYL Investments	\$96,115,878	\$—	\$—	\$96,115,878	\$96,115,878
NYLCC	\$—	\$(376,681,346)	\$—	\$(376,681,346)	\$—

NOTES TO FINANCIAL STATEMENTS

2019					
Name of Related Party	Aggregate Reporting Period Amount Due From	Aggregate Reporting Period (Amount Due To)	Amount Offset in Financial Statement (if qualifying)	Net Amount Recoverable / (Payable) by Related Party	Admitted Recoverable
NYLIAC	\$4,445,360,932	\$(99,026,517)	\$—	\$4,346,334,415	\$4,346,334,415
MCF	\$2,308,653,408	\$—	\$—	\$2,308,653,408	\$2,308,653,408
NYL Investments	\$813,000,000	\$(2,317,292)	\$—	\$810,682,708	\$810,682,708
NYL Investors LLC	\$171,041,587	\$(4,854,169)	\$—	\$166,187,418	\$166,187,418
NYLCC	\$—	\$(401,976,231)	\$—	\$(401,976,231)	\$—

- D. At December 31, 2020 and 2019, the Company reported a net amount of \$53,157,159 and \$68,514,802, respectively, due from subsidiaries. These balances exclude investments transactions previously discussed in section A.-C.. The terms of the underlying agreements generally require that these amounts be settled in cash within 90 days.
- E. 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 \$1,014,739,604 and \$1,071,240,764 for the years ended December 31, 2020 and 2019, 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.
- F. Other agreements entered into or between the Company and its subsidiaries for the years ended December 31, 2020 and 2019 that were not deemed significant in sections A.-C. above were as follows:

In the ordinary course of business the Company may enter into guarantees and/or keep wells between itself and its subsidiaries. Refer to Note 14 - Liabilities, contingencies and assessments for more information.
- 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. The Company did not recognize any impairment write down for its investments in Subsidiary, Controlled or Affiliated Companies during the statement period..
- 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	
	2020	2019
NYL Wind Investment LLC	\$ 5,398,453	\$ 6,027,602
NYLMDC King of Prussia GP, LLC	380,391	386,593
Silver Spring, LLC	12,135	35,617
Total	\$ 6,171,370	\$ 6,836,405

- (3) The financial statements of NYL Wind Investment LLC, NYLMDC King of Prussia GP, LLC,, and Silver Spring, LLC (collectively the "downstream non-insurance holding companies") were not audited at December 31, 2020 and 2019.
- (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	
	Net Income Increase (Decrease)	Surplus Increase (Decrease)	Per Audited Statutory Equity	If the Insurance SCA Had Completed Statutory Financial Statements *
(Investment in Insurance SCA Entities)				
NYLIAC	\$ —	\$ —	\$ 9,447,894,052	\$ 9,447,894,052
LINA	\$ —	\$ —	\$ 2,056,485,395	\$ 2,056,485,395
NYLAZ	\$ —	\$ —	\$ 109,659,183	\$ 109,659,183
NYLGI	\$ —	\$ —	\$ 98,740,453	\$ 98,740,453

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

- O. The Company does not hold investments in an SCA in a loss position.

NOTES TO FINANCIAL STATEMENTS

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, 2020:

	Carrying Value
Loan Payable to NYLCC, various maturities, latest being March 16, 2021 (weighted average rate of 0.18%); Refer to Note 10E "Information Concerning Parent, Subsidiaries and Affiliates"	\$ 376,681,346
Total borrowed money	\$ 376,681,346

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	49,015,300	49,015,300	—
(c) Activity stock	146,250,000	146,250,000	—
(d) Excess stock	—	—	—
(e) Aggregate total	<u>\$ 195,265,300</u>	<u>\$ 195,265,300</u>	<u>\$ —</u>
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 9,461,905,082	\$ 9,461,905,082	\$ —

2. Prior 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	<u>\$ 173,697,700</u>	<u>\$ 173,697,700</u>	<u>\$ —</u>
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 8,832,015,342	\$ 8,832,015,342	\$ —

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	\$ 49,015,300	\$ 49,015,300	\$ —	\$ —	\$ —	\$ —

(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	\$ 5,906,505,013	\$ 5,306,800,201	\$ 3,255,735,437
2. Current year general account	\$ 5,906,505,013	\$ 5,306,800,201	\$ 3,255,735,437
3. Current year separate accounts	\$ —	\$ —	\$ —
4. Prior year total general and separate accounts	\$ 4,323,894,280	\$ 4,089,653,583	\$ 2,832,118,339

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	\$ 6,282,559,398	\$ 5,810,065,536	\$ 3,632,161,957
2. Current year general account	\$ 6,282,559,398	\$ 5,810,065,536	\$ 3,632,161,957
3. Current year separate accounts	\$ —	\$ —	\$ —
4. Prior year total general and separate accounts	\$ 5,106,891,094	\$ 4,982,950,663	\$ 3,508,598,792

(4) Borrowing from FHLB of NY

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

1. Current Year

	Total	General Account	Separate Accounts	Funding Agreements Reserves Established
(a) Debt	\$ —	\$ —	\$ —	\$ —
(b) Funding agreements	3,255,735,437	3,255,735,437	—	3,255,735,437
(c) Other	—	—	—	—
(d) Aggregate total	<u>\$ 3,255,735,437</u>	<u>\$ 3,255,735,437</u>	<u>\$ —</u>	<u>\$ 3,255,735,437</u>

2. Prior 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>

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

	Total	General Account	Separate Accounts
1. Debt	\$ —	\$ —	\$ —
2. Funding agreements	4,135,690,605	4,135,690,605	—
3. Other	—	—	—
4. Aggregate total	<u>\$ 4,135,690,605</u>	<u>\$ 4,135,690,605</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 New York Life are funded solely by Company contributions. New York Life'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 IRC of 1986, as amended, and no greater than the maximum amount deductible for federal income tax purposes. In 2020 and 2019, New York Life did not make any voluntary contributions to the tax-qualified plans. 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, at their termination of service, 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. 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.

NOTES TO FINANCIAL STATEMENTS

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 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 \$2,672,000 and \$2,659,000 related to these benefits at December 31, 2020 and 2019, respectively. For the years ended December 31, 2020 and 2019, the net periodic benefit costs associated with these programs were \$7,174,000 and \$9,920,000, respectively.

Postemployment costs of \$438,613 and \$644,360 were billed to subsidiaries for the years ended December 31, 2020 and 2019, 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	
	2020	2019	2020	2019
1. Benefit obligation at beginning of year	\$ —	\$ —	\$ 8,953,337,240	\$ 7,665,962,228
2. Service cost	—	—	181,768,892	154,083,048
3. Interest cost	—	—	254,789,350	304,149,508
4. Contribution by plan participants	—	—	—	—
5. Actuarial (gain) loss	—	—	940,672,805	1,215,977,480
6. Benefits paid	—	—	(399,114,812)	(386,835,024)
7. One-time contractual termination benefit	—	—	—	—
8. Plan amendments	—	—	—	—
9. Benefit obligation at end of year	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 9,931,453,475</u>	<u>\$ 8,953,337,240</u>

b. Postretirement benefits

	Overfunded		Underfunded	
	2020	2019	2020	2019
1. Benefit obligation at beginning of year	\$ —	\$ —	\$ 1,798,089,314	\$ 1,536,662,321
2. Service cost	—	—	28,985,711	22,835,180
3. Interest cost	—	—	53,290,733	62,367,763
4. Contribution by plan participants	—	—	12,438,921	12,622,404
5. Actuarial (gain) loss	—	—	(22,209,454)	242,970,948
6. Benefits paid	—	—	(63,079,787)	(79,369,302)
7. One-time contractual termination benefit	—	—	—	—
8. Plan amendments	—	—	—	—
9. Benefit obligation at end of year	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 1,807,515,438</u>	<u>\$ 1,798,089,314</u>

(2) Change in plan assets

	Pension Benefits		Postretirement Benefits	
	2020	2019	2020	2019
a. Fair value of plan assets at beginning of year	\$ 7,626,304,170	\$ 7,301,701,859	\$ 785,840,149	\$ 665,216,277
b. Actual return on plan assets	1,096,644,097	657,521,381	107,735,598	131,972,841
c. Reporting entity contribution	57,951,964	53,915,954	29,626,310	55,397,929
d. Plan participants’ contributions	—	—	12,438,921	12,622,404
e. Benefits paid	(399,114,812)	(386,835,024)	(63,079,787)	(79,369,302)
f. Fair value of plan assets at end of year	<u>\$ 8,381,785,419</u>	<u>\$ 7,626,304,170</u>	<u>\$ 872,561,191</u>	<u>\$ 785,840,149</u>

NOTES TO FINANCIAL STATEMENTS

(3) Funded status

	Pension Benefits		Postretirement Benefits	
	2020	2019	2020	2019
a. Components				
1. Prepaid benefit costs	\$ 2,564,674,520	\$ 2,671,014,016	\$ —	\$ —
2. Overfunded plan assets	\$ (2,564,674,520)	\$ (2,671,014,016)	\$ —	\$ —
3. Accrued benefit costs*	\$ 716,331,026	\$ 684,368,731	\$ 651,568,565	\$ 629,668,524
4. Liability for benefits*	\$ 833,337,030	\$ 642,664,339	\$ 283,385,682	\$ 382,580,641
b. Assets and liabilities recognized				
1. Assets (nonadmitted)	\$ —	\$ —	\$ —	\$ —
2. Liabilities recognized	\$ 1,549,668,056	\$ 1,327,033,070	\$ 934,954,247	\$ 1,012,249,165
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	
	2020	2019	2020	2019
a. Service cost	\$ 181,768,892	\$ 154,083,048	\$ 28,985,711	\$ 22,835,180
b. Interest cost	254,789,350	304,149,508	53,290,733	62,367,763
c. Expected return on plan assets	(446,862,460)	(463,511,447)	(53,044,210)	(44,902,098)
d. Transition asset or obligation	—	—	—	—
e. Gains and losses	210,464,886	139,537,865	15,773,245	8,354,792
f. Prior service cost or credit	(3,906,913)	(3,800,060)	(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>\$ 196,253,755</u>	<u>\$ 130,458,914</u>	<u>\$ 51,526,351</u>	<u>\$ 55,176,509</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 \$48,246,249 and \$43,902,802 were billed to subsidiaries for the years ended December 31, 2020 and 2019, respectively. Postretirement costs of \$9,835,746 and \$7,961,055 were billed to subsidiaries for the years ended December 31, 2020 and 2019, respectively.

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

	Pension Benefits		Postretirement Benefits	
	2020	2019	2020	2019
a. Items not yet recognized as a component of net periodic cost - prior year	\$ 3,313,678,355	\$ 2,427,448,614	\$ 382,580,641	\$ 241,556,100
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	3,906,913	3,800,060	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	290,891,168	1,021,967,546	(76,900,842)	155,900,205
g. Net gain and loss recognized	<u>(210,464,886)</u>	<u>(139,537,865)</u>	<u>(15,773,245)</u>	<u>(8,354,792)</u>
h. Items not yet recognized as a component of net periodic cost - current year	<u>\$ 3,398,011,550</u>	<u>\$ 3,313,678,355</u>	<u>\$ 283,385,682</u>	<u>\$ 382,580,641</u>

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

	Pension Benefits		Postretirement Benefits	
	2020	2019	2020	2019
a. Net transition asset or obligation	\$ —	\$ —	\$ —	\$ —
b. Net nonvested prior service cost	\$ —	\$ —	\$ 75,909,270	\$ 98,971,143
c. Net prior service credit	\$ (12,931,883)	\$ (16,838,796)	\$ (116,654,205)	\$ (133,195,206)
d. Net recognized losses	\$ 3,410,943,433	\$ 3,330,517,151	\$ 324,130,617	\$ 416,804,704

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, 2020 and 2019:

	Pension Benefits		Postretirement Benefits		Postemployment Benefits	
	2020	2019	2020	2019	2020	2019
Discount rate (for benefit obligation)	3.34%	4.45%	3.45%	4.52%	3.36%	4.46%
Service cost discount rate	3.55%	4.63%	3.69%	4.75%	N/A	N/A
Effective rate of interest (on benefit obligation)	2.92%	4.07%	3.02%	4.15%	N/A	N/A
Expected long-term rate of return on plan assets	6.00%	6.50%	6.75%	6.75%	N/A	N/A
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	3.09%	3.68%	N/A	N/A	N/A	N/A

Weighted-average assumptions used to determine benefit obligations for the years ended December 31, 2020 and 2019:

	Pension Benefits		Postretirement Benefits		Postemployment Benefits	
	2020	2019	2020	2019	2020	2019
Discount rate	2.70%	3.34%	2.82%	3.43%	2.72%	3.36%
Rate of compensation increase:						
Employees	5.16%	4.90%	5.16%	4.90%	N/A	N/A
Agents	5.45%	6.00%	N/A	N/A	N/A	N/A
Interest crediting rates for cash balance plans	3.09%	3.68%	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 \$9,377,685,882 as of December 31, 2020 and \$8,454,283,855 as of December 31, 2019.

(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, 2020, 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 2020 obligations, the annual rate of increase in the per capita cost of covered health care medical benefits and prescription drug benefits for 2020 was assumed to be 6.50% for participants under 65 and 7.00% for participants age 65 and over. For participants under age 65, the rate was assumed to decline gradually to 4.50% by 2030 and remain at that level thereafter. For participants age 65 and over, the rate was assumed to decline gradually to 4.50% by 2030 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 4.50% for all participants for 2021 and beyond.

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.

(10) The estimated future benefit payments are based on the same assumptions as used to measure the benefit obligations at December 31, 2020. The following benefit payments, which reflect expected future service, as appropriate, are expected to be paid:

	Pension Benefits		Postretirement Benefits		Postemployment Benefits	
2021	\$	429,100,000	\$	65,100,000	\$	8,900,000
2022	\$	444,100,000	\$	66,900,000	\$	9,400,000
2023	\$	458,400,000	\$	68,700,000	\$	10,000,000
2024	\$	471,100,000	\$	70,300,000	\$	10,500,000
2025	\$	485,900,000	\$	71,700,000	\$	11,100,000
2026 through 2030	\$	2,589,400,000	\$	378,500,000	\$	64,800,000

NOTES TO FINANCIAL STATEMENTS

(11) The Company expects to pay approximately \$54,200,000 of non-qualified pension benefits during 2021. The Company expects to pay approximately \$46,100,000 for other postretirement benefits during 2021.

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 2021 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 2021.

(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 plans of \$940,672,805. 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).

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 \$3,354,682,199 and \$2,927,381,600 were included in the Company's separate account assets and liabilities at December 31, 2020 and 2019, respectively. Pension plan assets of \$4,611,527,645 and \$4,281,616,836 were included in the Company's aggregate reserve liability at December 31, 2020 and 2019, respectively. Certain pension plan assets are also directly invested in third-party real estate investment funds, which totaled \$415,068,192 and \$416,798,548 at December 31, 2020 and 2019, respectively.

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, 2020 and 2019, and target allocations by asset category, were as follows:

	Target Allocation		Percentage of Plan Assets	
	2020	2019	2020	2019
Fixed Income	65%	65%	63%	64%
Equity Securities	35%	35%	37%	36%
Total	100%	100%	100%	100%

The weighted-average asset allocation for the other postretirement benefit plans at December 31, 2020 and 2019, and target allocations by asset category under the VEBA Trusts, were as follows:

	Target Allocation	Percentage of VEBA Trust Assets	
	2020 and 2019	2020	2019
Fixed Income	30%	32%	30%
Equity Securities	70%	68%	70%
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, 2020 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	\$ 507,382	\$ —	\$ —	\$ 507,382
IPG contract	—	—	4,611,527,645	4,611,527,645
Total assets accounted for at fair value	<u>\$ 507,382</u>	<u>\$ —</u>	<u>\$ 4,611,527,645</u>	<u>\$ 4,612,035,027</u>

The investments in pooled separate accounts and third-party real estate investment funds, which meet the net asset value (“NAV”) as practical expedient criteria for determining fair value, were \$3,354,682,199 and \$415,068,192, respectively, and are not included in the table above.

The fair values of other postretirement benefit plan assets at December 31, 2020 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	\$ 116,439	\$ 4,858,730	\$ —	\$ 4,975,169
Fixed income investments:				
CSUL policies	—	—	161,669,492	161,669,492
Immediate participation guarantee contract	—	—	33,112,029	33,112,029
Vanguard Bond Market Index Fund	76,437,706	—	—	76,437,706
Equity type investments:				
Vanguard Institutional Index Fund	154,726,709	—	—	154,726,709
MainStay Mackay International Equity Fund	86,651,166	—	—	86,651,166
CSVUL MainStay VP Mackay S&P 500 Indexed Equity Fund	—	—	305,031,838	305,031,838
CSVUL MainStay VP Mackay International Equity Fund	—	—	49,957,084	49,957,084
Total assets accounted for at fair value	<u>\$ 317,932,020</u>	<u>\$ 4,858,730</u>	<u>\$ 549,770,443</u>	<u>\$ 872,561,193</u>

(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.

IPG Contract

The IPG contract is carried at fair value, which is comprised of contract value (represents contributions made, plus interest earned, less funds used to pay claims, premiums and fees) plus a fair value adjustment (“FVA”). In 2020, the Company reevaluated its fair value methodology to reflect a conversion value adjustment through the FVA. The FVA is the difference between the estimated cost of purchasing annuities in the open market upon termination of the contract with the cost of purchasing annuities at the discontinuance provisions of the contract. Mortality and interest rate assumptions are significant inputs in the calculation and are derived from market data, contractual provisions and management’s judgement. Therefore, the fair value of the IPG contract is classified as Level 3.

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 Investment 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.

NOTES TO FINANCIAL STATEMENTS

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 5% of annual salary (base plus eligible incentive pay are considered). The Company's matching contributions to the employees' tax-qualified plan totaled \$40,809,938 and \$38,245,509 for the years ended December 31, 2020 and 2019, 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 2020 and 2019, the Company's contributions to the agents' tax-qualified plan totaled \$1,496,828 and \$1,589,102, 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 \$414,592 and \$700,000 at December 31, 2020 and 2019, respectively. Costs associated with these benefits were \$12,153,576 and \$10,799,974 for the years ended December 31, 2020 and 2019, 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, 2020 and 2019, the Company paid \$43,964,862 and \$60,014,051, respectively, in gross benefit payments related to health benefits. For the years ended December 31, 2020 and 2019, the Company did not receive any gross subsidy receipts.

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

A. The Company is a mutual insurance company and therefore has no shareholders.

B. Not applicable.

C.-E. The Company is a mutual insurance company and therefore has no shareholder dividends.

F. No restrictions have been placed on the unassigned surplus funds of the Company.

G. The Company did not have any advances to surplus.

H. The Company did not hold any stock, including stock of affiliated companies, for any special purpose.

I. At December 31, 2020, the Company did not hold any special surplus funds.

J. The portion of unassigned funds (surplus) represented by cumulative net unrealized gains was \$6,787,872,742, gross of deferred taxes, at December 31, 2020.

K. On April 14, 2020, the Company issued surplus notes ("2020 Notes") with a principal balance of \$1,250,000,000, bearing interest at 3.75%, with a maturity date of May 15, 2050. The initial carrying value of the 2020 Notes was \$1,242,362,500 net of discount. The following table summarizes the Company's surplus notes issued and outstanding as of December 31, 2020:

Item Number	Date Issued	Interest Rate	Original Issue Amount of Note	Is Surplus Note Holder a Related Party (Y/N)	Carrying Value of Note Prior Year	Carrying Value of Note Current Year*	Unapproved Interest And/Or Principal
1	4/14/2020	3.75%	\$1,250,000,000	N	\$—	\$1,242,511,714	\$—
2	4/4/2019	4.45%	\$1,000,000,000	N	\$992,868,646	\$993,013,046	\$—
3	10/8/2009	6.75%	\$1,000,000,000	N	\$998,468,128	\$998,545,128	\$—
4	5/5/2003	5.88%	\$1,000,000,000	N	\$995,567,333	\$995,892,667	\$—

*Total should agree with Page 3, Line 32.

Item Number	Current Year Interest Expense Recognized	Life-To-Date Interest Expense Recognized	Current Year Interest Offset Percentage (not including amounts paid to a 3rd party liquidity provider)	Current Year Principal Paid	Life-To-Date Principal Paid	Date of Maturity
1	\$27,473,958	\$27,473,958	N/A	\$—	\$—	5/15/2050
2	\$44,500,000	\$71,818,056	N/A	\$—	\$—	5/15/2069
3	\$67,500,000	\$749,437,500	N/A	\$—	\$—	11/15/2039
4	\$58,750,000	\$1,029,267,361	N/A	\$—	\$—	5/15/2033

NOTES TO FINANCIAL STATEMENTS

Item Number	Are Surplus Note payments contractually linked? (Y/N)	Surplus Note payments subject to administrative offsetting provisions? (Y/N)	Were Surplus Note proceeds used to purchase an asset directly from the holder of the surplus note? (Y/N)	Is Asset Issuer a Related Party (Y/N)	Type of Assets Received Upon Issuance
1	N	N	N	N	Cash
2	N	N	N	N	Cash
3	N	N	N	N	Cash
4	N	N	N	N	Cash

Items Number	Principal Amount of Assets Received Upon Issuance	Book/ Adjusted Carrying Value of Assets	Is Liquidity Source a Related Party to the Surplus Note Issuer? (Y/N)
1	\$1,250,000,000	\$1,242,511,714	N
2	\$1,000,000,000	\$993,013,046	N
3	\$1,000,000,000	\$998,545,128	N
4	\$1,000,000,000	\$995,892,667	N

The 2020 Notes, 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 2020 Notes began on November 15, 2020.

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, and 40 points for the 2020 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, 2020. At December 31, 2020, 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.

L.-M. The Company has never had a quasi-reorganization.

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments

(1) Commitments or contingent commitments

At December 31, 2020, the Company and its guaranteed separate accounts had outstanding contractual obligations to acquire additional private placement securities amounting to \$886,685,922.

Unfunded commitments on limited partnerships, limited liability companies, and other invested assets amounted to \$3,877,971,760 at December 31, 2020. Included in the total unfunded commitments are \$7,480,763 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, 2020, the Company and its guaranteed separate accounts had contractual commitments to extend credit for commercial mortgage loans totaling \$996,544,112 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, 2020.

(2) Guarantees

At December 31, 2020, the Company had the following outstanding guarantees:

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
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. ¹	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. ¹	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. ¹	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. ¹	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. ¹	Expenses would increase	\$100,000,000	The Company, in the ordinary course of business, provides MCF with capital and financing to meet their obligations. The Company views the risk of performance under this guarantee to be minimal.
6.	Through June 30, 2021, the Company and NYLIAC have agreed to provide MCF sufficient liquidity to allow MCF to fulfill, in a timely manner, any unfunded commitments.	Exempt. Guarantee is on behalf of a wholly owned subsidiary. ¹	None	1,569,369,660	The Company views the risk of performance under this guarantee as remote.
7.	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.
8.	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.

NOTES TO FINANCIAL STATEMENTS

	Nature and circumstances of guarantee and key attributes	Liability recognition of guarantee	Ultimate financial statement impact if action under the guarantee is required	Maximum potential amount of future payments (undiscounted) the Company could be required to make under the guarantee	Current status of payment or performance risk of guarantee
9.	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.
10.	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.
11.	On June 25, 2013, the Company issued a guarantee for the full and timely payment of certain indemnity payments that may become due and payable by NYLE to Yuanta Financial Holding Co., Ltd. in connection with the sale by NYLE of New York Life Insurance Taiwan Corporation.	Exempt. Guarantee is on behalf of previously wholly owned subsidiaries.	Expenses would increase	Unlimited	The Company views the risk of performance under this guarantee as remote.

¹ This exemption only applies to guarantees issued on behalf of wholly-owned subsidiaries that do not have negative equity.

(3) Guarantee Obligations

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

B. Assessments

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

The Company has received notification of the insolvency of various life insurers. It is expected that these insolvencies will result in non-recoverable guaranty fund assessments against the Company of \$1,099,639, 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	\$	5,063,199
b. Decreases current year:		
Premium tax offset applied		(952,838)
Decrease in guaranty funds receivable		—
c. Increases current year:		
Increase in guaranty funds receivable		497,788
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	<u>\$</u>	<u>4,608,149</u>

NOTES TO FINANCIAL STATEMENTS

(3) Long-term care guarantee fund assessments

a - c. At December 31, 2020, the Company's guaranty association liability and related asset recoverable for long-term care insolvency assessments were \$1,254,821 and \$799,391, 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 \$4,059,158 in 2020. The agreement expires in 2024.

Rent expense of all other leases for the year ended December 31, 2020 amounted to \$139,382,380, of which \$63,887,824 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, 2020:

Lease	Termination Date	Expiration Date
Florence Satellite Office	03/31/2020	02/28/2022

(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
2021	\$ 121,445,000	8,586,431	130,031,431
2022	108,087,000	8,358,827	116,445,827
2023	91,433,000	4,771,869	96,204,869
2024	73,836,000	2,467,644	76,303,644
2025	51,392,000	279,103	51,671,103
Thereafter	198,421,000	—	198,421,000
Total	\$ 644,614,000	\$ 24,463,874	\$ 669,077,874

(2)b The Company had \$10,302,442 of minimum rentals to be received in the future under non-cancellable subleases at December 31, 2020.

(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 \$28,180,000 at December 31, 2020 are included in the table above.

(3)b Not applicable.

NOTES TO FINANCIAL STATEMENTS

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	
	2020	2019	2020	2019
Foreign currency swaps	\$ 3,258,117,740	\$ 59,543,904	\$ 372,432,149	\$ —
Interest rate swaps	38,500,000	38,500,000	—	—
Foreign currency forwards	—	—	75,219,416	74,475,026
Bond forwards	800,000,000	—	2,500,000,000	10,000,000
Total return swaps	—	—	—	—
Total	<u>\$ 4,096,617,740</u>	<u>\$ 98,043,904</u>	<u>\$ 2,947,651,565</u>	<u>\$ 84,475,026</u>

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.

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, 2020 was \$530,225,043, with a fair value of \$592,550,752. The Company recorded cash collateral received under these agreements of \$604,890,743 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, 2020, 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, 2020, the Company's general account did not enter into any dollar repurchase agreements. At December 31, 2020, the carrying value and fair value of securities sold from the separate accounts under dollar repurchase agreements was \$112,218,570, which were agency mortgage-backed-pass-through securities that were classified as bonds and those securities had a weighted average maturity of 24 years, with a weighted average yield of 2%. The Company recorded a liability for \$112,389,812, which represents the repurchase price of the assets.

- (2)-(7) Not applicable.

NOTES TO FINANCIAL STATEMENTS

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, 2020 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	1	120,000	132,300	12,540
Bonds	NAIC 5	—	—	—	—
Bonds	NAIC 6	—	—	—	—
Preferred Stock	NAIC 3	—	—	—	—
Preferred Stock	NAIC 4	—	—	—	—
Preferred Stock	NAIC 5	—	—	—	—
Preferred Stock	NAIC 6	—	—	—	—
Common Stock		1	4,500,000	4,500,000	—
		<u>2</u>	<u>\$ 4,620,000</u>	<u>\$ 4,632,300</u>	<u>\$ 12,540</u>

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 2020.

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, 2020:

	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	—	—	821,099	—	821,099
Total preferred stocks	—	—	821,099	—	821,099
2. Bonds					
U.S. corporate	—	8,697,980	3,742,730	—	12,440,710
Foreign corporate	—	—	—	—	—
Non-agency residential mortgage-backed securities	—	—	—	—	—
Non-agency commercial mortgage-backed securities	—	3,540,820	—	—	3,540,820
Non-agency asset-backed securities	—	2,334,708	—	—	2,334,708
Total bonds	—	14,573,508	3,742,730	—	18,316,238
3. Common stocks	693,309,360	—	223,024,443	—	916,333,803
4. Derivative assets					
Interest rate swaps	—	469,070,452	—	—	469,070,452
Foreign currency swaps	—	361,653,661	—	—	361,653,661
Inflation swaps	—	5,521,280	—	—	5,521,280
Equity options	—	1,632,981	—	—	1,632,981
Interest rate options	—	45,648,451	5,422,857	—	51,071,308
Foreign currency forwards	—	2,724	—	—	2,724
Futures	2,318,815	—	—	—	2,318,815
Total return swaps	—	—	—	—	—
Total derivative assets	2,318,815	883,529,549	5,422,857	—	891,271,221
5. Separate accounts assets	1,526,916,404	4,207,749,671	2,493,343	1,428,431,730	7,165,591,148
Total assets at fair value	\$ 2,222,544,579	\$ 5,105,852,728	\$ 235,504,472	\$ 1,428,431,730	\$ 8,992,333,509
b. Liabilities at fair value					
1. Derivative liabilities					
Interest rate swaps	\$ —	\$ 261,234,420	\$ —	\$ —	\$ 261,234,420
Foreign currency swaps	—	147,703,899	—	—	147,703,899
Inflation swaps	—	92,127,300	—	—	92,127,300
Interest rate options	—	—	788,373	—	788,373
Foreign currency forwards	—	237,263	—	—	237,263
Futures	8,781	—	—	—	8,781
Total return swaps	—	32,319,080	—	—	32,319,080
Total derivative liabilities	8,781	533,621,962	788,373	—	534,419,116
2. Separate accounts liabilities - derivatives ¹	773,871	168,870	—	—	942,741
Total liabilities at fair value	\$ 782,652	\$ 533,790,832	\$ 788,373	\$ —	\$ 535,361,857

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, 2020:

	Balance at 01/01/2020	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 12/31/2020
Assets:										
Non-redeemable preferred stocks	\$ 1,686,419	\$ 2,859,044	\$ (1,686,419)	\$ (1,404,221)	\$ (122,207)	\$ —	\$ —	\$ (511,517)	\$ —	\$ 821,099
Bonds										
U.S. corporate	11,349,109	5,408,698	(11,349,109)	339,395	(2,289,013)	283,650	—	—	—	3,742,730
Non-agency commercial mortgage-backed securities	—	—	—	—	—	—	—	—	—	—
Non-agency asset-backed securities	155,035	—	(155,035)	—	—	—	—	—	—	—
Total bonds	11,504,144	5,408,698	(11,504,144)	339,395	(2,289,013)	283,650	—	—	—	3,742,730
Common stocks	181,248,004	12,514,553	(3,807,209)	(243,229)	9,744,724	105,692,600	—	(82,125,000)	—	223,024,443
Interest Rate Caps	20,929	—	—	(325,497)	317,652	—	—	—	—	13,084
Corridor Options	45,289	—	—	(5,792,563)	5,812,662	—	—	—	—	65,388
Swaptions	2,147,501	—	—	(13,506,239)	16,703,123	—	—	—	—	5,344,385
Derivatives	2,213,719	—	—	(19,624,299)	22,833,437	—	—	—	—	5,422,857
Separate accounts assets ¹	18,643	—	—	3,199	119,501	2,352,000	—	—	—	2,493,343
Total Assets:	\$ 196,670,929	\$ 20,782,295	\$ (16,997,772)	\$ (20,929,155)	\$ 30,286,442	\$ 108,328,250	\$ —	\$ (82,636,517)	\$ —	\$ 235,504,472
Liabilities:										
Derivatives	\$ 1,925,880	\$ —	\$ —	\$ (429,413)	\$ (708,094)	\$ —	\$ —	\$ —	\$ —	\$ 788,373
Total Liabilities:	\$ 1,925,880	\$ —	\$ —	\$ (429,413)	\$ (708,094)	\$ —	\$ —	\$ —	\$ —	\$ 788,373

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 \$20,782,295 for the year ended December 31, 2020, which primarily relates to \$12,447,996 of common stock securities that were transferred into Level 3 due to Corporate Actions, \$5,408,698 of a U.S. corporate security and \$2,000,000 of a non-redeemable preferred stock security that were measured at amortized cost at the beginning of the period and measured at fair value at the end of the period. Transfers out of Level 3 totaled \$16,997,772 for the year ended December 31, 2020, which primarily relates to \$11,349,109 of a U.S. corporate security that was measured at fair value at the beginning of the period and measured at amortized cost at the end of the period and \$2,688,775 of common stock securities that had a level change due to the use of a quoted price in an active market.

(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, 2020, 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.

NOTES TO FINANCIAL STATEMENTS

Level 1 measurements

Common stocks

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

Derivatives (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.

NOTES TO FINANCIAL STATEMENTS

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.

C. The following table presents the carrying amounts and estimated fair values of the Company's financial instruments at December 31, 2020. 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	\$ 129,408,011,306	\$ 114,223,729,064	\$ —	\$ 125,475,922,098	\$ 3,932,089,208	\$ —	\$ —
Preferred stocks	55,562,351	34,090,598	—	7,494,063	48,068,288	—	—
Common stocks	916,333,803	916,333,803	693,309,360	—	223,024,443	—	—
Mortgage loans	20,323,421,368	19,118,179,940	—	—	20,323,421,368	—	—
Cash, cash equivalents and short-term investments	2,504,708,610	2,504,708,610	898,831,465	1,605,877,145	—	—	—
Derivatives	1,092,980,031	1,183,028,638	2,318,815	1,085,238,359	5,422,857	—	—
Other invested assets ¹	475,245,394	435,221,451	—	176,515,736	298,729,658	—	—
Derivative Collateral	153,963,854	153,963,854	—	153,963,854	—	—	—
Investment income due and accrued	1,612,264,929	1,612,264,929	—	1,612,264,929	—	—	—
Separate accounts assets	14,471,997,336	14,290,342,037	1,550,935,286	11,470,276,985	22,353,335	1,428,431,730	—
Total assets	\$ 171,014,488,982	\$ 154,471,862,924	\$ 3,145,394,926	\$ 141,587,553,169	\$ 24,853,109,157	\$ 1,428,431,730	\$ —
Liabilities:							
Deposit fund contracts:							
Funding agreements	\$ 23,978,296,462	\$ 23,274,588,062	\$ —	\$ —	\$ 23,978,296,462	\$ —	\$ —
Annuities certain	28,501,694	24,632,349	—	—	28,501,694	—	—
Other deposit funds	591,127,901	591,127,901	—	—	591,127,901	—	—
Premiums paid in advance	104,176,234	104,176,234	—	104,176,234	—	—	—
Derivatives	703,242,039	568,752,216	8,781	702,444,885	788,373	—	—
Derivatives - collateral	449,920,274	449,920,274	—	449,920,274	—	—	—
Borrowed money	376,681,346	376,681,346	—	376,681,346	—	—	—
Amounts payable under securities lending	604,935,409	604,935,409	—	604,935,409	—	—	—
Separate accounts liabilities	942,741	942,741	773,871	168,870	—	—	—
Total liabilities	\$ 26,837,824,100	\$ 25,995,756,532	\$ 782,652	\$ 2,238,327,018	\$ 24,598,714,430	\$ —	\$ —

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 is an affiliated bond from MCF. The affiliated bond from MCF had a carrying value of \$2,567,765,936 and a fair value of \$2,677,817,817 at December 31, 2020. The fair value of this security is calculated internally and may include inputs that may not be observable. Therefore, this security is classified as Level 3.

Preferred and common stocks

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

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

NOTES TO FINANCIAL STATEMENTS

Mortgage loans

The estimated fair value of mortgage loans is determined using an income approach, based upon the present value of the expected cash flows discounted at an interpolated treasury yield plus a spread. The spread is based on management's judgment and assumptions and it takes into account property type, LTV and remaining term of each loan. The spread is a significant component of the pricing inputs. These investments are classified as Level 3.

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

Cash on hand and money market mutual funds are classified as Level 1. Cash overdrafts (i.e. outstanding checks) are classified as Level 2. Due to the short-term maturities of cash equivalents, short term investments, and investment income due and accrued, carrying value approximates fair value 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, preferred units of a limited partnership, 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 preferred units of a limited partnership is derived internally based on market comparables and recent transactions by the limited partnership and therefore classified as Level 3. 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, 2020.

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.

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

(1)–(2) Not applicable.

NOTES TO FINANCIAL STATEMENTS

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

2020						
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	\$ 434,801,786	\$ —	Annual, Semi-Annual, Quarterly, Monthly, Daily	30-90 days (Assets subject to lock-up periods)	
Hedge fund	Distressed securities, multi-strategy	4,983,917	—	N/A	N/A	
Private equity	Leverage buyout, mezzanine financing, distressed securities	988,646,027	434,935,208	N/A	N/A	
		<u>\$ 1,428,431,730</u>	<u>\$ 434,935,208</u>			

21. Other Items

A. Unusual or Infrequent Items

The novel coronavirus (“COVID-19”) pandemic continues to spread in the United States and throughout the world, and has created and may continue to create extreme stress and disruption in the global economy and financial markets, as well as elevated mortality and morbidity experience for the global population. The ultimate extent of the impact will depend on numerous factors, all of which are highly uncertain and cannot be predicted. These factors include the length and severity of the outbreak, including the impact of new variants of the virus and the efficacy of vaccines and therapeutic treatments in combating the virus, the effectiveness of responses to the pandemic taken by governments and private sector businesses, and the impacts on New York Life’s customers, employees and vendors. The Company continues to monitor the economic environment and other potential impacts relating to the COVID-19 pandemic as it relates to its insurance liabilities, investment portfolio and business operations.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

Assets with a carrying value of \$289,260,133 at December 31, 2020 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, 2020, 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 \$85,416,714 representing 0.07 % of total fixed maturity investments. Of this amount, 2.57 % 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, 2020 are:

Subprime - Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 15,995,630	\$ 16,429,746	\$ 17,674,490	\$ 4,058,328
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	314,467	97,229	138,172	411,635
Structured securities	—	—	—	—
Equity investments in SCA	—	—	—	—
Other assets	—	—	—	—
Total	\$ 16,310,097	\$ 16,526,975	\$ 17,812,662	\$ 4,469,963

Midprime - Type	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Residential mortgage-backed securities	\$ 67,830,001	\$ 68,880,562	\$ 77,222,653	\$ 61,049,377
Commercial mortgage-backed securities	—	—	—	—
Collateralized debt obligations	29,681	9,177	13,041	38,852
Structured securities	—	—	—	—
Equity investments in SCA	—	—	—	—
Other assets	—	—	—	—
Total	\$ 67,859,682	\$ 68,889,739	\$ 77,235,694	\$ 61,088,229

Grand total (subprime and midprime)	\$ 84,169,779	\$ 85,416,714	\$ 95,048,356	\$ 65,558,192
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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, 2020 are:

Residential Mortgage-Backed Securities	Actual Cost	Book Adjusted Carrying Value	Fair Value	OTTI Losses
Subprime	\$ 2,785,687	\$ 2,785,687	\$ 3,681,101	\$ 1,827,543
Midprime	41,764,504	41,834,916	43,884,827	20,522,026
Total	\$ 44,550,191	\$ 44,620,603	\$ 47,565,928	\$ 22,349,569

- (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.

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 2020:

Effective Date		Interest Rate \$10,000 or more	Interest Rate \$9,999.99 or less
From	Through		
1/1/2020	1/26/2020	0.25%	0.24%
1/27/2020	2/2/2020	0.22%	0.22%
2/3/2020	3/15/2020	0.21%	0.21%
3/16/2020	3/22/2020	0.20%	0.20%
3/23/2020	3/29/2020	0.18%	0.18%
3/30/2020	5/17/2020	0.16%	0.16%
5/18/2020	5/31/2020	0.15%	0.15%
6/1/2020	6/21/2020	0.13%	0.13%
6/22/2020	8/2/2020	0.12%	0.12%
8/3/2020	10/4/2020	0.11%	0.11%
10/5/2020	12/20/2020	0.10%	0.10%
12/21/2020	12/31/2020	0.09%	0.09%

The applicable fees charged for retained asset accounts in 2020 were as follows:

Description	Amount Charged
Overnight delivery of additional checkbooks:	\$15 weekday, \$22 weekend
Checks returned for insufficient funds	\$10 per occurrence
Stop Payment requests	\$12 per request

NOTES TO FINANCIAL STATEMENTS

(2) The following table presents the number and balance of retained asset accounts in-force at December 31, 2020 and 2019, respectively:

	In-Force			
	2020		2019	
	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	1,703	42,675,069	2,080	50,784,128
Total	1,703	\$ 42,675,069	2,080	\$ 50,784,128

(3) The following table presents the Company's retained asset accounts at December 31, 2020:

	Individual		Group	
	Number	Amount	Number	Amount
Retained asset accounts at the beginning of the year	\$ 1,832	\$ 44,598,247	\$ 248	\$ 6,185,881
Retained asset accounts issued/added during the year	—	—	—	—
Investment earnings credited to retained asset accounts during the year	N/A	59,620	N/A	8,084
Fees and other charges assessed to retained asset accounts during the year	N/A	(30)	N/A	—
Retained asset accounts transferred to state unclaimed property funds during the year	18	84,914	—	—
Retained asset accounts closed/withdrawn during the year	(366)	(7,216,563)	(29)	(1,045,084)
Retained asset accounts at the end of the year	1,484	\$ 37,526,188	219	\$ 5,148,881

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, 2020, the cash surrender value of the corporate owned life insurance policies purchased from NYLIAC is \$4,191,630,139. Of this amount, \$3,216,900,203 is invested in NYLIAC's general account and \$974,729,936 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, 2020
(1) Amount of admitted balance that could be realized from an investment vehicle	\$ 974,729,936
(2) Percentage Bonds	7 %
(3) Percentage Stocks	41 %
(4) Percentage Mortgage Loans	— %
(5) Percentage Real Estate	1 %
(6) Percentage Cash and Short-Term Investments	51 %
(7) Percentage Derivatives	— %
(8) Percentage Other Invested Assets	— %

22. Events Subsequent

At February 26, 2021, the date the financial statements were available to be issued, there have been no events occurring subsequent to the close of the Company's books or accounts for the accompanying annual statement that would have a material effect on the financial condition of the Company.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

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

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes () No (X)
 - a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$—

NOTES TO FINANCIAL STATEMENTS

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 \$100,040,560
- (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? \$34,397

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.

H. Reinsurance Credit

- (1) Disclose any reinsurance contracts (or multiple contracts with the same reinsurer or its affiliates) subject to A-791 that includes a provision, which limits the reinsurer's assumption of significant risks identified as in A-791. Examples of risk limiting features include provisions such as a deductible, a loss ratio corridor, a loss cap, an aggregate limit or similar effect. If true, indicate the number of reinsurance contracts to which such provisions apply. For contracts subject to A-791, indicate if deposit accounting was applied for all contracts, which limit significant risks.

Not applicable

- (2) The Company's group life and disability business uses catastrophic reinsurance to cover member events hosted by some insured affinity groups. These catastrophic agreements provide coverage for multiple deaths up to specific caps that are included in the treaties. No triggering events have occurred under these treaties in 2020.

- (3) Disclose if any reinsurance contracts contain features (except reinsurance contracts with a federal or state facility) described below which result in delays in payment in form or in fact:

Not applicable

- (4) Disclose if the reporting entity has reflected reinsurance accounting credit for any contracts not subject to Appendix A-791 and not yearly renewable term, which meet the risk transfer requirements of SSAP No. 61R and identify the type of contracts and the reinsurance contracts.

Not applicable

- (5) Disclose if the reporting entity ceded any risk which is not subject to A-791 and not yearly renewable term reinsurance, under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

Not applicable

- (6) If affirmative disclosure is required for Paragraph 23H(5) above, explain why the contract(s) is treated differently for GAAP and SAP.

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, 2020.

E. Risk Sharing Provisions of the ACA

- (1) At December 31, 2020, 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, 2020 are as follows:

1. Permanent ACA Risk Adjustment Program

Not applicable.

2. Transitional ACA Reinsurance Program

NOTES TO FINANCIAL STATEMENTS

At December 31, 2020, the Company's liability for contributions payable due to ACA reinsurance program (not reported as ceded premium) was \$1,260.

3. 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, 2020 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		Unsettled Balances as of the Reporting Date		
	1	2	3	4	Accrued Less Payments (Col 1 -3)	Less Payments (Col 2 -4)	To Prior Year Balances	To Prior Year Balances	Balance from Prior Years (Col 1-3+7)	Balance from Prior Years (Col 2-4+8)	
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
b. Transitional ACA reinsurance program											
4. Liabilities for contributions payable due to ACA reinsurance program (not reported as ceded premium)	\$ —	\$ 1,512	\$ —	\$ —	\$ —	\$ 1,512	\$ —	\$ (252)	A	\$ —	\$ 1,260
d. Total for ACA risk-sharing provisions	\$ —	\$ 1,512	\$ —	\$ —	\$ —	\$ 1,512	\$ —	\$ (252)		\$ —	\$ 1,260

Explanation of Adjustments:

A. 4 covered life was removed during 2020.

(4) The Company had no risk corridors asset and liability balances for the year ended December 31, 2020.

(5) The Company had no ACA risk corridors receivable for the year ended December 31, 2020.

25. Change in Incurred Losses and Loss Adjustment Expenses

A. Claim reserves and unpaid claim liabilities at December 31, 2019 were \$1,420,418,943. For the year ended December 31, 2020, \$204,753,372 has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$1,171,541,988 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 \$44,123,583 favorable prior-year development from December 31, 2019 to December 31, 2020. 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, 2020 and 2019, the carrying value of the single premium annuity contracts and the corresponding obligations amounted to \$144,652,368 and \$146,943,383, respectively.

28. Health Care Receivables

Not applicable.

29. Participating Policies

Individual and group life participating policies represent 99.4% of total individual and group life insurance in force. The Company paid dividends in the amount of \$2,029,419,758 to individual and group life policyholders and did not allocate any additional income to such policyholders.

30. Premium Deficiency Reserves

At December 31, 2020, 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.

NOTES TO FINANCIAL STATEMENTS

- (3) At December 31, 2020, the Company had \$42,369,210,841 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 \$158,990,494 at December 31, 2020 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.
- (6) The details for "other increases (net)" on Page 7, Line 7 are:

<u>Group Annuities:</u>	<u>Amount</u>
Expense Charges	\$ (26,204,348)
Change in Interest Guarantee Reserves	15,879
Actual less 2019 estimated liability for a small number of participating contracts, December 31, 2020	(308,784)
Experience rating adjustment	(5,351,627)
Total for Group Annuities	(31,848,880)
<u>Individual Life:</u>	
Reinsurance NAR Model Correction	(212,387,795)
Change in amount assumed from JH (60%)	927,624
NYS Reserve Adjustment Conversion to Prophet	6,623,717
WL DLV Library Model Correction	(3,659,230)
WL Billable OPP DLV Reserve Conversion to Prophet	(1,193,617)
Total for Individual Life	(209,689,301)
<u>Group Life:</u>	
Impact on OMA PU due to modification of paid-up face amount calculation	(682,082)
Impact on OMA PU due to 2020 valuation system conversion	(2,316,708)
2020 Revalued WoP (for 2019 Claims)	(24,239)
Total for Group Life	(3,023,029)
Total other increases (net)	\$ (244,561,210)
"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	\$ 428,927
Foreign exchange	307,123,800
Total other net change in reserves	\$ 307,552,727

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

A. Individual Annuities

	December 31, 2020				
	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 16,059,271	\$ —	\$ —	\$ 16,059,271	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)	16,059,271	—	—	16,059,271	0.2
e. At book value without adjustment (minimal or no charge or adjustment)	2,201,344	—	—	2,201,344	—
(2) Not subject to discretionary withdrawal	8,935,376,544	—	—	8,935,376,544	99.8
(3) Total (gross: direct + assumed)	8,953,637,159	—	—	8,953,637,159	100.0
(4) Reinsurance ceded	—	—	—	—	—
(5) Total (net)* (3) - (4)	\$ 8,953,637,159	\$ —	\$ —	\$ 8,953,637,159	100.0 %
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	\$ —	\$ —	\$ —	\$ —	—

NOTES TO FINANCIAL STATEMENTS

B. Group Annuities

December 31, 2020					
	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 8,211,376,043	\$ 7,092,155,017	\$ —	\$ 15,303,531,060	44.3 %
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	3,669,641,882	3,354,663,156	7,024,305,038	20.3
d. Total with market value adjustment or at fair value (total of a through c)	8,211,376,043	10,761,796,899	3,354,663,156	22,327,836,098	64.6
e. At book value without adjustment (minimal or no charge or adjustment)	1,805,173,435	—	—	1,805,173,435	5.2
(2) Not subject to discretionary withdrawal	10,417,500,107	—	—	10,417,500,107	30.2
(3) Total (gross: direct + assumed)	20,434,049,585	10,761,796,899	3,354,663,156	34,550,509,640	100.0
(4) Reinsurance ceded	—	—	—	—	—
(5) Total (net) * (3) – (4)	\$ 20,434,049,585	\$ 10,761,796,899	\$ 3,354,663,156	\$ 34,550,509,640	100.0 %
(6) Amount included in B(1)b above that will move to B(1)e for the first time within the year after the statement date:	\$ —	\$ —	\$ —	\$ —	—

C. Deposit-Type Contracts (no life contingencies)

December 31, 2020					
	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)	3,682,628,251	—	—	3,682,628,251	14.2
(2) Not subject to discretionary withdrawal	22,244,366,495	—	—	22,244,366,495	85.8
(3) Total (gross: direct + assumed)	25,926,994,746	—	—	25,926,994,746	100.0
(4) Reinsurance ceded	—	—	—	—	—
(5) Total (net) (3) – (4)	\$ 25,926,994,746	\$ —	\$ —	\$ 25,926,994,746	100.0 %
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$ —	\$ —	\$ —	\$ —	—

D. Life & Accident & Health Annual Statement:

	December 31, 2020
(1) Exhibit 5, Annuities Section, Total (net)	\$ 29,377,283,800
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	10,402,944
(3) Exhibit 7, Deposit-Type Contracts Line 14, Column 1	25,926,994,746
(4) Subtotal	55,314,681,490
Separate Accounts Annual Statement:	
(5) Exhibit 3, Annuities Section, Total (net)	14,116,460,055
(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	14,116,460,055
(12) Combined Total	\$ 69,431,141,545

NOTES TO FINANCIAL STATEMENTS

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

		December 31, 2020		
A. General Account		Account Value	Cash Value	Reserve
(1)	Subject to discretionary withdrawal, surrender values, or policy loans:			
a.	Term policies with cash value	\$ —	\$ 993,439	\$ 427,631,759
b.	Universal life	7,186,407	7,061,258	7,188,302
c.	Universal life with secondary guarantees	—	—	—
d.	Indexed universal life	—	—	—
e.	Indexed universal life with secondary guarantees	—	—	—
f.	Indexed life	—	—	—
g.	Other permanent cash value life insurance	—	80,487,084,310	83,732,309,694
h.	Variable life	—	—	—
i.	Variable universal life	—	—	—
j.	Miscellaneous reserves	—	—	—
(2)	Not subject to discretionary withdrawal or no cash values:			
a.	Term policies without cash value	XXX	XXX	3,242,492,497
b.	Accidental death benefits	XXX	XXX	53,595,242
c.	Disability - active lives	XXX	XXX	484,565,798
d.	Disability - disabled lives	XXX	XXX	605,639,793
e.	Miscellaneous reserves	XXX	XXX	1,115,184,711
(3)	Total (gross: direct + assumed)	7,186,407	80,495,139,007	89,668,607,796
(4)	Reinsurance ceded	—	3,042,347,923	3,519,765,234
(5)	Total (net) (C) - (D)	\$ 7,186,407	\$ 77,452,791,084	\$ 86,148,842,562
B. Separate Account with Guarantees				
(1)	Subject to discretionary withdrawal, surrender values, or policy loans:			
a.	Term policies with cash value	\$ —	\$ —	\$ —
b.	Universal life	—	—	—
c.	Universal life with secondary guarantees	—	—	—
d.	Indexed universal life	—	—	—
e.	Indexed universal life with secondary guarantees	—	—	—
f.	Indexed life	—	—	—
g.	Other permanent cash value life insurance	—	—	—
h.	Variable life	—	—	—
i.	Variable universal life	—	—	—
j.	Miscellaneous reserves	—	—	—
(2)	Not subject to discretionary withdrawal or no cash values:			
a.	Term policies without cash value	XXX	XXX	—
b.	Accidental death benefits	XXX	XXX	—
c.	Disability - active lives	XXX	XXX	—
d.	Disability - disabled lives	XXX	XXX	—
e.	Miscellaneous reserves	XXX	XXX	—
(3)	Total (gross: direct + assumed)	—	—	—
(4)	Reinsurance ceded	—	—	—
(5)	Total (net) (C) - (D)	\$ —	\$ —	\$ —
C. Separate Account Nonguaranteed				
(1)	Subject to discretionary withdrawal, surrender values, or policy loans:			
a.	Term policies with cash value	\$ —	\$ —	\$ —
b.	Universal life	—	—	—
c.	Universal life with secondary guarantees	—	—	—
d.	Indexed universal life	—	—	—
e.	Indexed universal life with secondary guarantees	—	—	—
f.	Indexed life	—	—	—
g.	Other permanent cash value life insurance	—	—	—
h.	Variable life	—	—	—
i.	Variable universal life	—	—	—
j.	Miscellaneous reserves	—	—	—
(2)	Not subject to discretionary withdrawal or no cash values:			
a.	Term policies without cash value	XXX	XXX	—
b.	Accidental death benefits	XXX	XXX	—
c.	Disability - active lives	XXX	XXX	—
d.	Disability - disabled lives	XXX	XXX	—
e.	Miscellaneous reserves	XXX	XXX	—
(3)	Total (gross: direct + assumed)	—	—	—
(4)	Reinsurance ceded	—	—	—
(5)	Total (net) (C) - (D)	\$ —	\$ —	\$ —

NOTES TO FINANCIAL STATEMENTS

D. Life & Accident & Health Annual Statement:	December 31, 2020
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 84,278,137,652
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	51,454,581
(3) Exhibit 5, Disability-Active Lives Section, Total (net)	482,844,858
(4) Exhibit 5, Disability-Disabled Lives Section, Total (net)	449,943,622
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	886,461,850
(6) Subtotal	<u>86,148,842,563</u>
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))	<u>—</u>
(11) Combined Total ((6) and (10))	<u>\$ 86,148,842,563</u>

34. Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations at December 31, 2020, were as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1) Ordinary new business	\$ 170,226,818	\$ 48,151,413
(2) Ordinary renewal	1,530,041,919	1,490,396,193
(3) Group life	486,150,046	401,834,813
Total	<u>\$ 2,186,418,783</u>	<u>\$ 1,940,382,419</u>

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

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, 2020, 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 is subject to Section 4240 of the New York State Insurance Law. In addition, the separate accounts are supported through affirmative approval of the plans of operations by the New York State Department of Financial Services.

(2) At December 31, 2020 and 2019, the Company's separate accounts statement included legally insulated assets of \$14,127,104,213 and \$10,938,811,728 respectively. The assets legally and not legally insulated from the general account at December 31, 2020 are attributed to the following products/transactions:

<u>Product/Transaction</u>	<u>Legally Insulated Assets</u>	<u>Separate Accounts Assets (Not Legally Insulated)¹</u>
Employee benefit plans (group annuity)	\$ 14,127,104,213	\$ 56,888,997
Supplemental account	—	106,348,827
Total	<u>\$ 14,127,104,213</u>	<u>\$ 163,237,824</u>

¹ Separate accounts assets classified as not legally insulated assets support \$112,389,812 of borrowed funds, \$26,486,644 of payable for securities, \$10,156,257 of other liabilities, \$8,815,519 of other transfers to the general account due or accrued (net), \$4,094,091 of investment servicing fees payable, and \$1,295,501 of remittances and items not allocated.

(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. 2020	\$ 12,258,753
b. 2019	\$ 11,202,877
c. 2018	\$ 12,616,667
d. 2017	\$ 15,787,758
e. 2016	\$ 15,675,006

For the years ended December 31, 2020, 2019, 2018, 2017 and 2016, the general account of the Company did not make any payments toward separate accounts guarantees.

(4) At December 31, 2020, 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

NOTES TO FINANCIAL STATEMENTS

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, 2020 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	\$ —	\$ 4,545,092,915	\$ —	\$ —	\$ 4,545,092,915
Reserves:					
(2) For accounts with assets at:					
a. Fair value	\$ —	\$ 3,669,641,882	\$ —	\$ 3,354,663,156	\$ 7,024,305,038
b. Amortized cost	—	7,092,155,017	—	—	7,092,155,017
c. Total reserves *	<u>\$ —</u>	<u>\$ 10,761,796,899</u>	<u>\$ —</u>	<u>\$ 3,354,663,156</u>	<u>\$ 14,116,460,055</u>
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$ —	\$ 7,092,155,017	\$ —	\$ —	\$ 7,092,155,017
2. At book value without fair value adjustment and with current surrender charge of 5% or more	—	—	—	—	—
3. At fair value	—	3,669,641,882	—	3,354,663,156	7,024,305,038
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	—	10,761,796,899	—	3,354,663,156	14,116,460,055
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total reserves	<u>\$ —</u>	<u>\$ 10,761,796,899</u>	<u>\$ —</u>	<u>\$ 3,354,663,156</u>	<u>\$ 14,116,460,055</u>
(4) Reserves for asset default risk in lieu of AVR	<u>\$ —</u>	<u>\$ 5,776,883</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 5,776,883</u>

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

C. Reconciliation of Net Transfers To (From) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
a. Transfers to separate accounts (Page 4, Line 1.4)	\$ 4,545,092,915
b. Transfers from separate accounts (Page 4, Line 10)	<u>2,092,392,085</u>
c. Net transfers to (from) separate accounts (a) – (b)	2,452,700,830
(2) Reconciling Adjustments:	
a. Reinsurance assumed	<u>—</u>
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (Page 4, Line 26)	<u>\$ 2,452,700,830</u>

36. Loss/Claim Adjustment Expenses

The liability for unpaid accident and health claim adjustment expenses at December 31, 2020 and 2019 was \$18,896,424 and \$18,459,611, respectively. The Company incurred \$9,207,656 and paid \$8,748,426 of claim adjustment expenses in the current year, of which \$6,046,403 of the paid amount was attributable to insured or covered events of prior years. The Company took into account estimated anticipated salvage and subrogation in its determination of the liability for unpaid claims/losses and did not reduce its liability.

GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? New York
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2019
- 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? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact, and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
NYLIFE Securities LLC	New York, NY				YES
NYLIFE Distributors LLC	Jersey City, NJ				YES
Eagle Strategies LLC	New York, NY				YES
New York Life Investment Management LLC	New York, NY				YES
MacKay Shields LLC	New York, NY				YES
GoldPoint Partners LLC	New York, NY				YES
NYLIM Service Company LLC	Jersey City, NY				YES
PA Capital LLC	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
Ausbil Investment Management Limited	Sydney, AUS				YES
New York Life Investments Alternatives LLC	New York, NY				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 44
 12.13 Total book/adjusted carrying value \$ 952,217,574
- 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 2020. Changes include, but are not limited to: (i) addition of a section regarding working from home; (ii) replacing the term "Conflict of Interest Questionnaire with "Business Conduct Questionnaire"; and (iii) 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 2020 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 | 147,098 |
| 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 securities 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 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$ 604,890,743
- 24.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 24.06 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 []
- 24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [X] No [] N/A []
- 24.08 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 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

24.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

24.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	621,387,472
24.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	621,135,638
24.093 Total payable for securities lending reported on the liability page	\$	604,935,409

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	\$	287,332,743
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	\$	31,142,759
25.27 FHLB Capital Stock	\$	195,265,300
25.28 On deposit with states	\$	289,260,133
25.29 On deposit with other regulatory bodies	\$	
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	3,255,735,437
25.32 Other	\$	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	ADVANTAGE CAPITAL 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	CAPTRICITY, INC	84,219
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	CARROT INC	998,633
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	5,822,492
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	DELPHIX CORP	1,999,998
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	FINANCIAL INSIGHT TECHNOLOGY INC	500,000
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	52,272
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	2,000,001
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	PARAGON OFFSHORE LTD CLASS A	1,662
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	PARAGON OFFSHORE LTD CLASS B	83,110
Shareholder Agreement and Subject to Rule 144 of SEC Act of 1933	PHI GROUP INC	4,128,030
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 [X]
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. \$4,790,604

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
JPMorgan Chase	270 Park Avenue, New York, NY 10017
The Bank of New York Mellon	240 Greenwich Street, New York, NY 10286
The Northern Trust Company	50 S LaSalle Street, Chicago, IL 60603

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1 Name of Custodian(s)	2 Custodian's Address
RBC Investor & Treasury Services	155 Wellington Street West, Toronto ON M5V 3L3, Canada

**ANNUAL STATEMENT FOR THE YEAR 2020 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.....
PA Capital, 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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
169553	NYL Investors LLC	5493000EG09W0GURS721	SEC	DS.....
284091	Madison Capital Funding LLC (relying on SEC registration of New York Life Investments Alternatives LLC)	N/A	SEC	NO.....
107717	MacKay Shields LLC	549300Y7LLC0FU7R8H16	SEC	DS.....
116776	Goldpoint Partners LLC (relying on SEC registration of New York Life Investments Alternatives LLC)	N/A	SEC	DS.....
109247	PA Capital, LLC (relying on SEC registration of New York Life Investments Alternatives 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 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

**ANNUAL STATEMENT FOR THE YEAR 2020 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	116,054,021,070	131,238,303,312	15,184,282,242
30.2 Preferred stocks	34,090,597	55,562,350	21,471,753
30.3 Totals	116,088,111,667	131,293,865,662	15,205,753,995

30.4 Describe the sources or methods utilized in determining the fair values:

See Note 20

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

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

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

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

32.2 If no, list exceptions:
Initial Filings that were not made within 120 days of purchase including -

Filings for which we have not yet received the required documentation necessary for submission to the SVO: 3

Filings that have been submitted but not yet rated by the SVO: 10

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

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

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]

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a - 36.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$13,562,789

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

1 Name	2 Amount Paid

38.1 Amount of payments for legal expenses, if any?\$15,798,776

38.2 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
DEBEVOISE & PLIMPTON LLP	4,832,351

39.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$2,341,150

39.2 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	742,590

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 14 LP and LLC entities that own real estate properties. Silver Spring Associates, LP, NYLMDC King of Prussia Realty LP, Huntsville NYL LLC, NYLife Real Estate Holdings LLC, Dulles Town Center Mall LLC and Northern Propmart Solutions Limited are wholly owned subsidiaries of the Company and own a total of 44 real estate parcels with a total carrying value of \$947,741,469. Of these entities, NYLMDC King of Prussia Realty LP and Huntsville NYL LLC hold title to land subject to ground leases, CC Acquisitions LP is nonadmitted since there is no GAAP audit performed. The rest of the entities have a total carrying value of \$4,476,105 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 2020 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\$993,094
- 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.\$785,098
- 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\$993,094
 1.65 Total incurred claims\$785,098
 1.66 Number of covered lives249
- 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	20,570,673,977	15,962,493,198
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	133,790,060	134,092,368
2.5 Reserve Denominator	120,136,855,701	114,232,416,946
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:\$3,429,847
- 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, 1001 Fleet St, Baltimore, MD 21202	278,271
Travelers Property Casualty Company of America, 1 Tower Square, Hartford, CT, 06183	4,493,481
United States Fidelity & Guaranty Company, 1001 Fleet St, Baltimore, MD 21202	201,903
Travelers Casualty & Surety Co, 1 Tower Square, Hartford CT 06183	405,962

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 \$ 5,752,760,756
 - 7.2 Total Incurred Claims \$ 2,549,685,954
 - 7.3 Number of Covered Lives 4,261,189

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

- 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 \$ 1,001,084,545
- 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 \$ 1,089,136,646
 - 10.22 Page 4, Line 1 \$ 217,151,806
- 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			

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 2020 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 2020	2 2019	3 2018	4 2017	5 2016
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	364,278,756	351,971,817	334,589,194	334,756,763	319,653,341
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	554,848,188	530,182,493	516,081,103	498,855,607	477,658,045
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	173,358,169	172,277,479	173,683,026	150,937,622	140,789,442
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	286,915,714	294,664,811	250,092,146	236,059,736	227,569,956
7. Total (Line 21, Col. 10)	1,379,400,828	1,349,096,600	1,274,445,470	1,220,609,728	1,165,670,784
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	26,987,812	28,375,981	28,766,532	29,066,414	28,708,260
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	63,208,561	61,184,128	61,788,615	66,043,125	62,710,031
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	5,631,112	6,283,309	33,603,268	21,983,600	12,106,409
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	95,827,485	95,843,418	124,158,414	117,093,139	103,524,700
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)	8,332,303,152	8,054,599,195	7,768,417,498	7,616,612,508	7,271,501,885
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	335,735,209	384,082,357	253,621,736	241,302,582	272,989,295
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	2,474,675,001	2,432,559,495	2,560,942,752	2,313,644,115	2,213,826,407
17.2 Group annuities (Line 20.4, Col. 7)	8,906,815,409	4,559,307,856	5,913,526,588	4,442,166,897	5,245,254,627
18.1 A & H-group (Line 20.4, Col. 8)	206,032,761	222,386,596	287,925,830	163,666,538	149,708,771
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)	311,838,932	304,945,491	296,710,656	289,012,448	283,678,368
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	20,567,400,464	15,957,880,990	17,081,145,060	15,066,405,088	15,436,959,353
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	187,046,467,794	178,233,227,296	169,582,790,810	163,411,766,224	156,965,141,051
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	165,318,076,479	156,200,955,678	148,576,320,444	143,054,815,828	136,863,454,503
23. Aggregate life reserves (Page 3, Line 1)	115,736,529,728	110,108,589,688	105,378,661,292	103,309,080,415	98,637,340,499
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					XXX
24. Aggregate A & H reserves (Page 3, Line 2)	4,638,869,195	4,413,109,710	4,137,322,339	3,892,245,008	3,649,798,901
25. Deposit-type contract funds (Page 3, Line 3)	25,926,994,747	23,451,219,080	21,908,898,645	17,922,307,444	16,434,972,753
26. Asset valuation reserve (Page 3, Line 24.01)	3,589,364,696	3,371,258,840	2,593,993,510	2,651,609,526	2,175,467,496
27. Capital (Page 3, Lines 29 and 30)					
28. Surplus (Page 3, Line 37)	21,728,391,315	22,032,271,618	21,006,470,366	20,356,950,396	20,107,561,106
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	7,088,793,334	5,628,170,888	7,817,737,232	6,024,092,662	4,360,370,426
Risk-Based Capital Analysis					
30. Total adjusted capital	27,256,909,170	27,423,230,272	24,789,861,962	23,629,254,597	23,524,224,759
31. Authorized control level risk - based capital	3,014,731,084	2,702,370,554	2,592,860,280	2,248,068,355	2,139,327,821
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)	64.7	67.0	66.4	65.6	65.2
33. Stocks (Lines 2.1 and 2.2)	8.4	6.3	6.5	7.2	6.9
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	10.8	10.9	11.0	10.5	10.4
35. Real estate (Lines 4.1, 4.2 and 4.3)	1.2	1.2	0.9	1.0	1.1
36. Cash, cash equivalents and short-term investments (Line 5)	1.4	1.4	1.8	1.6	2.1
37. Contract loans (Line 6)	6.5	6.8	7.0	7.3	7.4
38. Derivatives (Page 2, Line 7)	0.7	0.5	0.4	0.4	0.6
39. Other invested assets (Line 8)	6.2	5.9	6.0	6.3	6.2
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)	0.1	0.0	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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2020	2 2019	3 2018	4 2017	5 2016
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1).....	2,567,765,936	2,884,595,183	2,760,465,941	2,706,975,629	2,566,234,612
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1).....					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1).....	15,866,253,235	9,462,749,519	8,889,504,505	9,297,186,583	8,828,447,790
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.....	4,906,248,877	4,820,856,741	4,388,232,524	4,603,190,627	4,122,400,699
50. Total of above Lines 44 to 49.....	23,340,268,048	17,168,201,443	16,038,202,970	16,607,352,839	15,517,083,101
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).....	3,115,371,898	1,426,233,011	1,518,843,127	1,309,847,980	1,722,740,501
53. Total admitted assets (Page 2, Line 28, Col. 3).....	201,336,809,831	189,231,107,933	180,036,224,377	176,765,547,689	170,761,834,718
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	7,714,420,771	7,077,464,107	7,234,101,063	6,603,475,767	5,961,418,415
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	(820,816,320)	(117,897,771)	(74,713,710)	(90,858,697)	(308,670,686)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	218,098,994	1,295,633,399	(500,467,242)	896,067,511	178,252,761
57. Total of above Lines 54, 55 and 56.....	7,111,703,445	8,255,199,735	6,658,920,111	7,408,684,581	5,831,000,490
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).....	13,192,464,279	11,318,753,168	13,170,824,607	11,774,105,278	10,889,195,771
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6).....	241,632,816	225,256,050	209,012,857	193,330,039	180,112,422
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2).....	3,705,199,617	3,459,505,692	(790,120,336)	2,873,278,248	2,658,267,058
61. Increase in A & H reserves (Line 19, Col. 6).....	149,295,014	275,787,372	48,328,689	228,936,862	174,174,047
62. Dividends to policyholders and refunds to members (Line 30, Col. 1).....	1,962,873,015	2,043,186,658	1,974,316,854	1,958,311,333	1,943,957,223
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0.....	11.3	13.4	11.7	13.8	13.9
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.....	4.6	5.1	5.4	5.4	5.3
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2).....	90.4	94.9	77.6	96.3	81.8
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2).....	0.1				
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2).....	36.0	35.2	29.6	38.7	41.6
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2).....	498,396,154	478,949,838	450,095,353	446,865,131	426,204,575
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2).....	518,648,278	492,348,946	466,733,097	444,652,458	447,623,953
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2).....	858,828,388	863,517,883	836,140,000	818,937,359	806,445,135
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2).....	922,067,428	902,334,876	893,751,189	870,445,147	878,881,344
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).....	175,375,885	26,653,483	885,375,655	1,067,067,723	224,820,773
74. Ordinary - individual annuities (Page 6, Col. 4).....	11,439,058	69,823,461	(221,342,852)	92,741,614	41,183,051
75. Ordinary-supplementary contracts.....	XXX	XXX	(5,339,712)	2,999,667	531,601
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).....	47,210,183	159,543,040	(15,306,155)	119,030,977	75,176,157
78. Group annuities (Page 6, Col. 5).....	384,063,995	246,602,734	397,377,455	274,243,248	276,806,508
79. A & H-group (Page 6.5, Col. 3).....			15,479,995	16,152,471	1,891,637
80. A & H-credit (Page 6.5, Col. 10).....					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10).....	129,873,402	(7,352,063)	228,580,644	(1,724,421)	(13,986,649)
82. Aggregate of all other lines of business (Page 6, Col. 8).....	(3,118,111)	238,115	247,393	210,856	274,828
83. Fraternal (Page 6, Col. 7).....					
84. Total (Page 6, Col. 1).....	744,844,414	495,508,771	1,285,072,423	1,570,722,134	606,697,905

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 2020 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 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	8 Number of		9 Amount of Insurance	
							7 Policies	Certificates		
1. In force end of prior year			5,095,097	882,154,310			1,170	4,454,283	466,942,290	1,349,096,600
2. Issued during year			276,465	90,196,373			260	227,761	5,631,112	95,827,485
3. Reinsurance assumed			2,395	681,174						681,174
4. Revived during year			5,404	1,368,945				1,140	57,756	1,426,701
5. Increased during year (net)			19,093							
6. Subtotals, Lines 2 to 5			303,357	92,246,492			260	228,901	5,688,868	97,935,360
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)			5,398,454	974,400,802			1,430	4,683,184	472,631,158	1,447,031,959
Deductions during year:										
10. Death			78,600	3,336,646			XXX	94,251	1,826,882	5,163,528
11. Maturity			3,568	12,886			XXX	71	166	13,052
12. Disability							XXX			
13. Expiry			36,229	1,993,387				3,258	56,633	2,050,020
14. Surrender			78,476	13,483,610				22,875	235,593	13,719,203
15. Lapse			77,372	27,613,188			64	147,938	4,835,569	32,448,756
16. Conversion			13,822	7,618,043			XXX	XXX	XXX	7,618,043
17. Decreased (net)				663,357			2	78,231	5,402,431	6,065,788
18. Reinsurance			1,242	552,741						552,741
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			289,309	55,273,857			66	346,624	12,357,274	67,631,131
21. In force end of year (b) (Line 9 minus Line 20)			5,109,145	919,126,945			1,364	4,336,560	460,273,883	1,379,400,828
22. Reinsurance ceded end of year	XXX		XXX	154,781,090	XXX		XXX	XXX	1,788,960	156,570,050
23. Line 21 minus Line 22	XXX		XXX	764,345,854	XXX	(a)	XXX	XXX	458,484,924	1,222,830,778
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 2020 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	48,658,800
25. Other paid-up insurance			646,927	8,690,930
26. Debit ordinary insurance	XXX	XXX	173,929	400,508

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			571	4,615
28. Term policies - other	120,758	59,406,356	1,078,463	507,610,538
29. Other term insurance - decreasing	XXX	3,170,670	XXX	26,598,086
30. Other term insurance	XXX	631,535	XXX	13,048,306
31. Totals (Lines 27 to 30)	120,758	63,208,561	1,079,034	547,261,546
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	585,691
33. Totals, extended term insurance	XXX	XXX	135,113	7,000,951
34. Totals, whole life and endowment	155,707	26,987,812	3,894,998	364,278,756
35. Totals (Lines 31 to 34)	276,465	90,196,373	5,109,145	919,126,944

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary		90,196,373	6,990,272	912,136,673
38. Credit Life (Group and Individual)				
39. Group	545,454	5,085,658	1,684,135	458,589,749
40. Totals (Lines 36 to 39)	545,454	95,282,031	8,674,407	1,370,726,422

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	873,390
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	2,739,298	XXX
43. Federal Employees' Group Life Insurance included in Line 21			272,743	37,918,954
44. Servicemen's Group Life Insurance included in Line 21			1,324,519	248,996,760
45. Group Permanent Insurance included in Line 21			1,404,328	14,865,464

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	26,708,375
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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 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certifi- cates	8 Amount of Ins urance
48. Waiver of Premium			2,516,017	485,616,604			1,905,983	102,990,150
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	2,516,017	(a) 485,616,604		(a)	1,905,983	(a) 102,990,150

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

ANNUAL STATEMENT FOR THE YEAR 2020 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	778	4,229	1	243
2. Issued during year	34	877		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	812	5,106	1	243
Deductions during year:				
6. Decreased (net)	77	961		38
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	77	961		38
9. In force end of year (line 5 minus line 8)	735	4,145	1	205
10. Amount on deposit		(a) 386,075,037		(a) 5,148,881
11. Income now payable	735	263		
12. Amount of income payable	(a) 1,069,546	(a) 6,148,602	(a) 52,877	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	32,965	8,645	784	132,894
2. Issued during year	556	2,026	6	11,685
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	33,521	10,671	790	144,579
Deductions during year:				
6. Decreased (net)	2,180	85	40	5,001
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	2,180	85	40	5,001
9. In force end of year (line 5 minus line 8)	31,341	10,586	750	139,578
Income now payable:				
10. Amount of income payable	(a) 598,492,148	XXX	XXX	(a) 889,668,160
Deferred fully paid:				
11. Account balance	XXX	(a) 26,702	XXX	(a) 85,294,835
Deferred not fully paid:				
12. Account balance	XXX	(a) 15,674	XXX	(a) 233,584,080

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	617,545	211,101,661			171,473	340,963,317
2. Issued during year	203,846	14,236,456			5,833	16,311,610
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	821,391	XXX		XXX	177,306	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	67,388	XXX		XXX	7,232	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	67,388	XXX		XXX	7,232	XXX
10. In force end of year (line 5 minus line 9)	754,003	(a) 207,510,934		(a)	170,074	(a) 344,331,228

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	1,058	315,470
2. Issued during year	108	6,260
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	1,166	321,730
Deductions During Year:		
6. Decreased (net)	66	14,713
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	66	14,713
9. In force end of year (line 5 minus line 8)	1,100	307,017
10. Amount of account balance	(a) 51,542,060,245	(a) 1,010,040,855

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

**ANNUAL STATEMENT FOR THE YEAR 2020 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	521,534,104
2. Current year's realized pre-tax capital gains/(losses) of \$507,216,559 transferred into the reserve net of taxes of \$106,515,477	400,701,082
3. Adjustment for current year's liability gains/(losses) released from the reserve	(6,747,612)
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	915,487,574
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	202,296,187
6. Reserve as of December 31, current year (Line 4 minus Line 5)	713,191,387

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2020	64,068,058	138,679,726	(451,597)	202,296,187
2. 2021	53,086,453	49,341,223	(724,028)	101,703,648
3. 2022	43,889,025	42,166,058	(556,270)	85,498,813
4. 2023	39,063,714	36,070,234	(472,433)	74,661,516
5. 2024	29,129,407	29,911,279	(385,924)	58,654,762
6. 2025	30,014,627	23,596,752	(295,380)	53,315,998
7. 2026	33,587,025	18,439,944	(247,949)	51,779,020
8. 2027	36,508,775	15,274,009	(261,661)	51,521,124
9. 2028	35,620,301	11,769,722	(265,209)	47,124,814
10. 2029	28,351,835	8,187,467	(278,752)	36,260,550
11. 2030	19,892,996	4,284,967	(282,128)	23,895,835
12. 2031	19,984,676	2,497,362	(301,433)	22,180,605
13. 2032	15,902,836	2,485,820	(306,463)	18,082,193
14. 2033	14,395,629	2,547,371	(321,540)	16,621,461
15. 2034	13,445,777	2,564,996	(331,594)	15,679,179
16. 2035	12,822,012	2,656,106	(351,698)	15,126,420
17. 2036	11,691,401	2,437,409	(321,546)	13,807,264
18. 2037	10,056,905	2,008,711	(256,217)	11,809,399
19. 2038	7,733,966	1,555,103	(185,861)	9,103,208
20. 2039	5,076,181	1,064,941	(110,480)	6,030,643
21. 2040	2,642,584	603,071	(40,126)	3,205,530
22. 2041	717,007	340,725	79	1,057,812
23. 2042	(647,663)	343,353	83	(304,227)
24. 2043	(1,293,089)	334,187	85	(958,817)
25. 2044	(1,446,965)	339,516	90	(1,107,359)
26. 2045	(1,214,522)	332,815	92	(881,615)
27. 2046	(873,780)	306,062	87	(567,631)
28. 2047	(522,345)	243,601	69	(278,674)
29. 2048	(163,432)	174,893	50	11,510
30. 2049	14,708	106,185	30	120,923
31. 2050 and Later		37,474	11	37,485
32. Total (Lines 1 to 31)	521,534,105	400,701,082	(6,747,612)	915,487,575

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	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
2. Realized capital gains/(losses) net of taxes - General Account	244,751,532	(43,778,924)	200,972,608	(13,812,577)	(149,924,477)	(163,737,054)	37,235,554
3. Realized capital gains/(losses) net of taxes - Separate Accounts	361,342		361,342				361,342
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(36,349,922)	8,787,096	(27,562,827)	60,932,007	509,565,293	570,497,300	542,934,473
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	247,494,211	52,739,654	300,233,865		3,448,050	3,448,050	303,681,915
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	1,504,774,867	235,215,677	1,739,990,544	237,556,749	2,277,924,831	2,515,481,580	4,255,472,125
9. Maximum reserve	1,106,124,578	233,437,584	1,339,562,162	145,959,367	2,103,843,167	2,249,802,534	3,589,364,696
10. Reserve objective	680,566,594	181,155,540	861,722,135	145,256,412	2,100,084,671	2,245,341,083	3,107,063,217
11. 20% of (Line 10 - Line 8)	(164,841,655)	(10,812,027)	(175,653,682)	(18,460,067)	(35,568,032)	(54,028,100)	(229,681,782)
12. Balance before transfers (Lines 8 + 11)	1,339,933,213	224,403,650	1,564,336,862	219,096,682	2,242,356,799	2,461,453,481	4,025,790,343
13. Transfers	(9,033,934)	9,033,934					
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero	(224,774,701)		(224,774,701)	(73,137,315)	(138,513,632)	(211,650,947)	(436,425,647)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	1,106,124,578	233,437,584	1,339,562,162	145,959,367	2,103,843,167	2,249,802,534	3,589,364,696

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	6,808,710,327	XXX	XXX	6,808,710,327	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	25,013,144,196	XXX	XXX	25,013,144,196	0.0005	12,506,572	0.0016	40,021,031	0.0033	82,543,376
2.2	1	NAIC Designation Category 1.B	1,877,028,889	XXX	XXX	1,877,028,889	0.0005	938,514	0.0016	3,003,246	0.0033	6,194,195
2.3	1	NAIC Designation Category 1.C	3,629,992,909	XXX	XXX	3,629,992,909	0.0005	1,814,996	0.0016	5,807,989	0.0033	11,978,977
2.4	1	NAIC Designation Category 1.D	4,928,448,030	XXX	XXX	4,928,448,030	0.0005	2,464,224	0.0016	7,885,517	0.0033	16,263,878
2.5	1	NAIC Designation Category 1.E	5,473,382,949	XXX	XXX	5,473,382,949	0.0005	2,736,691	0.0016	8,757,413	0.0033	18,062,164
2.6	1	NAIC Designation Category 1.F	13,014,943,426	XXX	XXX	13,014,943,426	0.0005	6,507,472	0.0016	20,823,909	0.0033	42,949,313
2.7	1	NAIC Designation Category 1.G	11,678,513,517	XXX	XXX	11,678,513,517	0.0005	5,839,257	0.0016	18,685,622	0.0033	38,539,095
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	65,615,453,915	XXX	XXX	65,615,453,915	XXX	32,807,727	XXX	104,984,726	XXX	216,530,998
3.1	2	NAIC Designation Category 2.A	12,924,207,240	XXX	XXX	12,924,207,240	0.0021	27,140,835	0.0064	82,714,926	0.0106	136,996,597
3.2	2	NAIC Designation Category 2.B	13,123,146,141	XXX	XXX	13,123,146,141	0.0021	27,558,607	0.0064	83,988,135	0.0106	139,105,349
3.3	2	NAIC Designation Category 2.C	8,834,993,630	XXX	XXX	8,834,993,630	0.0021	18,553,487	0.0064	56,543,959	0.0106	93,650,932
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	34,882,347,011	XXX	XXX	34,882,347,011	XXX	73,252,929	XXX	223,247,021	XXX	369,752,878
4.1	3	NAIC Designation Category 3.A	1,137,382,357	XXX	XXX	1,137,382,357	0.0099	11,260,085	0.0263	29,913,156	0.0376	42,765,577
4.2	3	NAIC Designation Category 3.B	982,320,103	XXX	XXX	982,320,103	0.0099	9,724,969	0.0263	25,835,019	0.0376	36,935,236
4.3	3	NAIC Designation Category 3.C	1,668,820,972	XXX	XXX	1,668,820,972	0.0099	16,521,328	0.0263	43,889,992	0.0376	62,747,669
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	3,788,523,432	XXX	XXX	3,788,523,432	XXX	37,506,382	XXX	99,638,166	XXX	142,448,481
5.1	4	NAIC Designation Category 4.A	882,007,805	XXX	XXX	882,007,805	0.0245	21,609,191	0.0572	50,450,846	0.0817	72,060,038
5.2	4	NAIC Designation Category 4.B	1,070,357,745	XXX	XXX	1,070,357,745	0.0245	26,223,765	0.0572	61,224,463	0.0817	87,448,228
5.3	4	NAIC Designation Category 4.C	661,186,742	XXX	XXX	661,186,742	0.0245	16,199,075	0.0572	37,819,882	0.0817	54,018,957
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	2,613,552,292	XXX	XXX	2,613,552,292	XXX	64,032,031	XXX	149,495,191	XXX	213,527,222
6.1	5	NAIC Designation Category 5.A	255,355,169	XXX	XXX	255,355,169	0.0630	16,087,376	0.1128	28,804,063	0.1880	48,006,772
6.2	5	NAIC Designation Category 5.B	188,575,545	XXX	XXX	188,575,545	0.0630	11,880,259	0.1128	21,271,321	0.1880	35,452,202
6.3	5	NAIC Designation Category 5.C	21,723,797	XXX	XXX	21,723,797	0.0630	1,368,599	0.1128	2,450,444	0.1880	4,084,074
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	465,654,511	XXX	XXX	465,654,511	XXX	29,336,234	XXX	52,525,829	XXX	87,543,048
7.	6	NAIC 6	49,487,577	XXX	XXX	49,487,577	0.0000		0.2370	11,728,556	0.2370	11,728,556
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	114,223,729,064	XXX	XXX	114,223,729,064	XXX	236,935,303	XXX	641,619,489	XXX	1,041,531,183
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality	5,266,090	XXX	XXX	5,266,090	0.0021	11,059	0.0064	33,703	0.0106	55,821
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality	274,998	XXX	XXX	274,998	0.0630	17,325	0.1128	31,020	0.1880	51,700
15.	6	In or Near Default	28,549,511	XXX	XXX	28,549,511	0.0000		0.2370	6,766,234	0.2370	6,766,234
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	34,090,599	XXX	XXX	34,090,599	XXX	28,384	XXX	6,830,957	XXX	6,873,754

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0005		0.0016		0.0033	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0005		0.0016		0.0033	
19.3	1	NAIC Designation Category 1.C	29,990,936	XXX	XXX	29,990,936	0.0005	14,995	0.0016	47,985	0.0033	98,970
19.4	1	NAIC Designation Category 1.D	14,770,898	XXX	XXX	14,770,898	0.0005	7,385	0.0016	23,633	0.0033	48,744
19.5	1	NAIC Designation Category 1.E	34,995,451	XXX	XXX	34,995,451	0.0005	17,498	0.0016	55,993	0.0033	115,485
19.6	1	NAIC Designation Category 1.F	2,200,000	XXX	XXX	2,200,000	0.0005	1,100	0.0016	3,520	0.0033	7,260
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0005		0.0016		0.0033	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	81,957,285	XXX	XXX	81,957,285	XXX	40,979	XXX	131,132	XXX	270,459
20.1	2	NAIC Designation Category 2.A	2,714,549	XXX	XXX	2,714,549	0.0021	5,701	0.0064	17,373	0.0106	28,774
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0021		0.0064		0.0106	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0021		0.0064		0.0106	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	2,714,549	XXX	XXX	2,714,549	XXX	5,701	XXX	17,373	XXX	28,774
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0099		0.0263		0.0376	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	84,671,834	XXX	XXX	84,671,834	XXX	46,679	XXX	148,505	XXX	299,233
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	2,318,815	XXX	XXX	2,318,815	0.0005	1,159	0.0016	3,710	0.0033	7,652
27.	1	Highest Quality	228,842,518	XXX	XXX	228,842,518	0.0005	114,421	0.0016	366,148	0.0033	755,180
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	231,161,333	XXX	XXX	231,161,333	XXX	115,581	XXX	369,858	XXX	762,832
34.		Total (Lines 9 + 17 + 25 + 33)	114,573,652,830	XXX	XXX	114,573,652,830	XXX	237,125,947	XXX	648,968,809	XXX	1,049,467,003

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality			XXX		0.0011		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	1,660,139		XXX	1,660,139	0.0015	2,490	0.0034	5,644	0.0046	7,637
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	8,487,363,166		XXX	8,487,363,166	0.0011	9,336,099	0.0057	48,377,970	0.0074	62,806,487
44.		Commercial Mortgages - All Other - CM2 - High Quality	10,214,457,642		XXX	10,214,457,642	0.0040	40,857,831	0.0114	116,444,817	0.0149	152,195,419
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	368,584,593		XXX	368,584,593	0.0069	2,543,234	0.0200	7,371,692	0.0257	9,472,624
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	46,114,400		XXX	46,114,400	0.0000		0.1942	8,955,417	0.1942	8,955,417
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	19,118,179,940		XXX	19,118,179,940	XXX	52,739,654	XXX	181,155,540	XXX	233,437,584
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	19,118,179,940		XXX	19,118,179,940	XXX	52,739,654	XXX	181,155,540	XXX	233,437,584

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	694,085,355	XXX	XXX	694,085,355	0.0000		0.2000 (a)	138,817,071	0.2000 (a)	138,817,071
2.		Unaffiliated - Private	26,983,148	XXX	XXX	26,983,148	0.0000		0.1945	5,248,222	0.1945	5,248,222
3.		Federal Home Loan Bank	195,265,300	XXX	XXX	195,265,300	0.0000		0.0061	1,191,118	0.0097	1,894,073
4.		Affiliated - Life with AVR	13,831,149,733	XXX	XXX	13,831,149,733	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)	14,747,483,536			14,747,483,536	XXX		XXX	145,256,412	XXX	145,959,367
REAL ESTATE												
18.		Home Office Property (General Account only)	296,274,646			296,274,646	0.0000		0.0912	27,020,248	0.0912	27,020,248
19.		Investment Properties	1,805,070,110		648,878,121	2,453,948,231	0.0000		0.0912	223,800,079	0.0912	223,800,079
20.		Properties Acquired in Satisfaction of Debt	4,685,742			4,685,742	0.0000		0.1337	626,484	0.1337	626,484
21.		Total Real Estate (Sum of Lines 18 through 20)	2,106,030,498		648,878,121	2,754,908,619	XXX		XXX	251,446,810	XXX	251,446,810
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations	35,115,341	XXX	XXX	35,115,341	0.0000		0.0000		0.0000	
23.	1	Highest Quality	100,705,041	XXX	XXX	100,705,041	0.0005	50,353	0.0016	161,128	0.0033	332,327
24.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality	54,553,590	XXX	XXX	54,553,590	0.0245	1,336,563	0.0572	3,120,465	0.0817	4,457,028
27.	5	Lower Quality	17,753,940	XXX	XXX	17,753,940	0.0630	1,118,498	0.1128	2,002,644	0.1880	3,337,741
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)	208,127,912	XXX	XXX	208,127,912	XXX	2,505,414	XXX	5,284,238	XXX	8,127,096

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality		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	125,688,818	15,788,374	XXX	141,477,192	0.0040	565,909	0.0114	1,612,840	0.0149	2,108,010
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)	125,688,818	15,788,374	XXX	141,477,192	XXX	565,909	XXX	1,612,840	XXX	2,108,010
57.		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities	13,363,266		XXX	13,363,266	0.0011	14,700	0.0057	76,171	0.0074	98,888
59.		Unaffiliated - In Good Standing Primarily Senior	6,822,108		XXX	6,822,108	0.0040	27,288	0.0114	77,772	0.0149	101,649
60.		Unaffiliated - In Good Standing All Other			XXX		0.0069		0.0200		0.0257	
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)	20,185,374		XXX	20,185,374	XXX	41,988	XXX	153,943	XXX	200,538
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	145,874,192	15,788,374	XXX	161,662,566	XXX	607,897	XXX	1,766,783	XXX	2,308,548

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX		0.0000		0.2000 (a)		0.2000 (a)	
66.		Unaffiliated Private	4,975,814,977	XXX	XXX	4,975,814,977	0.0000		0.1945	967,796,013	0.1945	967,796,013
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	2,696,233,601	XXX	XXX	2,696,233,601	0.0000		0.1945	524,417,435	0.1945	524,417,435
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	7,672,048,578	XXX	XXX	7,672,048,578	XXX		XXX	1,492,213,448	XXX	1,492,213,448
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
72.		Investment Properties	1,931,358,568		262,079,833	2,193,438,401	0.0000		0.0912	200,041,582	0.0912	200,041,582
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)	1,931,358,568		262,079,833	2,193,438,401	XXX		XXX	200,041,582	XXX	200,041,582
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit	29,108,566			29,108,566	0.0003	8,733	0.0006	17,465	0.0010	29,109
76.		Non-guaranteed Federal Low Income Housing Tax Credit	51,747,173			51,747,173	0.0063	326,007	0.0120	620,966	0.0190	983,196
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)	80,855,739			80,855,739	XXX	334,740	XXX	638,431	XXX	1,012,305
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	941,097,333	XXX		941,097,333	0.0000		0.1580	148,693,379	0.1580	148,693,379
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)	941,097,333	XXX		941,097,333	XXX		XXX	148,693,379	XXX	148,693,379
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	10,979,362,321	15,788,374	262,079,833	11,257,230,528	XXX	3,448,050	XXX	1,848,637,861	XXX	1,852,396,357

(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 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

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

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
17305AA*4	R		Long Bond Replication	1	300,474,672	150,237	480,759	991,566
17305AA@2	R		Long Bond Replication	1	250,368,020	125,184	400,589	826,214
17305AA#0	R		Long Bond Replication	2	205,583,167	431,725	1,315,732	2,179,182
61747YP@8	R		Long Bond Replication	2	250,807,976	526,697	1,605,171	2,658,565
61747YR@6	R		Long Bond Replication	1	200,295,529	100,148	320,473	660,975
61747YR#4	R		Long Bond Replication	1	100,824,965	50,412	161,320	332,722
94978* A04	R		Long Bond Replication	1	101,982,153	50,991	163,171	336,541
94978* AS0	R		Long Bond Replication	1	152,669,859	76,335	244,272	503,811
94978* AU5	R		Long Bond Replication	2	253,156,035	531,628	1,620,199	2,683,454
94978* BD2	R		Long Bond Replication	1	153,211,555	76,606	245,138	505,598
94978* AW1	R		Long Bond Replication	2	250,767,990	526,613	1,604,915	2,658,141
94978* AY7	R		Long Bond Replication	2	250,469,235	525,985	1,603,003	2,654,974
94978* AZ4	R		Long Bond Replication	2	250,947,160	526,989	1,606,062	2,660,040
REPL28	R		Long Bond Replication	1	355,809,178	177,905	569,295	1,174,170
94978* BA8	R		Long Bond Replication	1	251,124,764	125,562	401,800	828,712
0199999. Subtotal Default Component - Other Than Mortgage					3,328,492,258	4,003,017	12,341,899	21,654,665
0599999 - Total					3,328,492,258	4,003,017	12,341,899	21,654,665

ANNUAL STATEMENT FOR THE YEAR 2020 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
							Insured passed away during TCA, prior to issuance of policy.
14769249	608395	PA	2018	500,000	499,998		It was determined that the TCA was payable
14511610	624837	VA	2020	250,000			Case was voluntarily dismissed
B0182299	LC-668678	LA	2018	25,000	25,000	25,000	Settlement Reached.
0199999. Death Claims - Ordinary				775,000	524,998	25,000	XXX
A8168144	LC-552618	CA	2017	100,000	37,500	100,000	Settlement Reached.
A7532637	LC-402976	AR	2016	25,000	12,500	25,000	Settlement Reached.
A10065855	LC-799792	MN	2019	60,000		60,000	Advised this case has been Closed.
A10326651	LC-945685	MD	2019	100,000	62,000	100,000	Settlement Reached.
A8869506	LC-860120	OR	2019	27,500	27,500	27,500	Settlement Reached.
A8725187	LC-571413	OK	2017	10,000	13,000	10,000	Settlement Reached.
A9029383	LC-891020	OH	2019	10,000	8,000	10,000	Settlement Reached.
A6909456	LC-527203	IA	2016	10,000	9,062	10,000	Settlement Reached.
A8500334	LC-786974	TX	2018	75,000	75,000	75,000	Settlement Reached.
A10354983	LC-928244	TN	2019	50,000		50,000	Advised this case has been Closed.
A8862814	LC-770667	PA	2018	100,000	50,000	100,000	Settlement Reached.
A8899906	LC-930937	FL	2019	15,000	18,200	15,000	Settlement Reached.
A10078545	LC-957851	WA	2019	50,000	10,925	50,000	Settlement Reached.
A10308710	LC-996310	CA	2019	10,000	6,500	10,000	Settlement Reached.
A10167176	LC-868150	GA	2019	10,000		10,000	Advised this case has been Closed.
A8298629	LC-537768	PA	2017	41,500		41,500	Advised this case has been Closed.
06300	9726626860	IA	2018	1,000,000	995,774	1,000,000	Policy lapsed - NYL deem no benefits payable.
0399999. Death Claims - Group				1,694,000	1,325,961	1,694,000	XXX
0599999. Death Claims - Disposed Of				2,469,000	1,850,959	1,719,000	XXX
A7547691	LC-843052	AL	2018	50,000	25,000	50,000	Settlement Reached
0899999. Additional Accidental Death Benefits-Group				50,000	25,000	50,000	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				50,000	25,000	50,000	XXX
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 we took off claim doctor recanted his statement. Policy placed back on premium waiver.
1199999. Disability Benefits Claims - Ordinary							XXX
29285	9716050700	AZ	2016	1,129,630	550,000	1,129,630	Claimant still working - Continued disability benefits questionable.
1399999. Disability Benefits Claims - Group				1,129,630	550,000	1,129,630	XXX
1599999. Disability Benefits Claims - Disposed Of				1,129,630	550,000	1,129,630	XXX
2099999. Matured Endowments Claims - Disposed Of							XXX
2599999. Annuities with Life Contingency Claims - Disposed Of							XXX
2699999. Claims Disposed of During Current Year				3,648,630	2,425,959	2,898,630	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.
B0163762	LC-838284	NY	2018	100,000		100,000	We processed a rescission due to misrepresentation of medical history by the insured.
B0084726	LC-853661	WA	2019	112,500		112,500	We processed a rescission due to the application being taken out fraudulently.
2799999. Death Claims - Ordinary				412,500		412,500	XXX
A8556008	LC-643818	TX	2017	25,000		25,000	We processed a rescission due to misrepresentation of medical history by the insured.
A9020891	LC-810011	NY	2018	50,000		50,000	We processed a rescission due to misrepresentation of medical history by the insured.
A8465155	LC-945958	FL	2019	18,000		18,000	We processed a rescission due to misrepresentation of medical history by the insured.
A8136844	LC-611529	PA	2017	100,000		100,000	We processed a rescission due to misrepresentation of medical history by the insured.
A10205385	LC-1069166	MN	2020	15,000		15,000	We processed a rescission due to misrepresentation of medical history by the insured.
A9164014	LC-962259	NC	2019	10,000		10,000	We processed a rescission due to misrepresentation of medical history by the insured.
A4788427	LC-966903	MS	2019	25,000		25,000	We processed a rescission due to misrepresentation of medical history by the insured.
A10242316	LC-1025283	FL	2020	15,000		15,000	We processed a rescission due to misrepresentation of medical history by the insured.
A8082105	LC-853661	WA	2019	100,000		100,000	We processed a rescission due to the application being taken out fraudulently.
A8615248	LC-947756	MI	2020	100,000		100,000	Contract is lapsed, refunded premiums after death.
11008	9726597490	MS	2019	100,000		100,000	Rescinded claim by GMAD Underwriting. OGC is working on the case.

ANNUAL STATEMENT FOR THE YEAR 2020 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
2999999. Death Claims - Group				558,000		558,000	XXX
3199999. Death Claims - Resisted				970,500		970,500	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.
3799999. Disability Benefits Claims - Ordinary							XXX
4199999. Disability Benefits Claims - Resisted							XXX
4699999. Matured Endowments Claims - Resisted							XXX
5199999. Annuities with Life Contingencies Claims - Resisted							XXX
5299999. Claims Resisted During Current Year				970,500		970,500	XXX
5399999 - Totals				4,619,130	2,425,959	3,869,130	XXX

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	518,493,132	XXX	206,717,265	XXX		XXX	4,329,345	XXX	142,204	XXX	307,304,318	XXX		XXX		XXX		XXX
2. Premiums earned	521,180,859	XXX	210,259,146	XXX		XXX	4,601,042	XXX	356,820	XXX	305,963,851	XXX		XXX		XXX		XXX
3. Incurred claims	254,127,544	48.8	134,212,486	63.8			4,383,852	95.3	(21,372,174)	(5,989.6)	136,903,380	44.7						
4. Cost containment expenses	533,801	0.1									533,801	0.2						
5. Incurred claims and cost containment expenses (Lines 3 and 4)	254,661,345	48.9	134,212,486	63.8			4,383,852	95.3	(21,372,174)	(5,989.6)	137,437,181	44.9						
6. Increase in contract reserves	216,277,548	41.5	(2,396,169)	(1.1)					(5,293,497)	(1,483.5)	223,967,214	73.2						
7. Commissions (a)	37,145,370	7.1	19,305,755	9.2			592,977	12.9	(225,559)	(63.2)	17,472,197	5.7						
8. Other general insurance expenses	135,585,277	26.0	50,444,020	24.0			1,179,286	25.6	(3,521)	(1.0)	83,965,492	27.4						
9. Taxes, licenses and fees	14,635,332	2.8	4,851,876	2.3			88,594	1.9	29,017	8.1	9,665,845	3.2						
10. Total other expenses incurred	187,365,979	36.0	74,601,651	35.5			1,860,857	40.4	(200,063)	(56.1)	111,103,534	36.3						
11. Aggregate write-ins for deductions	(17,581,719)	(3.4)	(17,159,307)	(8.2)			(1,149,967)	(25.0)	1,094	0.3	726,461	0.2						
12. Gain from underwriting before dividends or refunds	(119,542,294)	(22.9)	21,000,485	10.0			(493,700)	(10.7)	27,221,460	7,628.9	(167,270,539)	(54.7)						
13. Dividends or refunds	28,695,019	5.5	28,665,629	13.6			(22,247)	(0.5)	(9,730)	(2.7)	61,367	0.0						
14. Gain from underwriting after dividends or refunds	(148,237,313)	(28.4)	(7,665,144)	(3.6)			(471,453)	(10.2)	27,231,190	7,631.6	(167,331,906)	(54.7)						
DETAILS OF WRITE-INS																		
1101. Fines and penalties from regulatory authorities	727,580	0.1	25	0.0					1,094	0.3	726,461	0.2						
1102. Change in special reserves on certain group policies	(18,309,299)	(3.5)	(17,159,332)	(8.2)			(1,149,967)	(25.0)										
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	(17,581,719)	(3.4)	(17,159,307)	(8.2)			(1,149,967)	(25.0)	1,094	0.3	726,461	0.2						

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	100,736,875	24,326,313		1,442,001	912,621	74,055,940			
2. Advance premiums	2,667,857	1,030,549			164,083	1,473,225			
3. Reserve for rate credits									
4. Total premium reserves, current year	103,404,732	25,356,862		1,442,001	1,076,704	75,529,165			
5. Total premium reserves, prior year	106,093,014	28,899,299		1,713,698	1,291,319	74,188,698			
6. Increase in total premium reserves	(2,688,282)	(3,542,437)		(271,697)	(214,615)	1,340,467			
B. Contract Reserves:									
1. Additional reserves (a)	3,113,020,534	90,182,456			20,065,440	3,002,772,638			
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	3,113,020,534	90,182,456			20,065,440	3,002,772,638			
4. Total contract reserves, prior year	2,896,742,986	92,578,625			25,358,937	2,778,805,424			
5. Increase in contract reserves	216,277,548	(2,396,169)			(5,293,497)	223,967,214			
C. Claim Reserves and Liabilities:									
1. Total current year	1,456,286,289	539,144,626		12,449,962	409,613,815	495,077,886			
2. Total prior year	1,440,715,706	518,648,278		10,962,814	430,985,989	480,118,625			
3. Increase	15,570,583	20,496,348		1,487,148	(21,372,174)	14,959,261			

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	198,720,796	83,451,415		2,529,837		112,739,544			
1.2 On claims incurred during current year	39,836,166	30,264,725		366,866		9,204,575			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	1,158,503,746	414,944,739		8,593,347	378,694,522	356,271,138			
2.2 On claims incurred during current year	297,782,543	124,199,887		3,856,615	30,919,293	138,806,748			
3. Test:									
3.1 Lines 1.1 and 2.1	1,357,224,542	498,396,154		11,123,184	378,694,522	469,010,682			
3.2 Claim reserves and liabilities, December 31, prior year	1,440,715,706	518,648,278		10,962,814	430,985,989	480,118,625			
3.3 Line 3.1 minus Line 3.2	(83,491,164)	(20,252,124)		160,370	(52,291,467)	(11,107,943)			

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	347,192	347,192							
2. Premiums earned	347,192	347,192							
3. Incurred claims	867,147	867,147							
4. Commissions	3,918	3,918							
B. Reinsurance Ceded:									
1. Premiums written	28,872,677	1,866,925			24,122,942	2,882,810			
2. Premiums earned	28,891,319	1,859,885			24,123,881	2,907,553			
3. Incurred claims	76,315,473	795,541		6,249	71,016,071	4,497,612			
4. Commissions	226,945				244,560	(17,615)			

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2020 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	4,778,301		325,259,785	330,038,086
2. Beginning Claim Reserves and Liabilities	2,611,705		1,432,120,705	1,434,732,410
3. Ending Claim Reserves and Liabilities	2,249,735		1,447,351,710	1,449,601,445
4. Claims Paid	5,140,271		310,028,780	315,169,051
B. Assumed Reinsurance:				
5. Incurred Claims.....			867,147	867,147
6. Beginning Claim Reserves and Liabilities			12,594,402	12,594,402
7. Ending Claim Reserves and Liabilities			12,150,319	12,150,319
8. Claims Paid			1,311,230	1,311,230
C. Ceded Reinsurance:				
9. Incurred Claims.....	1,101,360		75,717,267	76,818,627
10. Beginning Claim Reserves and Liabilities	64,317		6,613,602	6,677,919
11. Ending Claim Reserves and Liabilities	57,459		5,526,275	5,583,734
12. Claims Paid	1,108,218		76,804,594	77,912,812
D. Net:				
13. Incurred Claims.....	3,676,941		250,409,665	254,086,606
14. Beginning Claim Reserves and Liabilities	2,547,388		1,438,101,505	1,440,648,893
15. Ending Claim Reserves and Liabilities	2,192,276		1,453,975,754	1,456,168,030
16. Claims Paid	4,032,053		234,535,416	238,567,469
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses	3,676,941		250,409,665	254,086,606
18. Beginning Reserves and Liabilities	2,547,388		1,438,101,505	1,440,648,893
19. Ending Reserves and Liabilities	2,192,276		1,453,975,754	1,456,168,030
20. Paid Claims and Cost Containment Expenses	4,032,053		234,535,416	238,567,469

ANNUAL STATEMENT FOR THE YEAR 2020 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	4,278,382,496	35,494,126	28,907,481			
91596	13-3044743	11/01/1982	New York Life Insurance and Annuity Corp.	DE	YRT/G	OL	99,972,969	997,422	925,586			
81353	52-1530175	02/11/1998	NYLIFE Insurance Company of Arizona	AZ	OTH/I	OL			13,400			
0299999. General Account - U.S. Affiliates - Other							4,378,355,465	36,491,548	29,846,467			
0399999. Total General Account - U.S. Affiliates							4,378,355,465	36,491,548	29,846,467			
0699999. Total General Account - Non-U.S. Affiliates												
0799999. Total General Account - Affiliates							4,378,355,465	36,491,548	29,846,467			
80659	82-4533188	04/01/1994	Canada Life Assurance Company	MI	YRT/I	OL	18,260,484	365,811	383,959			
65676	35-0472300	05/20/1970	Lincoln National Life Insurance Company	IN	YRT/I	OL	1,578,485	8,318	8,294			
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ	YRT/I	OL	3,634,039,266		2,822,877	110,751		
93572	43-1235868	08/01/1993	RGA Reinsurance Company	MO	YRT/I	OL	983,866	68,609	68,421			
82627	06-0839705	08/01/1971	Swiss Re Life & Health America Inc.	MO	YRT/I	OL	168,276	23,727	17,072			
97136	13-3114906	03/01/1985	Metropolitan Tower Life Insurance Company	NE	YRT/I	OL	888,667	19,437	24,753			
65676	35-0472300	07/01/1998	Lincoln National Life Insurance Company	IN	CO/G	OL		763,712				
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	MI	CO/I	OL	11,165,083,628	6,959,876,601	208,232,292	80,654,843		
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	MI	CO/I	XXXL	14,889	8,076	508			
86375	13-3646501	07/01/2015	John Hancock Life Insurance Company of New York	NY	CO/I	OL	3,513,889,055	1,900,824,978	61,560,978	40,676,310		
86375	13-3646501	07/01/2015	John Hancock Life Insurance Company of New York	NY	CO/I	XXXL	2,743	1,363	656			
65978	13-5581829	08/29/1954	Metropolitan Life Insurance Company	NY	YRT/G	OL	37,918,953,835		204,454,891			
68241	22-1211670	09/29/1955	Prudential Insurance Company of America	NJ	YRT/G	OL	248,996,760,113		301,132,425	58,103,862		
0899999. General Account - U.S. Non-Affiliates							305,250,623,307	8,861,960,632	778,707,126	179,545,766		
1099999. Total General Account - Non-Affiliates							305,250,623,307	8,861,960,632	778,707,126	179,545,766		
1199999. Total General Account							309,628,978,772	8,898,452,180	808,553,593	179,545,766		
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)							309,628,978,772	8,898,452,180	808,553,593	179,545,766		
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)												
9999999 - Totals							309,628,978,772	8,898,452,180	808,553,593	179,545,766		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates												
0699999. Total - Non-U.S. Affiliates												
0799999. Total - Affiliates												
60739	74-0484030	01/01/1988	American National Insurance Company	TX	OTH/G	OH				504,823		
65676	35-0472300	01/01/1998	Lincoln National Life Insurance Company	IN	OTH/G	OH		11,645,496				
70106	13-5459480	03/01/2020	United States Life Insurance Company in the City of New York	NY	OTH/G	OH	347,192					
0899999. U.S. Non-Affiliates												
1099999. Total - Non-Affiliates												
1199999. Total U.S. (Sum of 0399999 and 0899999)												
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)												
9999999 - Totals												

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates						
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates						
80659	82-4533188	04/01/1994	Canada Life Assurance Company	MI	29,017	587,221
86258	13-2572994	05/25/2001	General Re Life Corporation	CT	712,808	3,121,274
88340	59-2859797	02/14/2011	Hannover Life Reassurance Company of America	FL	800,000	250,000
65676	35-0472300	05/20/1970	Lincoln National Life Insurance Company	IN		28,664
65978	13-5581829	08/29/1954	Metropolitan Life Insurance Company	NY	14,433	4,199
66346	58-0828824	01/01/1990	Munich American Reassurance Company	GA	4,120,529	4,774,660
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ	1,435,442	675,212
88099	75-1608507	01/01/2007	Optimum Re Insurance Company	TX	50,000	590,000
93572	43-1235868	03/01/1983	RGA Reinsurance Company	MO	17,639,200	11,213,147
87017	62-1003368	09/01/1986	SCOR Global Life Reinsurance Company of Delaware	DE	5,222,835	7,938,038
97071	13-3126819	03/11/2016	Scor Global Life USA Reinsurance Company	DE		2,320,000
68713	84-0499703	09/28/1992	Security Life of Denver Insurance Company	CO	599,299	659,790
82627	06-0839705	08/01/1971	Swiss Re Life & Health America Inc	MO	5,840,200	6,540,806
82627	06-0839705	01/01/2013	Swiss Re Life & Health America Inc.	MO	615,218	617,823
61093	58-0146380	10/01/2020	Atlanta Life Insurance Company	GA	479,675	424,956
82627	06-0839705	04/01/2020	Swiss Re Life & Health America, Inc.	MO	250,000	
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	MI		26,013,670
86375	13-3646501	07/01/2015	John Hancock Life Insurance Company of New York	NY		14,681,149
80926	06-0893662	01/01/2017	Sun Life and Health Insurance Company (U.S.)	MI	287,486	18,830
0899999. Life and Annuity - U.S. Non-Affiliates					38,096,142	80,459,439
00000	AA-1580095	09/08/2009	TOA Reinsurance Company Ltd	JPN	1,123,931	1,805,954
0999999. Life and Annuity - Non-U.S. Non-Affiliates					1,123,931	1,805,954
1099999. Total Life and Annuity - Non-Affiliates					39,220,073	82,265,393
1199999. Total Life and Annuity					39,220,073	82,265,393
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
76694	23-2044256	06/01/2001	Canada Life Reinsurance Company	PA	37,009	4,270
80926	06-0893662	01/01/2017	Sun Life and Health Insurance Company (U.S.)	MI	81,260	
71412	47-0246511	05/01/1983	Mutual of Omaha	NE		28,730
82627	06-0839705	10/26/1995	Swiss Re Life and Health America Inc.	MO		2,391
1999999. Accident and Health - U.S. Non-Affiliates					118,269	35,391
2199999. Total Accident and Health - Non-Affiliates					118,269	35,391
2299999. Total Accident and Health					118,269	35,391
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					38,214,411	80,494,830
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					1,123,931	1,805,954
9999999 Totals - Life, Annuity and Accident and Health					39,338,342	82,300,784

ANNUAL STATEMENT FOR THE YEAR 2020 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 Reinsuran- ce Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year			
0399999. Total General Account - Authorized U.S. Affiliates															
0699999. Total General Account - Authorized Non-U.S. Affiliates															
0799999. Total General Account - Authorized Affiliates															
80659	82-4533188	04/01/1994	Canada Life Assurance Company	MI	YRT/I	OL	1,481,967,368	3,272,984	3,322,732	2,910,407					
86258	13-2572994	05/25/2001	General Re Life Corporation	CT	YRT/I	OL	7,059,126,764	14,150,395	13,354,453	14,678,665					
88340	59-2859797	02/14/2011	Hannover Life Reassurance Company of America	FL	YRT/I	OL	3,942,482,364	6,305,038	5,973,099	4,399,821					
65978	13-5581829	08/29/1954	Metropolitan Life Insurance Company	NY	YRT/I	OL	28,634,122	98,284	76,742						
66346	58-0828824	10/03/1996	Munich American Reassurance Company	GA	CO/I	OL	992,211,163	6,294,799	6,473,188	6,181,533					
66346	58-0828824	10/03/1996	Munich American Reassurance Company	GA	CO/I	XXXL	1,611,270,748	8,029,464	8,093,706	5,561,771					
66346	58-0828824	01/01/1990	Munich American Reassurance Company	GA	YRT/I	OL	33,118,899,070	60,474,289	55,780,336	40,916,017					
68241	22-1211670	09/29/1965	Prudential Insurance Company of America	NJ	YRT/I	OL	15,334,710	44,397	45,058						
93572	43-1235868	01/01/1990	RGA Reinsurance Company	MO	CO/I	OL	965,316,748	6,186,427	6,351,048	5,983,244					
93572	43-1235868	10/03/1996	RGA Reinsurance Company	MO	CO/I	XXXL	1,611,350,488	8,025,678	8,094,346	5,562,064					
93572	43-1235868	01/02/1990	RGA Reinsurance Company	MO	MCO/I	OL	516,392,632			11,544,488			340,766,609		
93572	43-1235868	03/01/1983	RGA Reinsurance Company	MO	YRT/I	OL	48,981,145,022	115,299,247	109,420,014	102,634,277					
87017	62-1003368	02/25/1992	SCOR Global Life Reinsurance Company of Delaware	DE	CO/I	OL	1,065,471,456	6,935,556	7,190,961	6,834,638					
87017	62-1003368	10/03/1996	SCOR Global Life Reinsurance Company of Delaware	DE	CO/I	XXXL	1,612,771,944	8,029,464	8,097,783	5,565,084					
87017	62-1003368	02/25/1992	SCOR Global Life Reinsurance Company of Delaware	DE	OTH/I	OL	330,927,666			4,486,984					
87017	62-1003368	09/01/1986	SCOR Global Life Reinsurance Company of Delaware	DE	YRT/I	OL	6,737,216,864	61,997,384	63,650,378	53,880,913					
97071	13-3126819	03/11/2016	SCOR Global Life USA Reinsurance Company	DE	YRT/I	OL	3,149,382,762	3,919,763	2,343,688	1,161,753					
68713	84-0499703	09/28/1992	Security Life of Denver Insurance Company	CO	CO/I	OL	1,004,828,446	6,385,442	6,563,543	6,265,323					
68713	84-0499703	10/03/1996	Security Life of Denver Insurance Company	CO	CO/I	XXXL	925,908,265	5,104,385	5,174,797	3,510,626					
82627	06-0839705	07/01/1954	Swiss Re Life & Health America Inc.	MO	CO/I	OL	3,258,379	2,670,110	3,042,134	46,375					
82627	06-0839705	08/01/1971	Swiss Re Life & Health America Inc.	MO	YRT/I	OL	13,800,694,319	66,527,574	65,889,815	53,564,529					
82627	06-0839705	01/01/2013	Swiss Re Life & Health America Inc.	MO	YRT/I	OL/XXXL	283,778,375			1,541,561					
71870	43-0949844	12/01/1975	Fidelity Security Life Insurance Company	MO	CO/G	OL			5,340,400	(5,741,457)					
82627	06-0839705	04/01/2010	Swiss Re Life & Health America, Inc.	MO	YRT/G	OL/XXXL				2,244,066					
16535	36-4233459	06/01/2018	Zurich American Insurance Company	NY	CAT/G	OL				62,300					
16535	36-4233459	01/01/2020	Zurich American Insurance Company	NY	CAT/G	OL				147,000					
86375	13-3646501	07/01/2015	John Hancock Life Insurance Company of New York	NY	COFII/I	OL	1,405,555,622	760,329,983	724,703,556	24,713,621				808,373,729	
86375	13-3646501	07/01/2015	John Hancock Life Insurance Company of New York	NY	COFII/I	XXXL	1,097	545	14,623	262					
60054	06-6033492	07/15/1998	Aetna Life Insurance Company	CT	CO/G	OL	8,860,665	4,300,573	5,045,502						
65978	13-5581829	01/01/1960	Metropolitan Life Insurance Company	NY	CO/G	OL	663	498	556						
80926	06-0893662	01/01/2017	Sun Life and Health Insurance Company (U.S.)	MI	CO/G	OL	819,699,160	225,626	155,300	2,112,096					
0899999. General Account - Authorized U.S. Non-Affiliates							131,472,486,882	1,154,607,905	1,114,197,758	360,767,961			340,766,609	808,373,729	
00000	AA-1120055	01/01/2020	Lloyd's Syndicate 3623	GBR	CAT/G	OL				73,500					
00000	AA-1120090	01/01/2020	Lloyd's Syndicate 4711	GBR	CAT/G	OL				73,500					
0999999. General Account - Authorized Non-U.S. Non-Affiliates										147,000					
1099999. Total General Account - Authorized Non-Affiliates							131,472,486,882	1,154,607,905	1,114,197,758	360,914,961				340,766,609	808,373,729
1199999. Total General Account Authorized							131,472,486,882	1,154,607,905	1,114,197,758	360,914,961				340,766,609	808,373,729
1499999. Total General Account - Unauthorized U.S. Affiliates															
1799999. Total General Account - Unauthorized Non-U.S. Affiliates															
1899999. Total General Account - Unauthorized Affiliates															
65676	35-0472300	07/01/1954	Lincoln National Life Insurance Company	IN	CO/I	OL	1,142,100	875,591	863,345	17,930					
65676	35-0472300	05/20/1970	Lincoln National Life Insurance Company	IN	YRT/I	OL	36,804,631	1,159,516	1,129,498	1,446,064					
65676	35-0472300	03/15/1989	Lincoln National Life Insurance Company	IN	MCO/I	OL	196,409,951			(33,868)			116,374,348		
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company	AZ	YRT/I	OL	11,193,078,287			9,527,313					
88099	75-1608507	01/01/2007	Optimum Re Insurance Company	TX	OTH/I	OL	2,852,733,518			567,034					
64688	75-6020048	04/01/2007	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	OL	89,564,085	153,458	128,336	84,257					
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	MI	COFII/I	OL	4,466,033,451	2,783,950,648	2,537,564,268	83,292,964				2,910,744,270	
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	MI	COFII/I	XXXL	5,955	3,230	6,050	156					
62235	01-0278678	09/01/2011	UNUM Life Insurance Company	ME	CO/G	OL	5,941,496	2,602,656	2,794,555						
61093	58-0146380	10/01/2020	Atlanta Life Insurance Company	GA	COFII/G	OL	954,458,004			1,666,598					
1999999. General Account - Unauthorized U.S. Non-Affiliates							19,796,171,478	2,788,745,099	2,542,486,052	96,568,448			116,374,348	2,910,744,270	
00000	AA-5420050	10/01/2018	Korean Reinsurance Company	KOR	OTH/I	OL	87,815,481			51,356					

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
00000	AA-1580095	09/08/2009	TOA Reinsurance Co. Ltd.	JPN	OTH/I	OL	5,213,577,136			4,185,068				
2099999	General Account - Unauthorized Non-U.S. Non-Affiliates													
2199999	Total General Account - Unauthorized Non-Affiliates													
							5,301,392,617			4,236,424				
2299999	Total General Account Unauthorized													
							25,097,564,095	2,788,745,099	2,542,486,052	100,804,872			116,374,348	2,910,744,270
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													
3699999	Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999	Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999	Total General Account - Reciprocal Jurisdiction Affiliates													
4399999	Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999	Total General Account Reciprocal Jurisdiction													
4599999	Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction, and Certified													
							156,570,050,977	3,943,353,004	3,656,683,810	461,719,833			457,140,957	3,719,117,999
4899999	Total Separate Accounts - Authorized U.S. Affiliates													
5199999	Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999	Total Separate Accounts - Authorized Affiliates													
5599999	Total Separate Accounts - Authorized Non-Affiliates													
5699999	Total Separate Accounts Authorized													
5999999	Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999	Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999	Total Separate Accounts - Unauthorized Affiliates													
6699999	Total Separate Accounts - Unauthorized Non-Affiliates													
6799999	Total Separate Accounts Unauthorized													
7099999	Total Separate Accounts - Certified U.S. Affiliates													
7399999	Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999	Total Separate Accounts - Certified Affiliates													
7799999	Total Separate Accounts - Certified Non-Affiliates													
7899999	Total Separate Accounts Certified													
8199999	Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999	Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999	Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999	Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999	Total Separate Accounts Reciprocal Jurisdiction													
9099999	Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)													
							151,268,658,360	3,943,353,004	3,656,683,810	457,336,409			457,140,957	3,719,117,999
9299999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)													
							5,301,392,617			4,383,424				
9999999	Totals													
							156,570,050,977	3,943,353,004	3,656,683,810	461,719,833			457,140,957	3,719,117,999

ANNUAL STATEMENT FOR THE YEAR 2020 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 Reinsur- ance 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													
76694	23-2044256	06/01/2001	Canada Life Reinsurance Company	PA	YRT/G	LTDI			975,413				
80054	06-6033492	07/15/1998	Aetna Life Insurance Company	CT	CO/G	CM/OM/LTDI/MR			4,656,523				
80926	06-0893662	01/01/2017	Sun Life and Health Insurance Company (U.S.)	MI	CO/G	DI	1,859,885		728,610				
67598	04-1768571	01/01/2000	Paul Revere Life Insurance Company	MA	MCO/I	STD/LTDI	25,833,472					441,084,256	
71412	47-0246511	05/01/1983	Mutual of Omaha Insurance Company	NE	CO/I	CM/OM/STM/LB	799,073	97,101					
71412	47-0246511	08/21/1987	Mutual of Omaha Insurance Company	NE	MCO/I	MS	308,562					119,590	
82627	06-0839705	10/26/1995	Swiss Re Life and Health America Inc.	MO	CO/I	STD/LTDI	69,400	5,362	231,409				
0899999. General Account - Authorized U.S. Non-Affiliates							28,870,392	102,463	6,591,955			441,203,846	
1099999. Total General Account - Authorized Non-Affiliates							28,870,392	102,463	6,591,955			441,203,846	
1199999. Total General Account Authorized							28,870,392	102,463	6,591,955			441,203,846	
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
65676	35-0472300	10/01/1983	Lincoln National Life Insurance Company	IN	CO/I	STD/LTDI	4,469	906	7,054				
1999999. General Account - Unauthorized U.S. Non-Affiliates							4,469	906	7,054				
2199999. Total General Account - Unauthorized Non-Affiliates							4,469	906	7,054				
2299999. Total General Account Unauthorized							4,469	906	7,054				
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													
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999. Total General Account - Reciprocal Jurisdiction Affiliates													
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999. Total General Account Reciprocal Jurisdiction													
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							28,874,861	103,369	6,599,009			441,203,846	
4899999. Total Separate Accounts - Authorized U.S. Affiliates													
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Authorized Affiliates													
5599999. Total Separate Accounts - Authorized Non-Affiliates													
5699999. Total Separate Accounts Authorized													
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999. Total Separate Accounts - Unauthorized Affiliates													
6699999. Total Separate Accounts - Unauthorized Non-Affiliates													
6799999. Total Separate Accounts Unauthorized													
7099999. Total Separate Accounts - Certified U.S. Affiliates													
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999. Total Separate Accounts - Certified Affiliates													
7799999. Total Separate Accounts - Certified Non-Affiliates													
7899999. Total Separate Accounts Certified													
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999. Total Separate Accounts Reciprocal Jurisdiction													
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													

ANNUAL STATEMENT FOR THE YEAR 2020 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		
9199999	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)						28,874,861	103,369	6,599,009			441,203,846	
9299999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)												
9999999	- Totals						28,874,861	103,369	6,599,009			441,203,846	

ANNUAL STATEMENT FOR THE YEAR 2020 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	875,591			875,591			1,235,747			713	875,591
65676	35-0472300	05/20/1970	Lincoln National Life Insurance Company	1,159,516	28,664		1,188,180			1,628,498			129,778	1,188,180
65676	35-0472300	10/01/1983	Lincoln National Life Insurance Company	7,960			7,960			7,960				7,960
68723	86-0742727	01/01/1994	New York Life Agents Reinsurance Company		2,110,654	257,265	2,367,919						432,203	432,203
88099	75-1608507	01/01/2007	Optimum Re Insurance Company		100,000		100,000						38,214	38,214
64688	75-6020048	04/01/2007	SCOR Global Life Americas Reinsurance Company	153,458			153,458	175,000	0001				16,021	153,458
62235	01-0278678	09/01/2011	UNUM Life Insurance Co.	2,602,656			2,602,656			2,602,656				2,602,656
61093	58-0146380	10/01/2020	Atlanta Life Insurance Company		904,631		904,631						1,666,598	904,631
65838	01-0233346	07/01/2015	John Hancock Life Insurance Company (USA)	2,783,953,879	32,261,935	93,746,881	2,909,962,695				2,910,744,270		11,828,786	2,909,962,695
0899999. General Account - Life and Annuity U.S. Non-Affiliates										XXX	5,474,861	2,910,744,270	14,112,313	2,916,165,588
00000	AA-5420050	10/01/2018	Korean Reinsurance Company										3,225	
00000	AA-1580095	09/08/2009	TOA Reinsurance Co. Ltd.		2,929,885		2,929,885						189,358	189,358
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates										XXX			192,583	189,358
1099999. Total General Account - Life and Annuity Non-Affiliates										XXX	5,474,861	2,910,744,270	14,304,896	2,916,354,946
1199999. Total General Account Life and Annuity										XXX	5,474,861	2,910,744,270	14,304,896	2,916,354,946
1499999. Total General Account - Accident and Health U.S. Affiliates										XXX				
1799999. Total General Account - Accident and Health Non-U.S. Affiliates										XXX				
1899999. Total General Account - Accident and Health Affiliates										XXX				
65676	35-0472300	10/01/1983	Lincoln National Life Insurance Company	7,960			7,960			7,960				7,960
1999999. General Account - Accident and Health U.S. Non-Affiliates										XXX				7,960
2199999. Total General Account - Accident and Health Non-Affiliates										XXX				7,960
2299999. Total General Account Accident and Health										XXX				7,960
2399999. Total General Account										XXX	5,482,821	2,910,744,270	14,304,896	2,916,362,906
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)										XXX	5,482,821	2,910,744,270	14,112,313	2,916,173,548
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)										XXX			192,583	189,358
9999999 - Totals										XXX	5,482,821	2,910,744,270	14,304,896	2,916,362,906

(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	21000021	JPMorgan Chase Bank, N.A.	175,000

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE S - PART 6

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

	1 2020	2 2019	3 2018	4 2017	5 2016
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	490,595	497,031	490,842	523,883	518,996
2. Commissions and reinsurance expense allowances	32,396	34,289	36,025	35,360	31,533
3. Contract claims	591,250	511,042	526,576	537,764	565,759
4. Surrender benefits and withdrawals for life contracts	121,620	129,794	139,261	140,200	163,280
5. Dividends to policyholders and refunds to members	29,088	40,716	39,499	59,575	183,578
6. Reserve adjustments on reinsurance ceded	(78,129)	(81,709)	(91,434)	(70,849)	(141,715)
7. Increase in aggregate reserve for life and accident and health contracts	185,611	(133,545)	(150,283)	(164,269)	(150,268)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	50,119	49,204	50,913	67,376	55,210
9. Aggregate reserves for life and accident and health contracts	3,950,055	3,664,591	3,772,635	3,897,329	4,028,034
10. Liability for deposit-type contracts	423,588	444,124	468,816	488,728	506,246
11. Contract claims unpaid	107,145	89,405	114,518	114,636	104,154
12. Amounts recoverable on reinsurance	39,338	22,948	50,682	19,227	50,588
13. Experience rating refunds due or unpaid				7,862	19,758
14. Policyholders' dividends and refunds to members (not included in Line 10)	32,106	47,099	57,371	66,367	67,441
15. Commissions and reinsurance expense allowances due	2,875	2,889	2,829	1,022	8,750
16. Unauthorized reinsurance offset	4,738	4,576	3,711	1,144	2,449
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	2,910,744	3,040,608	3,227,060	3,368,237	3,512,751
19. Letters of credit (L)	175	150	125	125	125
20. Trust agreements (T)	5,483	7,542	4,768	4,774	4,747
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	176,619,583,776		176,619,583,776
2. Reinsurance (Line 16)	66,682,787	(66,682,787)	
3. Premiums and considerations (Line 15)	1,961,773,246	50,119,374	2,011,892,620
4. Net credit for ceded reinsurance	XXX	390,077,986	390,077,986
5. All other admitted assets (balance)	8,398,427,985		8,398,427,985
6. Total assets excluding Separate Accounts (Line 26)	187,046,467,794	373,514,573	187,419,982,367
7. Separate Account assets (Line 27)	14,290,342,037		14,290,342,037
8. Total assets (Line 28)	201,336,809,831	373,514,573	201,710,324,404
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	120,375,398,923	3,526,467,612	123,901,866,535
10. Liability for deposit-type contracts (Line 3)	25,926,994,747	423,587,772	26,350,582,519
11. Claim reserves (Line 4)	847,918,635	107,144,674	955,063,309
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	1,879,271,237	32,105,741	1,911,376,978
13. Premium & annuity considerations received in advance (Line 8)	104,176,234	1,823,127	105,999,361
14. Other contract liabilities (Line 9)	749,004,541	(4,280,129)	744,724,412
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	4,738,029	(4,738,029)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	2,910,744,270	(2,910,744,270)	
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)	12,519,829,863	(797,851,925)	11,721,977,938
20. Total liabilities excluding Separate Accounts (Line 26)	165,318,076,479	373,514,573	165,691,591,052
21. Separate Account liabilities (Line 27)	14,290,342,037		14,290,342,037
22. Total liabilities (Line 28)	179,608,418,516	373,514,573	179,981,933,089
23. Capital & surplus (Line 38)	21,728,391,315	XXX	21,728,391,315
24. Total liabilities, capital & surplus (Line 39)	201,336,809,831	373,514,573	201,710,324,404
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	3,526,467,612		
26. Claim reserves	107,144,674		
27. Policyholder dividends/reserves	32,105,741		
28. Premium & annuity considerations received in advance	1,823,127		
29. Liability for deposit-type contracts	423,587,772		
30. Other contract liabilities	(4,280,129)		
31. Reinsurance ceded assets	66,682,787		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	4,153,531,584		
34. Premiums and considerations	50,119,374		
35. Reinsurance in unauthorized companies	4,738,029		
36. Funds held under reinsurance treaties with unauthorized reinsurers	2,910,744,270		
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets	797,851,925		
40. Total ceded reinsurance payable/offsets	3,763,453,598		
41. Total net credit for ceded reinsurance	390,077,986		

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS ^(b)**

Allocated by States and Territories

		1	Life Contracts		Direct Business Only			7
			2	3	4	5	6	
States, Etc.		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 (b)	Deposit-Type Contracts
1.	Alabama	AL L	102,414,509	10,826,279	7,350,161	65,741,104	186,332,053	
2.	Alaska	AK L	41,305,308	5,375,435	2,182,349	18,646,298	67,509,390	
3.	Arizona	AZ L	109,555,596	10,930,888	9,272,447	56,752,196	186,511,127	
4.	Arkansas	AR L	46,492,803	23,100,527	4,160,140	1,103,730	74,857,200	
5.	California	CA L	1,236,695,788	69,526,056	71,655,015	539,465,255	1,917,342,114	
6.	Colorado	CO L	109,657,692	9,162,852	9,186,514	64,369,286	192,376,344	
7.	Connecticut	CT L	94,301,623	13,837,941	5,651,193	61,089,172	174,879,929	
8.	Delaware	DE L	21,729,920	609,995,847	1,300,353	6,146,722	639,172,842	5,388,463,699
9.	District of Columbia	DC L	14,817,770	2,794,645	1,462,321	52,942,636	72,017,372	
10.	Florida	FL L	397,600,040	28,995,726	28,097,447	212,053,227	666,746,440	
11.	Georgia	GA L	226,727,992	22,473,166	11,268,560	481,629,482	742,099,200	
12.	Hawaii	HI L	49,370,401	3,344,382	4,379,150	85,325,240	142,419,173	
13.	Idaho	ID L	26,724,681	17,679,385	2,417,581	19,193,996	66,015,643	
14.	Illinois	IL L	264,350,688	18,085,945	15,111,598	251,989,559	549,537,790	
15.	Indiana	IN L	72,832,380	31,861,809	4,198,630	114,188,103	223,080,922	89,784,439
16.	Iowa	IA L	72,804,643	17,574,033	8,101,146	27,254,161	125,733,983	43,000,000
17.	Kansas	KS L	67,608,542	11,360,699	5,905,992	(305,144)	84,570,089	
18.	Kentucky	KY L	68,669,523	8,136,118	4,786,141	76,533,378	158,125,160	
19.	Louisiana	LA L	155,564,045	13,468,830	10,058,423	(150,958)	178,940,340	
20.	Maine	ME L	17,254,115	2,166,956	1,583,623	13,409,832	34,414,526	
21.	Maryland	MD L	164,975,924	52,126,885	11,926,436	29,637,974	258,667,219	
22.	Massachusetts	MA L	262,835,366	27,093,828	13,842,057	427,520,547	731,291,798	
23.	Michigan	MI L	119,169,095	95,689,622	7,943,480	124,409,953	347,212,150	
24.	Minnesota	MN L	74,690,970	47,833,158	5,527,692	29,533,612	157,585,432	
25.	Mississippi	MS L	60,088,135	2,060,338	4,744,851		66,893,324	
26.	Missouri	MO L	94,861,831	14,587,939	8,285,744	80,845,561	198,581,075	
27.	Montana	MT L	31,436,793	2,030,574	2,474,048	(20,553)	35,920,862	28,790,706
28.	Nebraska	NE L	37,490,187	3,350,101	4,198,758	11,798,639	56,837,685	
29.	Nevada	NV L	69,583,385	14,545,240	3,999,528	7,967,742	96,095,895	
30.	New Hampshire	NH L	32,241,286	3,611,291	2,392,430	103,988,312	142,233,319	
31.	New Jersey	NJ L	360,236,748	14,547,679	19,458,580	160,284,909	554,587,916	
32.	New Mexico	NM L	45,101,873	1,400,302	3,374,599	385,525	50,262,299	26,598,338
33.	New York	NY L	1,090,405,898	27,994,096	79,238,624	2,312,667,048	3,510,305,666	2,369,351,989
34.	North Carolina	NC L	175,252,621	14,301,905	11,749,202	346,072,558	547,376,286	
35.	North Dakota	ND L	19,828,810	1,789,497	1,592,241	39,958,508	63,169,056	
36.	Ohio	OH L	178,735,033	45,387,051	13,956,582	192,476,530	430,555,196	
37.	Oklahoma	OK L	66,597,206	11,626,030	6,819,791	37,314,109	122,357,136	
38.	Oregon	OR L	55,189,179	10,324,198	4,858,163	307,764,348	378,135,888	
39.	Pennsylvania	PA L	284,604,817	28,835,049	17,646,037	270,898,700	601,984,603	
40.	Rhode Island	RI L	22,283,617	2,577,905	1,473,092	23,219,886	49,554,500	
41.	South Carolina	SC L	115,423,945	10,786,096	8,339,113	31,963,777	166,512,931	
42.	South Dakota	SD L	56,575,622	1,889,732	4,743,835	13,880,653	77,089,842	
43.	Tennessee	TN L	101,797,185	8,126,300	8,141,451	109,419,019	227,483,955	
44.	Texas	TX L	638,020,492	44,176,370	38,434,140	519,716,693	1,240,347,695	
45.	Utah	UT L	55,547,525	7,125,325	2,851,595	3,093,598	68,618,043	
46.	Vermont	VT L	14,113,544	1,470,990	1,302,957	15,097,532	31,985,023	
47.	Virginia	VA L	229,420,144	19,330,462	19,645,270	82,203,916	350,599,792	
48.	Washington	WA L	186,228,366	15,514,461	12,529,586	203,819,275	418,091,688	
49.	West Virginia	WV L	27,995,100	3,731,518	1,705,123	4,729,124	38,160,865	
50.	Wisconsin	WI L	70,922,507	11,325,353	5,556,131	117,247,030	205,051,021	
51.	Wyoming	WY L	20,101,977	1,461,400	1,696,391	(11,589)	23,248,179	
52.	American Samoa	AS N						
53.	Guam	GU L	833,586		9,659		843,245	
54.	Puerto Rico	PR L	3,098,884	80,797	462,559		3,642,240	
55.	U.S. Virgin Islands	VI L	4,701,861		58,784		4,760,645	
56.	Northern Mariana Islands	MP N						
57.	Canada	CAN L	50,014,581		212,510	104,838	50,331,929	
58.	Aggregate Other Alien	OT XXX	24,689,508	450,771	185,445		25,325,724	
59.	Subtotal	XXX	8,041,631,660	1,477,879,782	539,505,268	7,755,365,049	17,814,381,759	7,945,989,172
90.	Reporting entity contributions for employee benefits plans	XXX						
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX	1,717,406,419	7,963,612			1,725,370,031	
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	45,927,337		8,554,577		54,481,914	
94.	Aggregate or other amounts not allocable by State	XXX	655,514,411				655,514,411	
95.	Totals (Direct Business)	XXX	10,460,479,827	1,485,843,394	548,059,845	7,755,365,049	20,249,748,115	7,945,989,172
96.	Plus reinsurance assumed	XXX	805,117,750		347,192		805,464,942	
97.	Totals (All Business)	XXX	11,265,597,577	1,485,843,394	548,407,037	7,755,365,049	21,055,213,057	7,945,989,172
98.	Less reinsurance ceded	XXX	460,892,049		28,818,154		489,710,203	
99.	Totals (All Business) less Reinsurance Ceded	XXX	10,804,705,528	1,485,843,394	(c) 519,588,883	7,755,365,049	20,565,502,854	7,945,989,172
DETAILS OF WRITE-INS								
58001.	MEX Mexico	XXX						
58002.	PHL Philippines	XXX						
58003.	ZZZ Other Alien	XXX	24,689,508	450,771	185,445		25,325,724	
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	24,689,508	450,771	185,445		25,325,724	
9401.	Paid-up Additions Applied as Credits	XXX	602,842,372				602,842,372	
9402.		XXX						
9403.	Dividend Accumulations applied as premium or annuity considerations in states that do not allow a dividend deduction	XXX	52,672,039				52,672,039	
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	655,514,411				655,514,411	

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....55
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....
N - None of the above - Not allowed to write business in the state.....2

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

ANNUAL STATEMENT FOR THE YEAR 2020 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. NOTE: Schedule T should not be used as the basis for state guaranty associations assessments.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

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

Allocated by States and Territories

			Direct Business Only				5	6
			1	2	3	4		
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL	102,414,509	10,826,279	2,617,744	4,373,845		120,232,377	
2. Alaska	AK	41,305,308	5,375,435	650,132	1,467,589		48,798,464	
3. Arizona	AZ	109,555,596	10,930,888	3,348,515	5,531,400		129,366,399	
4. Arkansas	AR	46,492,803	23,100,527	1,825,106	2,137,177		73,555,613	
5. California	CA	1,236,695,788	69,526,056	19,972,494	46,374,120		1,372,568,458	
6. Colorado	CO	109,657,692	9,162,852	3,298,763	5,531,955		127,651,262	
7. Connecticut	CT	94,301,623	13,837,941	2,550,280	2,844,798		113,534,642	
8. Delaware	DE	21,729,920	609,995,847	532,855	697,870	5,388,463,699	6,021,420,191	
9. District of Columbia	DC	14,817,770	2,794,645	488,274	908,533		19,009,222	
10. Florida	FL	397,600,040	28,995,726	10,230,664	16,216,534		453,042,964	
11. Georgia	GA	226,727,992	22,473,166	4,515,913	6,218,019		259,935,090	
12. Hawaii	HI	49,370,401	3,344,382	924,908	3,302,981		56,942,672	
13. Idaho	ID	26,724,681	17,679,385	856,420	1,463,542		46,724,028	
14. Illinois	IL	264,350,688	18,085,945	6,104,098	8,076,281		296,617,012	
15. Indiana	IN	72,832,380	31,861,809	2,354,312	1,546,382	89,784,439	198,379,322	
16. Iowa	IA	72,804,643	17,574,033	1,487,114	6,470,613	43,000,000	141,336,403	
17. Kansas	KS	67,608,542	11,360,699	1,903,880	3,793,482		84,666,603	
18. Kentucky	KY	68,669,523	8,136,118	2,138,426	2,410,569		81,354,636	
19. Louisiana	LA	155,564,045	13,468,830	3,319,394	6,442,727		178,794,996	
20. Maine	ME	17,254,115	2,166,956	720,794	774,191		20,916,056	
21. Maryland	MD	164,975,924	52,126,885	4,462,434	6,903,273		228,468,516	
22. Massachusetts	MA	262,835,366	27,093,828	4,533,942	8,880,799		303,343,935	
23. Michigan	MI	119,169,095	95,689,622	4,265,724	3,157,368		222,281,809	
24. Minnesota	MN	74,690,970	47,833,158	1,745,810	3,600,582		127,870,520	
25. Mississippi	MS	60,088,135	2,060,338	1,374,875	3,152,277		66,675,625	
26. Missouri	MO	94,861,831	14,587,939	2,725,968	5,200,424		117,376,162	
27. Montana	MT	31,436,793	2,030,574	773,319	1,614,803	28,790,706	64,646,195	
28. Nebraska	NE	37,490,187	3,350,101	1,065,272	3,020,483		44,926,043	
29. Nevada	NV	69,583,385	14,545,240	1,523,715	2,248,171		87,900,511	
30. New Hampshire	NH	32,241,286	3,611,291	853,031	1,449,579		38,155,187	
31. New Jersey	NJ	360,296,748	14,547,679	9,337,683	9,282,958		393,465,068	
32. New Mexico	NM	45,101,873	1,400,302	962,277	2,278,446	26,598,338	76,341,236	
33. New York	NY	1,090,405,898	27,994,096	49,048,306	27,029,614	2,369,351,989	3,563,829,903	
34. North Carolina	NC	175,252,621	14,301,905	4,518,115	6,645,646		200,718,287	
35. North Dakota	ND	19,828,810	1,789,497	351,165	1,199,622		23,169,094	
36. Ohio	OH	178,735,033	45,387,051	5,051,280	8,340,187		237,513,551	
37. Oklahoma	OK	66,597,206	11,626,030	2,713,357	3,843,773		84,780,366	
38. Oregon	OR	55,189,179	10,324,198	1,467,052	3,229,872		70,210,301	
39. Pennsylvania	PA	284,604,817	28,835,049	9,039,661	7,778,938		330,258,465	
40. Rhode Island	RI	22,283,617	2,577,905	739,833	668,175		26,269,530	
41. South Carolina	SC	115,423,945	10,786,096	3,171,836	4,820,158		134,202,035	
42. South Dakota	SD	56,575,622	1,889,732	580,437	4,109,087		63,154,878	
43. Tennessee	TN	101,797,185	8,126,300	3,156,485	4,558,964		117,638,934	
44. Texas	TX	638,020,492	44,176,370	12,365,955	24,524,452		719,087,269	
45. Utah	UT	55,547,525	7,125,325	1,212,804	1,509,414		65,395,068	
46. Vermont	VT	14,113,544	1,470,990	437,393	834,093		16,856,020	
47. Virginia	VA	229,420,144	19,330,462	6,225,981	12,519,803		267,496,390	
48. Washington	WA	186,228,366	15,514,461	3,068,282	9,122,280		213,933,389	
49. West Virginia	WV	27,995,100	3,731,518	859,630	726,731		33,312,979	
50. Wisconsin	WI	70,922,507	11,325,353	2,270,983	3,022,606		87,541,449	
51. Wyoming	WY	20,101,977	1,461,400	446,984	1,197,771		23,208,132	
52. American Samoa	AS							
53. Guam	GU	833,586		3,968	521		838,075	
54. Puerto Rico	PR	3,098,884	80,797	376,643	10,519		3,566,843	
55. U.S. Virgin Islands	VI	4,701,861		19,549	30,690		4,752,100	
56. Northern Mariana Islands	MP							
57. Canada	CAN	50,014,581		139,944			50,154,525	
58. Aggregate Other Alien	OT	24,689,508	450,771	127,760	18,635		25,286,674	
59. Total		8,041,631,660	1,477,879,782	210,857,539	303,113,322	7,945,989,172	17,979,471,475	

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

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

New York Life Insurance and Annuity Corporation (91596) (DE)
 NYLIFE Insurance Company of Arizona (81353) (AZ)
 New York Life Enterprises LLC (See page 52.2 for entity's org chart) (DE)
 NYLIFE LLC (See page 52.2 for entity's org chart) (DE)
 NYL Investors LLC (See page 52.3 for entity's org chart) (DE)
 New York Life Investment Management Holdings LLC (See page 52.4 for entity's org chart) (DE)
 NYLife Real Estate Holdings LLC (See page 52.10 for entity's org chart) (DE)
 New York Life Group Insurance Company of NY (NY)
 Life Insurance Company of North America (PA)
 LINA Benefit Payments, Inc. (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)
 Flatiron CLO 2013-1-Ltd. (CYM)
 Flatiron CLO 2015-1 Ltd (CYM)
 Flatiron CLO 17 Ltd. (CYM)
 Flatiron CLO 18 Ltd. (CYM)
 Flatiron CLO 18 Funding Ltd. (CYM)
 Flatiron CLO 20 Funding Ltd. (CYM)
 Stratford CDO 2001-1 Ltd. (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-HZ SPENCER 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)
 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)

**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 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-MF Park-Line FL 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-RTL NPM GA LLC (DE)
 REEP TAB ONE LLC (DE)
 REEP-RTL DTC VA 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)
 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)
 Skyhigh SPV Note Issuer 2020 Parent Trust (DE)
 Skyhigh SPV Note Issuer 2020 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)
 MSVEF-OFC Tampa GP LLC (DE)
 MSVEF-OFC WFC Tampa FL LP (DE)
 MSVEF-FG WFC Tampa JV LP (DE)
 MSVEF-OFC WFC Tampa PO GP LLC (DE)
 MSVEF-FG WFC Property Owner LP (DE)
 MSVEF-IND Commerce 303 GP LLC (DE)
 MSVEF-IND Commerce 303 AZ LP (DE)
 MSVEF-SW Commerce 303 JV 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)
Fabric of Family 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)

**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 RIDDER PARK CA LLC (DE)
 MNCVAD-GRAYMARK RIDDER PARK 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)
 MNCVAD II-OFC 630 K Street CA LLC (DE)
 MSSDF GP LLC (DE)
 MSSDF Member LLC (DE)
 Madison Square Structured Debt Fund LP (DE)
 MSSDF REIT LLC (DE)
 MSSDF REIT Funding Sub I LLC (DE)
 MSSDF REIT Funding Sub II LLC (DE)
 MSSDF REIT Funding Sub III LLC (DE)
 MSSDF REIT Funding Sub IV 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)
 MADISON-IND TAMARAC FL LLC (DE)
 MIREF 1500 Quail, LLC (DE)
 MIREF Mill Creek, LLC (DE)
 MIREF Gateway, LLC (DE)
 MIREF Gateway Phases II and III, 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-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)
 MADISON-MF TECH RIDGE TX 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)	
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 Credit Opportunities Fund GP LLC (DE)	
MacKay Shields Select Credit Opportunities 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 (Master) (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)
	MacKay Flexible Income Fund GP LLC (DE)
	MacKay Flexible Income Fund LP (DE)
	MacKay Municipal Managers High Income Opportunities GP LLC (DE)
	MacKay Municipal High Income Opportunities Fund LP (DE)
	Cascade CLO Manager LLC (DE)
	MKS CLO Holdings GP LLC (DE)
	MKS CLO Holdings, LP (CYM)
	MKS CLO Advisors, LLC (DE)
	MacKay Shields Europe Investment Management Limited (IRL)
	MacKay Shields European Credit Opportunity Fund Limited (NJ)
	MKS TALF Opportunities Fund GP, LLC (DE)
	MacKay Shields TALF 2.0 Opportunities Feeder Fund (Cayman) LP (CYM)
	MacKay Shields TALF 2.0 Opportunities Feeder Fund (Cayman GBP-Hedged) LP (CYM)
	MacKay Shields TALF 2.0 Opportunities Feeder Fund (US) LP (DE)
	MacKay Shields TALF 2.0 Opportunities Master Fund LP (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)
	New York Life Investments Alternatives LLC (DE)
	Madison Capital Funding LLC (DE)
	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)

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC (continued)

<p>MCF KB Fund II LLC (DE) MCF Hyundai Fund LLC (DE) MCF Senior Debt Fund – 2020 LP 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) GoldPoint Partners LLC (DE) New York Life Capital Partners, L.L.C. (DE) New York Life Capital Partners II, L.L.C. (DE) New York Life Capital Partners III GenPar GP, LLC (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 Core Opportunities Fund II 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) (“GPPIVLP”) GPP Mezz IV A Blocker LP (DE) (“GPPMBA”) GPP Mezz IV A Preferred Blocker LP (DE) GPP Mezz IV B Blocker LP (DE) (“GPPMBB”) GPP Mezz IV C Blocker LP (DE) (“GPPMBC”) GPP Mezz IV D Blocker LP (DE) (“GPPMBD”) GPP Mezz IV E Blocker LPP (DE) GPP Mezz IV ECI Aggregator, LP (DE) GPP Mezz IV F Blocker LP (DE) GPP Mezz IV G Blocker LP (DE) GPP Mezz IV H Blocker LP (DE) GPP Mezz IV I Blocker 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)</p>	<p>GoldPoint Partners Co-Investment Fund A, LP (DE) GoldPoint Partners Co-Investment V, LP (DE) GPP V B Blocker Holdco LP (DE) GoldPoint Partners Co-Investment V ECI Blocker Holdco D, LP (DE) GPP V - ECI Aggregator LP (DE) GPP V E Blocker Holdco LP (DE) GPP V F Blocker Holdco LP (DE) GPP V G Blocker Holdco LP (DE) GoldPoint Partners Private Debt V GenPar GP, LLC (DE) GoldPoint Partners Private Debt Offshore V, LP (CYM) GPP Private Debt V RS LP (DE) GoldPoint Partners Private Debt V GenPar GP, LP (DE) GoldPoint Partners Private Debt V, LP (DE) GPP Private Debt Blocker Holdco A, LLC (DE) GPP Private Debt V-ECI Aggregator LP (DE) GPP Private Debt Blocker Holdco B, LLC (DE) GPP LuxCo V GP Sarl (LUX) GPP Private Debt LuxCo V SCSp (LUX) 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, 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 V GenPar Inc. (CAN) GoldPoint Partners Select Manager Canada Fund V, L.P. (CAN) 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) GPP VI Blocker C LLC (DE) GPP VI Blocker D LLC (DE) GPP VI Blocker E LLC (DE) GoldPoint Partners Co-Investment VII GenPar GP LLC (DE) GoldPoint Partners Co-Investment VII GenPar, LP (DE) GoldPoint Partners Co-Investment VII, LP (DE) GoldPoint Private Credit GenPar GP, LLC (DE) GoldPoint Private Credit Fund, LP (DE) NYLCAP 2010 Co-Invest GenPar GP, LLC (DE)</p>
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**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

New York Life Investment Management Holdings LLC (continued)

NYLCAP 2010 Co-Invest GenPar L.P. (DE)	PACIF II GP, LLC (DE)
NYLCAP 2010 Co-Invest L.P. (DE)	Private Advisors Coinvestment Fund II, LP (DE)
NYLCAP 2010 Co-Invest ECI Blocker Holdco B L.P. (DE)	PACIF II Carry Parent, LLC (DE)
NYLCAP 2010 Co-Invest ECI Blocker B L.P. (DE)	PACIF II Carry, LLC (DE)
GoldPoint Partners Canada GenPar, Inc. (CAN)	PACIF III GP, LLC (DE)
NYLCAP Select Manager Canada Fund, LP (CAN)	Private Advisors Coinvestment Fund III, LP (DE)
NYLCAP Canada II GenPar, Inc. (CAN)	PACIF III Carry Parent, LLC (DE)
NYLCAP Select Manager Canada Fund II, L.P. (CAN)	PACIF III Carry, LLC (DE)
NYLIM Mezzanine Partners II GenPar GP, LLC (DE)	PACIF IV GP, LLC (DE)
NYLIM Mezzanine Offshore Partners II, LP (CYM)	Private Advisors Coinvestment Fund IV, LP (DE)
NYLIM Mezzanine Partners II GenPar, LP (DE)	PACIF IV Carry Parent, LLC (DE)
NYLCAP Mezzanine Partners III GenPar GP, LLC (DE)	PACIF IV Carry, LLC (DE)
NYLCAP Mezzanine Partners III GenPar, LP (DE)	PAMMF GP, LLC (DE)
NYLCAP Mezzanine Partners III, LP (DE)	PA Middle Market Fund, LP (DE)
NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco B, LP (DE)	PA Hedged Equity Fund, L.P. (DE)
NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker B, LP (DE)	Private Advisors Hedged Equity Fund (QP), L.P. (DE)
NYLCAP Mezzanine Offshore Partners III, L.P. (CYM)	Private Advisors Hedged Equity Master Fund (DE)
NYLCAP Select Manager GenPar GP, LLC (DE)	PASOF GP, LLC (DE)
NYLCAP Select Manager GenPar, LP (DE)	PA Strategic Opportunities Fund, LP (DE)
NYLCAP Select Manager Fund, LP (DE)	PASCBF III GP, LLC (DE)
NYLCAP Select Manager Cayman Fund, LP (CYM)	Private Advisors Small Company Buyout Fund III, LP (DE)
NYLCAP Select Manager II GenPar GP, LLC (DE)	PASCBF IV GP, LLC (DE)
NYLCAP Select Manager II GenPar GP, L.P. (CYM)	Private Advisors Small Company Buyout Fund IV, LP (DE)
NYLCAP Select Manager Fund II, L.P. (CYM)	PASCBF IV Carry Parent, LLC (DE)
NYLCAP India Funding LLC (DE)	PASCBF IV Carry, LLC (DE)
NYLIM-JB Asset Management Co., LLC (MUS)	PASCBF V GP, LLC (DE)
New York Life Investment Management India Fund II, LLC (MUS)	Private Advisors Small Company Buyout Fund V, LP (DE)
New York Life Investment Management India Fund (FVCI) II, LLC (MUS)	Private Advisors Small Company Buyout V-ERISA Fund, LP (DE)
NYLCAP India Funding III LLC (DE)	PASCBF V Carry Parent, LLC (DE)
NYLIM-Jacob Ballas Asset Management Co. III, LLC (MUS)	PASCBF V Carry, LLC (DE)
NYLIM Jacob Ballas India Fund III, LLC (MUS)	PASCPEF VI Carry Parent, LLC (DE)
NYLIM Jacob Ballas Capital India (FVCI) III, LLC (MUS)	PASCPEF VI Carry, LLC (DE)
NYLIM Jacob Ballas India (FII) III, LLC (MUS)	PASCPEF VI GP, LLC (DE)
Evolve Asset Management, Ltd. (CYM)	Private Advisors Small Company Private Equity Fund VI, LP (DE)
EIF Managers Limited (MUS)	Private Advisors Small Company Private Equity Fund VI (Cayman), LP (CYM)
EIF Managers II Limited (MUS)	PASCPEF VII GP, LLC (DE)
PA Capital LLC (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)

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)

Cuyahoga Capital Emerging Buyout Partners Management Group LLC (DE)	NYLIM Service Company LLC (DE)
Cuyahoga Capital Emerging Buyout Partners LP (DE)	NYL Workforce GP LLC (DE)
PA Real Assets Carry Parent, LLC (DE)	New York Life Investment Management LLC (DE)
PA Real Assets Carry, LLC (DE)	NYLIM Fund II GP, LLC (DE)
PA Real Assets Carry Parent II, LLC (DE)	NYLIM-TND, LLC (DE)
PA Real Assets Carry II, LLC (DE)	New York Life Investment Management Hong Kong Limited (CHN)
PA Emerging Manager Carry Parent, LLC (DE)	WFHG, GP LLC (DE)
PA Emerging Manager Carry, LLC (DE)	Workforce Housing Fund I-2007, LP (DE)
PA Emerging Manager Carry Parent II, LLC (DE)	Index IQ Holdings Inc. (DE)
PA Emerging Manager Carry II, LLC (DE)	IndexIQ LLC (DE)
RIC I GP, LLC (DE)	IndexIQ Advisors LLC (DE)
Richmond Coinvestment Partners I, LP (DE)	IndexIQ Active ETF Trust (DE)
RIC I Carry Parent, LLC (DE)	IQ MacKay Shields Municipal Insured ETF (DE)
RIC I Carry, LLC (DE)	IQ MacKay Shields Municipal Intermediate ETF (DE)
PASF V GP, LLC (DE)	IQ Ultra Short Duration ETF (DE)
Private Advisors Secondary Fund V, LP (DE)	IndexIQ ETF Trust (DE)
PASF V Carry Parent, LLC (DE)	IQ 50 Percent Hedged FTSE International ETF (DE)
PASF V Carry, LLC (DE)	IQ 50 Percent Hedged FTSE Japan ETF (DE)
PASF VI GP, LLC (DE)	IQ 500 International ETF (DE)
PA Secondary Fund VI, LP (DE)	IQ Chaikin US Large Cap ETF (DE)
PARAF GP, LLC (DE)	IQ Chaikin US Small Cap ETF (DE)
Private Advisors Real Assets Fund, LP (DE)	IQ Enhanced Core Plus Bond US ETF (DE)
PARAF Carry Parent, LLC (DE)	IQ Global Resources ETF (DE)
PARAF Carry, LLC (DE)	IQ Hedge Event-Driven Tracker ETF (DE)
PASCCIF GP, LLC (DE)	IQ Hedge Long/Short Tracker ETF (DE)
Private Advisors Small Company Coinvestment Fund, LP (DE)	IQ Leaders GTAA Tracker ETF (DE)
Private Advisors Small Company Coinvestment Fund-ERISA, LP (DE)	IQ S&P High Yield Low Volatility Bd ETF (DE)
PASCCIF II GP, LLC (DE)	IQ Short Duration Enhanced Cor Bd US ETF (DE)
Private Advisors Small Company Coinvested Fund II, LP (DE)	IQ Candriam ESG International Equity ETF (DE)
PASCCIF Carry Parent, LLC (DE)	IQ Candriam ESG US Equity ETF (DE)
PASCCIF Carry, LLC (DE)	New York Life Investment Management Holdings International (LUX)
PARAF II GP LLC (DE)	New York Life Investment Management Holdings II International (LUX)
Private Advisors Real Assets Fund II, LP (DE)	Candriam Group (LUX)
Private Advisors Hedged Equity Fund, Ltd. (CYM)	CGH UK Acquisition Company Limited (GBR)
Private Advisors Hedged Equity Fund (QP), Ltd. (CYM)	Tristan Capital Partners Holdings Limited (GBR)
Private Advisors Hedged Equity Master Fund, Ltd. (CYM)	Tristan Capital Holdings Limited (GBR)
UVF GP, LLC (DE)	Tristan Capital Partners LLP (GBR)
Undiscovered Value Fund, LP (DE)	EPISO 4 Co-Investment LLP (GBR)
Undiscovered Value Fund, Ltd. (CYM)	EPISO 4 (GP) LLP (GBR)
Undiscovered Value Master Fund SPC (CYM)	EPISO 4 Incentive Partners LLP (GBR)
Washington Pike GP, LLC (DE)	Tristan Capital Limited (GBR)
Washington Pike LP (DE)	Tristan Capital Partners LLP (GBR)
RidgeLake Partners GP, LLC (DE)	CCP III Co-Investment (GP) Limited (GBR)
RidgeLake Partners, LP (DE)	CCP III Co-Investment LP (GBR)
NYLCAP Holdings (Mauritius) (MUS)	CCP IV Co-Investment LP (GBR)
Jacob Ballas Capital India PVT, Ltd. (MUS)	CCP III (GP) LLP (GBR)
Industrial Assets Holdings Limited (MUS)	CCP III Incentive Partners (GP) Limited (GBR)
JB Cerestra Investment Management LLP (MUS)	

**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)

CCP III Incentive Partners LP (GBR)	Candriam Bonds Capital Securities (LUX)
CCP IV Incentive Partners LP (GBR)	Candriam Bonds Convertible Defensive (LUX)
Curzon Capital Partners III (GP) Limited (GBR)	Candriam Bonds Convertible Opportunities (LUX)
CCP III (GP) LLP (GBR)	Candriam Bonds Credit Opportunities (LUX)
EPISO 3 Co-Investment (GP) Limited (GBR)	Candriam Bonds Emerging Debt Local Currencies (LUX)
EPISO 3 Co-Investment LP (GBR)	Candriam Bonds Emerging Markets (LUX)
EPISO 3 Incentive Partners (GP) Limited (GBR)	Candriam Bonds Emerging Markets Total Return (LUX)
EPISO 3 Incentive Partners LP (GBR)	Candriam Bonds Euro Corporate (LUX)
EPISO 3 IOM Limited (IMN)	Candriam Bonds Euro Government (LUX)
CCP IV (GP) LLP (GBR)	Candriam Bonds Euro High Yield (LUX)
Curzon Capital Partners IV (GP) Limited (GBR)	Candriam Bonds Euro Short Term (LUX)
CCP 5 GP LLP (GBR)	Candriam Bonds Euro Long Term (LUX)
CCP 5 Pool Partnership GP Limited (NJ)	Candriam Bonds Global High Yield (LUX)
CCP 5 Pool Partnership SLP (NJ)	Candriam Bonds Global Sovereign Quality (LUX)
Tristan Capital Partners Asset Management Limited (GBR)	Candriam Bonds International (LUX)
TCP Poland Spolka z ograniczoną odpowiedzialnością (POL)	Candriam Bonds Total Return (LUX)
TCP Co-Investment (GP) S.à.r.l. (LUX)	Candriam Diversified Futures (BEL)
TCP Co-Investment SCSP (LUX)	Candriam Fund (LUX)
TCP Incentive Partners SCSP (LUX)	Candriam Fund Sustainable Euro Corporate Bonds Fossil Free (LUX)
TCP Incentive Partners (GP) S.à.r.l. (LUX)	Candriam Fund Sustainable European Equities Fossil Free (LUX)
German Property Performance Partners Investors Feeder Verwaltungs GmbH (DEU)	Candriam GF (LUX)
EPISO 4 (GP) S.à.r.l. (LUX)	Candriam GF AUSBIL Global Essential Infrastructure (LUX)
EPISO 4 (GP) II S.à.r.l. (LUX)	Candriam GF Short Duration US High Yield Bonds (LUX)
Candriam Luxco S.à.r.l. (LUX)	Candriam GF U.S. Equity Opportunities (LUX)
Candriam Luxembourg (LUX)	Candriam GF US Corporate Bonds (LUX)
Candriam Belgium (BEL)	Candriam GF US High Yield Corporate Bonds (LUX)
Candriam France (FRA)	Candriam Global Alpha (LUX)
Candriam Monétaire SICAV (FRA)	Candriam Impact One (LUX)
Candriam Switzerland LLC (CHE)	Candriam Index Arbitrage (LUX)
Candriam GP (LUX)	Candriam L (LUX)
KTA Holdco (LUX)	Candriam L Balanced Asset Allocation (LUX)
Kartesia Management SA (LUX)	Candriam L Conservative Asset Allocation (LUX)
Cordius (LUX)	Candriam L Defensive Asset Allocation (LUX)
Cordius CIG (LUX)	Candriam L Dynamic Asset Allocation (LUX)
IndexIQ (LUX)	Candriam L Multi-Asset Income (LUX)
IndexIQ Factors Sustainable Corporate Euro Bond (LUX)	Candriam L Multi-Asset Income & Growth (LUX)
IndexIQ Factors Sustainable EMU Equity (LUX)	Candriam L Multi-Asset Premia (LUX)
IndexIQ Factors Sustainable Europe Equity (LUX)	Candriam Long Short Credit (LUX)
IndexIQ Factors Sustainable Japan Equity (LUX)	Candriam Money Market (LUX)
IndexIQ Factors Sustainable Sovereign Euro Bond (LUX)	Candriam Money Market Euro AAA (LUX)
Candriam Absolute Return (LUX)	Candriam Multi-Strategies (LUX)
Candriam Absolute Return Equity Market Neutral (LUX)	Candriam Quant (LUX)
Candriam Absolute Return Long Short Digital Equity (LUX)	Candriam Quant Equities Multi-Factor EMU (LUX)
Candriam Alternative (LUX)	Candriam Quant Equities Multi-Factor Global (LUX)
Candriam Alternative Systemat (LUX)	Candriam Quant Equities USA (LUX)
Candriam Bonds (LUX)	Candriam Risk Arbitrage (FRA)
	Candriam SRI (LUX)
	Candriam SRI Bond Emerging Markets (LUX)

**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 SRI Bond Euro (LUX)	Ausbil Australian Smallcap Fund (AUS)
Candriam SRI Bond Euro Aggregate Index (LUX)	Ausbil Balanced Fund (AUS)
Candriam SRI Bond Euro Corporate (LUX)	Ausbil EGS Focus Fund (AUS)
Candriam SRI Bond Global High Yield (LUX)	Ausbil IT – Ausbil Global Essential Infrastructure Fund (AUS)
Candriam SRI Equity Circular Economy (LUX)	Ausbil IT - Ausbil Global Resources Fund (AUS)
Candriam SRI Equity Emerging Markets (LUX)	Ausbil IT - Ausbil Global SmallCap Fund (AUS)
Candriam SRI Equity EMU (LUX)	Ausbil IT - Ausbil Microcap Fund (AUS)
Candriam SRI Equity Europe (LUX)	Ausbil IT - MacKay Shields Multi-Sector Bond Fund (AUS)
Candriam SRI Equity North America (LUX)	Ausbil IT – Ausbil Long Short Focus Fund (AUS)
Candriam SRI Equity Pacific (LUX)	
Candriam SRI Equity World (LUX)	NYLIFE Distributors LLC (DE)
Candriam Sustainable (LUX)	
Candriam Sustainable Bond Emerging Markets (LUX)	
Candriam Sustainable Bond Euro (LUX)	
Candriam Sustainable Bond Euro Aggregate Index (LUX)	
Candriam Sustainable Bond Euro Corporate (LUX)	
Candriam Sustainable Bond Euro Short Term (LUX)	
Candriam Sustainable Bond Global High Yield (LUX)	
Candriam Sustainable Equity Circular Economy (LUX)	
Candriam Sustainable Equity Emerging Markets (LUX)	
Candriam Sustainable Equity EMU (LUX)	
Candriam Sustainable Equity Europe (LUX)	
Candriam Sustainable Equity Future Mobility (LUX)	
Candriam Sustainable Equity North America (LUX)	
Candriam Sustainable Equity Pacific (LUX)	
Candriam Sustainable Equity World (LUX)	
Candriam Sustainable Euro Bonds (LUX)	
Candriam Sustainable Euro Short Term Bonds (LUX)	
Candriam Sustainable High (LUX)	
Candriam Sustainable Pacific (LUX)	
Candriam Sustainable World Bonds (LUX)	
Candriam World Alternative (LUX)	
Candriam World Alternative Alphamax (LUX)	
Paricor (LUX)	
Paricor Patrimonium (LUX)	
Ausbil Investment Management Limited (AUS)	
Ausbil Australia Pty. Ltd. (AUS)	
Ausbil Asset Management Pty. Ltd. (AUS)	
Ausbil Global Infrastructure Pty. Limited (AUS)	
ISPT Holding (AUS)	
Ausbil Investment Management Limited Employee Share Trust (AUS)	
Ausbil 130/30 Focus Fund (AUS)	
Ausbil IT - Ausbil Dividend Income Fund (AUS)	
Ausbil IT - Ausbil Active Sustainable Equity Fund (AUS)	
Ausbil Australian Active Equity Fund (AUS)	
Ausbil Australian Concentrated Equity Fund (AUS)	
Ausbil Australian Emerging Leaders Fund (AUS)	
Ausbil Australian Geared Equity Fund (AUS)	

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

NYLife Real Estate Holdings LLC

Huntsville NYL LLC (DE)	REEP-OFC Mallory TN LLC (DE)
CC Acquisitions, LP (DE)	3665 Mallory JV LLC (DE)
REEP-IND Cedar Farms TN LLC (DE)	REEP-OFC WATER RIDGE NC LLC (DE)
Cedar Farms JV LLC (DE)	REEP-OFC VIRIDIAN AZ LLC (DE)
REEP-IND Continental NC LLC (DE)	REEP-HINES VIRIDIAN JV LLC (DE)
LRC-Patriot, LLC (DE)	REEP-OFC 2300 Empire LLC (DE)
REEP-LRC Industrial LLC (DE)	REEP-MF Wynnewood PA LLC (DE)
REEP-IND Forest Park NJ LLC (DE)	Wynnewood JV LLC (DE)
FP Building 4 LLC (DE)	REEP-MU Fayetteville NC LLC (DE)
FP Building 1-2-3 LLC (DE)	501 Fayetteville JV LLC (DE)
FP Building 17, LLC (DE)	501 Fayetteville Owner LLC (DE)
FP Building 20, LLC (DE)	REEP-MU SOUTH GRAHAM NC LLC (DE)
FP Mantua Grove LLC (DE)	401 SOUTH GRAHAM JV LLC (DE)
FP Lot 1.01 LLC (DE)	401 SOUTH GRAHAM OWNER LLC (DE)
REEP-IND NJ LLC (DE)	REEP-IND COMMERCE CITY CO LLC (DE)
NJIND JV LLC (DE)	REEP-BRENNAN COMMERCE CITY JV LLC (DE)
NJIND Hook Road LLC (DE)	REEP-MF ART TOWER OR LLC (DE)
NJIND Bay Avenue LLC (DE)	REEP-WP ART TOWER JV LLC (DE)
NJIND Corbin Street LLC (DE)	REEP-OFC Mass Ave MA LLC (DE)
REEP-MF Cumberland TN LLC (DE)	REEP-MF FARMINGTON IL LLC (DE)
Cumberland Apartments, LLC (TN)	REEP-MARQUETTE FARMINGTON JV LLC (DE)
REEP-MF Enclave TX LLC (DE)	REEP-MARQUETTE FARMINGTON OWNER 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-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)	

ANNUAL STATEMENT FOR THE YEAR 2020 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 Ownership Provide Percentage	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	RE						
.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	
			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	
.0826	New York Life Group	64548	13-2556568				CIGNA Insurance Company of New York	NY	DS	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
.0826	New York Life Group	65498	23-1503749				Life Insurance Company of North America	PA	DS	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			06-1252418				LINA Benefit Payments, Inc.	DE	DS	Life Insurance Company of North America	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	
							New York Life Insurance and Annuity Corporation	DE	NIA	New York Life Insurance Company	Ownership	32.026	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	
							Flatiron CLO 2013-1 Ltd.	CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
			98-1180305				Flatiron CLO 2015-1 Ltd.	CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
			98-1330289				Flatiron CLO 17 Ltd.	CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	5
							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	
							Flatiron CLO 19 Funding Ltd.	CYM	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	
							Flatiron CLO 20 Funding Ltd.	CYM	OTH	New York Life Insurance Company	Influence	0.000	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
							Silver Spring, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							Silver Spring Associates, L.P.	PA	NIA	Silver Spring, LLC	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-002 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-003 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-006 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-007-LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-008 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-009 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-017 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-018 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-021 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-025 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-031 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-036 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-041 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-043 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-044 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-048 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-061 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-063 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-067 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-069 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							SCP 2005-C21-070 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Ennis GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Ennis, L.P.	TX	NIA	NYMH-Ennis GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYMH-Freepport GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	

ANNUAL STATEMENT FOR THE YEAR 2020 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 Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/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	
							2017 CT REO HOLDINGS LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	37.692	New York Life Insurance Company	N	
			82-2586171				Cortlandt Town Center LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-HZ SPENCER 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	
							REEP-IND MCP VIII NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND OHINO CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND FREEDOM MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Fridley MN LLC	MN	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Green Oaks IL LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND Kent LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			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	
							REEP-IND MCP III NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			83-4626597				REEP-IND MCP IV NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
			83-4646530				REEP-IND MCP V NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							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	
							REEP-MF Gateway TAF UT LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	1.000	New York Life Insurance Company	N	
							REEP-MF Gateway TAB JV LLC	DE	NIA	REEP-MF Gateway TAF UT LLC	Ownership	99.000	New York Life Insurance Company	N	
							REEP-MF Gateway TAB JV LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	1.000	New York Life Insurance Company	N	
							REEP-MF Issaquah WA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Mount Vernon GA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	

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

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domi-ciliary Location	10 Relation-ship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re-quired? (Y/N)	16 *
							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-MF Park-Line FL LLC	DE	NIA	New York Life Insurance Company	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-RTL NPM GA 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-RTL DTC VA	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NJIND Raritan Center LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NJIND Talmadge Road LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							NJIND Melrich Road LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							FP Building 18, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							FP Building 19, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							PTC Acquisitions, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							Martingale Road LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	N	
							New York Life Funding	CYM	DTH	New York Life Insurance Company	Other	0.000	New York Life Insurance Company	N	6
							New York Life Global Funding	DE	DTH	New York Life Insurance Company	Other	0.000	New York Life Insurance Company	N	6
							Government Energy Savings Trust 2003-A	NY	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	7
							UFI-NOR Federal Receivables Trust, Series 2009B	NY	DTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	N	7
							JREP Fund Holdings I, L.P.	CYM	NIA	New York Life Insurance Company	Ownership	12.500	New York Life Insurance Company	N	
							Jaguar Real Estate Partners L.P.	CYM	NIA	New York Life Insurance Company	Ownership	30.300	New York Life Insurance Company	N	
							NVLIFE Office Holdings Member LLC	DE	NIA	New York Life Insurance Company	Ownership	51.000	New York Life Insurance Company	N	
					0001711406		NVLIFE Office Holdings LLC	DE	NIA	NVLIFE Office Holdings Member LLC	Ownership	51.000	New York Life Insurance Company	N	
					0001728620		NVLIFE Office Holdings REIT LLC	DE	NIA	NVLIFE Office Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC DRAKES LANDING LLC	DE	NIA	NVLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC CORPORATE POINTE CA LLC	DE	NIA	NVLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC VON KARMAN CA LLC	DE	NIA	NVLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC ONE BOWDOIN SQUARE MA LLC	DE	NIA	NVLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC 525 N Tryon NC LLC	DE	NIA	NVLIFE 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		NVLIFE Office Holdings Acquisition REIT LLC	DE	NIA	NVLIFE Office Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP OFC Westory DC LLC	DE	NIA	NVLIFE Office Holdings Acquisition REIT 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	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
							Skyhigh SPV Note Issuer 2020 Parent Trust	DE	NIA	New York Life Insurance Company	Ownership	55.000	New York Life Insurance Company	N	7
							Skyhigh SPV Note Issuer 2020 Parent Trust	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	40.000	New York Life Insurance Company	N	7
							Skyhigh SPV Note Issuer 2020 LLC	DE	NIA	New York Life Insurance Company	Ownership	55.000	New York Life Insurance Company	N	7
							Skyhigh SPV Note Issuer 2020 LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	40.000	New York Life Insurance Company	N	7
					0001742549		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	
							MSVEF-OFC Tampa GP LLC	DE	NIA	Madison Square Value Enhancement Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MSVEF-OFC WFC Tampa FL LP	DE	NIA	MSVEF-OFC Tampa GP LLC	Ownership	100.000	New York Life Insurance Company	N	
							MSVEF-FG WFC Tampa JV LP	DE	NIA	MSVEF-OFC WFC Tampa FL LP	Ownership	100.000	New York Life Insurance Company	N	
							MSVEF-OFC WFC Tampa PO GP LLC	DE	NIA	MSVEF-FG WFC Tampa JV LP	Ownership	100.000	New York Life Insurance Company	N	
							MSVEF-FG WFC Property Owner LP	DE	NIA	MSVEF-OFC WFC Tampa PO GP LLC	Ownership	100.000	New York Life Insurance Company	N	
							MSVEF-IND Commerce 303 GP LLC	DE	NIA	Madison Square Value Enhancement Fund LP	Ownership	100.000	New York Life Insurance Company	N	
							MSVEF-IND Commerce 303 AZ LP	DE	NIA	MSVEF-IND Commerce 303 GP LLC	Ownership	100.000	New York Life Insurance Company	N	
							MSVEF-SW Commerce 303 JV LP	DE	NIA	MSVEF-IND Commerce 303 AZ LP	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	21.300	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	
			84-5183198				Fabric of Family 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				NYLIFE Insurance Agency Incorporated	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIFE I Company	GBR	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIFE II Company	GBR	NIA	NYLIFE I Company	Ownership	100.000	New York Life Insurance Company	N	
							Gresham Mortgage	GBR	NIA	NYLIFE II Company	Ownership	100.000	New York Life Insurance Company	N	
							W Construction Company	GBR	NIA	NYLIFE II Company	Ownership	100.000	New York Life Insurance Company	N	

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							WUT	GBR	NIA	NYLK II Company	Ownership	100.000	New York Life Insurance Company	N	
							WIM (AIM)	GBR	NIA	NYLK II Company	Ownership	100.000	New York Life Insurance Company	N	
							NYL Investors (U.K.) Limited	GBR	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYL Investors REIT Manager LLC	DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM Holdings NCVAD GP LLC	DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001570433		McMorgan Northern California Value Add/Development Fund I, LP	DE	NIA	NYLIM Holdings NCVAD GP LLC	Ownership	50.000	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 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	
							MNCVAD II-OFC 630 K Street CA LLC	DE	NIA	McMorgan Northern California Value Add/Development Fund II, L.P.	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 Member LLC	DE	NIA	New York Life Insurance Company	Ownership	35.000	New York Life Insurance Company	N	
							MSSDF Member LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	65.000	New York Life Insurance Company	N	
							Madison Square Structured Debt Fund LP	DE	NIA	New York Life Insurance Company	Ownership	14.100	New York Life Insurance Company	N	
							Madison Square Structured Debt Fund LP	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	26.300	New York Life Insurance Company	N	
							MSSDF REIT LLC	DE	NIA	Madison Square Structured Debt Fund LP	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	
							MSSDF REIT Funding Sub II LLC	DE	NIA	MSSDF REIT LLC	Ownership	100.000	New York Life Insurance Company	N	
							MSSDF REIT Funding Sub III LLC	DE	NIA	MSSDF REIT LLC	Ownership	100.000	New York Life Insurance Company	N	
							MSSDF REIT Funding Sub IV 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	11
							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	
							MADISON-IND TAMARAC FL	DE	NIA	MCPF Holdings LLC	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 Gateway Phases II and III, 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	

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							MIREF Newport 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	
							MADISON-OFC Centerstone III CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-MOB Centerstone IV CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-2279230				MADISON-OFC Centerpoint Plaza CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-2283899				MADISON-IND Logistics NC LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MCPF-LRC Logistics LLC	DE	NIA	MADISON-IND Logistics NC LLC	Ownership	90.000	New York Life Insurance Company	N	
							MADISON-MF Desert Mirage AZ LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-OFC One Main Place OR LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-IND Fenton MO LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-IND Hitzert Roadway MO LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-MF Hoyt OR LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-RTL Clifton Heights PA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-IND Locust CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-5640009				MADISON-OFC Weston Pointe FL LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	N	
							MADISON-SP Henderson LLC	DE	NIA	Madison Core Property Fund 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	
			83-4019048				MADISON-MF TECH RIDGE TX 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	
										New York Life Investment Management Holdings LLC					
			13-4080466		0000061227		MackKay Shields LLC	DE	NIA	Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							MackKay Shields Core Plus Opportunities Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			27-2850988				MackKay Shields Core Plus / Opportunities Fund LP	DE	NIA	MackKay Shields Core Plus Opportunities Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			27-2851036		0001502131		MackKay Municipal Managers Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			27-0676586				MackKay Municipal Opportunities Master Fund, L.P.	DE	NIA	MackKay Municipal Managers Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			26-2332835		0001432467					MackKay Municipal Managers Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			22-2267512		0001432468		MackKay Municipal Opportunities Fund, L.P.	DE	NIA	LLC	Ownership	100.000	New York Life Insurance Company	N	
							MackKay Municipal Managers Credit Opportunities GP, LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	

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			30-0523736		0001460030		MackKay Municipal Credit Opportunities Master Fund, L.P.	DE	NIA	MackKay Municipal Managers Credit Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			30-0523739		0001460023		MackKay Municipal Credit Opportunities Fund, L.P.	DE	NIA	MackKay Municipal Managers Credit Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			38-4019880		0001700102		MackKay Municipal Credit Opportunities HL Fund, L.P.	DE	NIA	MackKay Municipal Managers Credit Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1374021				MackKay Municipal Managers Credit Opportunities HL (Cayman) GP LLC	CYM	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1370729		0001710885		MackKay Municipal Credit Opportunities HL (Cayman) Fund, LP	CYM	NIA	MackKay Municipal Managers Credit Opportunities HL (Cayman) GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-3040968				MackKay Municipal Short Term Opportunities Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-3041041		0001532022		MackKay Municipal Short Term Opportunities Fund LP	DE	NIA	MackKay Municipal Short Term Opportunities Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
							Plainview Funds plc	IRL	NIA	MackKay Shields LLC	Ownership	50.000	New York Life Insurance Company	N	
							Plainview Funds plc	IRL	NIA	MackKay Shields LLC	Board of Directors	0.000	New York Life Insurance Company	N	
							Plainview Funds plc - MackKay Shields Unconstrained Bond Portfolio	IRL	NIA	New York Life Insurance Company	Management	0.000	New York Life Insurance Company	N	2
							Plainview Funds plc - MackKay Shields Unconstrained Bond Portfolio	IRL	NIA	MackKay Shields LLC	Ownership	0.130	New York Life Insurance Company	N	
			27-3064248				MackKay Shields High Yield Active Core Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			26-4248749		0001502130		MackKay Shields High Yield Active Core Fund LP	DE	NIA	MackKay Shields High Yield Active Core Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-0540507				MackKay Shields Credit Strategy Fund Ltd	CYM	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			13-4357172	3859263			MackKay Shields Credit Strategy Partners LP	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001502133		MackKay Shields Defensive Bond Arbitrage Fund Ltd.	BMU	NIA	MackKay Shields LLC	Ownership	0.170	New York Life Insurance Company	N	
					0001502133		MackKay Shields Defensive Bond Arbitrage Fund Ltd.	BMU	NIA	New York Life Insurance Company	Ownership	13.470	New York Life Insurance Company	N	
			45-2732939				MackKay Shields Core Fixed Income Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-2733007		0001529525		MackKay Shields Core Fixed Income Fund LP	DE	NIA	MackKay Shields Core Fixed Income Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-1760156				MackKay Shields Select Credit Opportunities Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			81-4553436		0001703194		MackKay Shields Select Credit Opportunities Fund LP	DE	NIA	MackKay Shields Select Credit Opportunities Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			81-4560451				MackKay Shields High Yield Crossover Fund LP	DE	NIA	MackKay Shields Select Credit Opportunities Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1108933				MackKay Shields (International) Ltd.	GBR	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1108959				MackKay Shields (Services) Ltd.	GBR	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1108940				MackKay Shields UK LLP	GBR	NIA	MackKay Shields (International) Ltd.	Ownership	99.000	New York Life Insurance Company	N	
			98-1108940				MackKay Shields UK LLP	GBR	NIA	MackKay Shields (Services) Ltd.	Ownership	1.000	New York Life Insurance Company	N	
			47-2950749				MackKay Municipal Managers Puerto Rico Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-2960789		0001639566		MackKay Puerto Rico Opportunities Funds, L.P.	DE	NIA	MackKay Municipal Managers Puerto Rico Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			98-1230069		0001639564		MackKay Puerto Rico Opportunities Feeder Fund, L.P.	CYM	NIA	MackKay Municipal Managers Puerto Rico Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-3358622				MackKay Municipal Managers California Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
							MackKay Municipal Managers California Opportunities Fund, L.P.	DE	NIA	MackKay Municipal Managers California Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	

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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 (Master)	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		0001783642		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	
					0001811009		MackKay Flexible Income Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
							MackKay Flexible Income Fund LP	DE	NIA	MackKay Flexible Income Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
							MackKay Municipal Managers High Income Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
							MackKay Municipal High Income Opportunities Fund LP	DE	NIA	MackKay Municipal Managers High Income Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
							MackKay Shields Europe Investment Management Limited	JRL	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	

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							MacKay Shields European Credit Opportunity Fund Limited	NJ	NIA	New York Life Insurance and Annuity Corporation	Ownership	33.000	New York Life Insurance Company	N	
							MKS TALF Opportunities Fund GP, LLC	DE	NIA	MacKay Shields LLC	Ownership	100.000	New York Life Insurance Company	N	
							MacKay Shields TALF 2.0 Opportunities Feeder Fund (Cayman) LP	CYM	NIA	MKS TALF Opportunities Fund GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			85-0866088				MacKay Shields TALF 2.0 Opportunities Feeder Fund (Cayman GBP-Hedged) LP	CYM	NIA	MKS TALF Opportunities Fund GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			85-0860318				MacKay Shields TALF 2.0 Opportunities Feeder Fund (US) LP	DE	NIA	MKS TALF Opportunities Fund GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
					0001453415		MacKay Shields TALF 2.0 Opportunities Master Fund LP	DE	NIA	MKS TALF Opportunities Fund GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Cornerstone Capital Management Holdings LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	
			85-1664787				New York Life Investments Alternatives LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
			36-4715120				Madison Capital Funding LLC	DE	NIA	New York Life Insurance Company	Ownership	21.900	New York Life Insurance Company	N	
			36-4715120				Madison Capital Funding LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	78.100	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	
							Madison Capital Funding Co-Investment Fund LP	DE	NIA	MCF Co-Investment GP LP	Ownership	100.000	New York Life Insurance Company	N	
			26-2806918		0001538584		Madison Avenue Loan Fund GP LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	N	
			80-0920962				Madison Avenue Loan Fund LP	DE	NIA	Madison Avenue Loan Fund GP LLC	Ownership	100.000	New York Life Insurance Company	N	
			61-1711540		0001577927		MCF Fund I LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	N	
							MCF Hanwha Fund LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
			30-1143853				Ironshore Investment BL I Ltd.	BMJ	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	1
			46-2213974				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	1
			81-4067250				MCF CLO V LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
			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	1
							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	1
			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
							MCF Hyundai Fund LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1
							MCF Senior Debt Fund 2020 LP	CYM	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	2
			37-1749427				Montpelier Carry Parent, LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	N	1
							Montpelier Carry, LLC	DE	NIA	Montpelier Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	1
			46-2042988				Montpelier GP, LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	N	1
			46-2042988		0001570694		Montpelier Fund, L.P.	DE	NIA	Montpelier GP, LLC	Ownership	100.000	New York Life Insurance Company	N	1
			35-2537165				MCF Mezzanine Carry I LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	N	1

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			32-0469843				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
			83-4242231				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
							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	
							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	
							New York Life Investments Alternatives LLC								
							GoldPoint Partners LLC	DE	NIA		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	
					0001293285		New York Life Capital Partners II, LLC	DE	NIA	GoldPoint Partners 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 IV GenPar GP, LLC	DE	NIA		Ownership	100.000	New York Life Insurance Company	N	
							New York Life Capital Partners IV GenPar, LP	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 Core Opportunities Fund II L.P.	DE	NIA	GoldPoint Core Opportunities Fund, L.P.	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 Mezz IV A Blocker LP (GPPMBA)	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezz IV A Preferred Blocker LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezz IV B Blocker LP (GPPMBB)	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezz IV C Blocker LP (GPPMBC)	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezz IV D Blocker LP (GPPMBD)	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezz IV E Blocker LPP	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 Mezz IV F Blocker LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezz IV G Blocker LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezz IV H Blocker LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Mezz IV I Blocker 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	
							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	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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					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	
							GPP V B Blocker Holdco 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	
							GPP V ECI Aggregator LP	DE	NIA	GoldPoint Partners Co-Investment V ECI Blocker Holdco D, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP V E Blocker Holdco LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP V F Blocker Holdco LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP V G Blocker Holdco LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Private Debt V GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Private Debt Offshore V, LP	CYM	NIA	GoldPoint Partners Private Debt V GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							GPP Private Debt V RS LP	DE	NIA	GoldPoint Partners Private Debt V GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Private Debt V GenPar GP, LP	DE	NIA	GoldPoint Partners Private Debt V GenPar GP, LP	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Private Debt V, LP	DE	NIA	GoldPoint Partners Private Debt V, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Private Debt Blocker Holdco A, LLC	DE	NIA	GoldPoint Partners Private Debt V, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP Private Debt V-ECI Aggregator LP	DE	NIA	GPP Private Debt Blocker Holdco A, LLC	Ownership	100.000	New York Life Insurance Company	N	
							GPP Private Debt Blocker Holdco B, LLC	DE	NIA	GoldPoint Partners Private Debt V, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP LuxCo V GP Sarl	LUX	NIA	GoldPoint Partners Private Debt V GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							GPP Private Debt LuxCo V SCSp	LUX	NIA	GoldPoint Partners Private Debt V GenPar GP, 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, L.P.	DE	NIA	GoldPoint Partners Select Manager III GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	
					0001725867		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 V GenPar Inc.	CAN	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Select Manager Canada Fund V, L.P.	CAN	NIA	GoldPoint Partners Canada V GenPar Inc.	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Canada III GenPar, Inc	CAN	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Select Manager Canada Fund III, L.P.	CAN	NIA	GoldPoint Partners Canada III GenPar, Inc	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Canada IV GenPar Inc	CAN	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	

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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 Partners Canada IV GenPar Inc	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Co-Investment VI GenPar GP LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	
							GPP VI Blocker C LLC	DE	NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP VI Blocker D LLC	DE	NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
							GPP VI Blocker E LLC	DE	NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Co-Investment VII GenPar GP LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Co-Investment VII GenPar, LP	DE	NIA	GoldPoint Partners Co-Investment VII GenPar GP LLC	Ownership	100.000	New York Life Insurance Company	N	
							GoldPoint Partners Co-Investment VII, LP	DE	NIA	GoldPoint Partners Co-Investment VII 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	
							NYLCA 2010 Co-Invest GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCA 2010 Co-Invest GenPar L.P.	DE	NIA	NYLCA 2010 Co-Invest GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCA 2010 Co-Invest L.P.	DE	NIA	NYLCA 2010 Co-Invest GenPar L.P.	Ownership	100.000	New York Life Insurance Company	N	
							NYLCA 2010 Co-Invest ECI Blocker Holdco B L.P.	DE	NIA	NYLCA 2010 Co-Invest L.P.	Ownership	100.000	New York Life Insurance Company	N	
							NYLCA 2010 Co-Invest ECI Blocker B L.P.	DE	NIA	NYLCA 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	
							NYLCA Select Manager Canada Fund, LP	CAN	NIA	NYLCA Canada GenPar, Inc.	Ownership	100.000	New York Life Insurance Company	N	
							NYLCA Canada II GenPar, Inc.	CAN	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCA Select Manager Canada Fund II, L.P.	CAN	NIA	NYLCA 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	
							NYLCA Mezzanine Partners III GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCA Mezzanine Partners III GenPar, LP	DE	NIA	NYLCA Mezzanine Partners III GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCA Mezzanine Partners III, LP	DE	NIA	NYLCA Mezzanine Partners III GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
							NYLCA Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco B, LP	DE	NIA	NYLCA Mezzanine Partners III GenPar, LP	Ownership	100.000	New York Life Insurance Company	N	
							NYLCA Mezzanine Partners III 2012 Co-Invest ECI Blocker B, LP	DE	NIA	NYLCA Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco B, LP	Ownership	100.000	New York Life Insurance Company	N	

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					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
							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 (FVIC) 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
							NYLIM Jacob Ballas India Fund III, LLC	MUS	NIA	NYLIM-Jacob Ballas Asset Management Company III, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM Jacob Ballas Capital India (FVIC) 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	
							Evolve Asset Management, Ltd.	CYM	NIA	GoldPoint Partners LLC	Ownership	24.500	New York Life Insurance Company	N	
							EIF Managers Limited	MUS	NIA	Evolve Asset Management, Ltd.	Ownership	58.720	New York Life Insurance Company	N	
							EIF Managers II Limited	MUS	NIA	Evolve Asset Management, Ltd.	Ownership	55.000	New York Life Insurance Company	N	
							PA Capital LLC	DE	NIA	New York Life Investments Alternatives LLC	Ownership	68.140	New York Life Insurance Company	N	
			54-1886751				BMG PAMF GP, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			84-2631913				BMG PA Private Markets (Delaware) LP	DE	NIA	BMG PAMF GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			84-2611868				BMG Private Markets (Cayman) LP	CYM	NIA	BMG PAMF GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			84-2611868				PACD MM, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			84-2641258				PA Capital Direct, LLC	DE	NIA	PACD MM, LLC	Other	0.000	New York Life Insurance Company	N	8
			84-2106547				PA Credit Program Carry Parent, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Credit Program Carry, LLC	DE	NIA	PA Credit Program Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-1396530				PACIF Carry Parent, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-2572635				PACIF Carry, LLC	DE	NIA	PACIF Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-2591793				PACIF GP, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							Private Advisors Coinvestment Fund II, LP	DE	NIA	PACIF II GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PACIF II Carry Parent, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							Private Advisors Coinvestment Fund III, LP	DE	NIA	PACIF III GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PACIF III Carry Parent, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							PACIF IV Carry, LLC	DE	NIA	PACIF IV Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PAMMF GP, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Middle Market Fund, LP	DE	NIA	PAMMF GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Hedged Equity Fund, L.P.	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	

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			54-2051483		0001459910		Private Advisors Hedged Equity Fund (QP), L.P.	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			20-5904617				Private Advisors Hedged Equity Master Fund ... PASOF GP, LLC	DE	NIA	PA Hedged Equity Fund, L.P.	Other	0.000	New York Life Insurance Company	N	8
							PASOF GP, LLC	DE	NIA	PA Capital 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	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			20-4838202		0001374891		Private Advisors Small Company Buyout Fund III, LP	DE	NIA	PASCBF III GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCBF IV GP, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			26-1662399		0001442524		Private Advisors Small Company Buyout Fund IV, LP	DE	NIA	PASCBF IV GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-2573409				PASCBF IV Carry Parent, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-2591925				PASCBF IV Carry, LLC	DE	NIA	PASCBF IV Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCBF V GP, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			45-4078336		0001537995		Private Advisors Small Company Buyout Fund V, LP	DE	NIA	PASCBF V GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-1799496		0001576987		Private Advisors Small Company Buyout V - ERISA Fund, LP	DE	NIA	PASCBF V GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-2714292				PASCBF V Carry Parent, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			35-2476750				PASCBF V Carry, LLC	DE	NIA	PASBF V Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCOPEF VI Carry Parent, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-4523581				PASCOPEF VI Carry, LLC	DE	NIA	PASCOPEF VI Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCOPEF VI GP, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-4301623		0001595889		Private Advisors Small Company Private Equity Fund VI, LP	DE	NIA	PASCOPEF VI GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							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	PA Capital 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	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCOPEF VII Carry, LLC	DE	NIA	PASCOPEF VII Carry Parent LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCOPEF VIII GP, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-2059912				Private Advisors Small Company Private Equity Fund VIII, LP	DE	NIA	PASCOPEF VIII GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-2042371		0001711426		Private Advisors Small Company Private Equity Fund VIII (Cayman), LP	DE	NIA	PASCOPEF VIII GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCOPEF IX GP, LLC	DE	NIA	PA Capital 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	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			26-4331219		0001514824		Cuyahoga Capital Partners IV LP	DE	NIA	Cuyahoga Capital Partners IV Management Group LLC	Other	0.000	New York Life Insurance Company	N	8
			26-3698069	3835342			Cuyahoga Capital Emerging Buyout Partners Management Group LLC	DE	NIA	PA Capital 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	PA Capital 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	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	

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			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	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Emerging Manager Carry, LLC	DE	NIA	PA Emerging Manager Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Emerging Manager Carry Parent II, LLC	DE	NIA	PA Capital 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	PA Capital 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	PA Capital 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	PA Capital 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	PA Capital 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	
							PASF VI GP, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							PA Secondary Fund VI, LP	DE	NIA	PASF VI GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PARAF GP, LLC	DE	NIA	PA Capital 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	PA Capital 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	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							Private Advisors Small Company Coinvestment Fund, LP	DE	NIA	PASCCIF GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-5230804		0001660017		Private Advisors Small Company Coinvestment Fund ERISA, LP	DE	NIA	PASCCIF GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCCIF II GP, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							Private Advisors Small Company Coinvestment Fund II, LP	DE	NIA	PASCCIF II GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							PASCCIF Carry Parent, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			47-5472308				PASCCIF Carry, LLC	DE	NIA	PASCCIF Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-3120890				PARAF II GP, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			82-3541209		0001721164 0001223706		Private Advisors Real Assets Fund II LP	DE	NIA	PARAF II GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Private Advisors Hedged Equity Fund, Ltd.	CYM	NIA	PA Capital LLC	Other	0.000	New York Life Insurance Company	N	B
							Private Advisors Hedged Equity Fund (QP), Ltd.	CYM	NIA	PA Capital 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	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							Undiscovered Value Fund, LP	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
			46-5163324		0001605509		Undiscovered Value Fund, Ltd.	CYM	NIA	PA Capital 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	PA Capital 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	
							RidgeLake Partners GP, LLC	DE	NIA	PA Capital LLC	Ownership	100.000	New York Life Insurance Company	N	
							RidgeLake Partners, LP	DE	NIA	RidgeLake Partners GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLCAP Holdings (Mauritius)	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)	Ownership	23.300	New York Life Insurance Company	N	
							Industrial Assets Holdings Limited	MUS	NIA	NYLCAP Holdings (Mauritius)	Ownership	28.020	New York Life Insurance Company	N	
							JB Ceresra Investment Management LLP	MUS	NIA	NYLCAP Holdings (Mauritius)	Ownership	12.580	New York Life Insurance Company	N	
			22-3704242		0001103598		NYLIM Service Company LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYL Workforce GP LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	N	

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			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	
							NYLIM Fund II GP, LLC	DE	NIA	New York Life Investment Management LLC	Ownership	100.000	New York Life Insurance Company	N	
							NYLIM-TND, LLC	DE	NIA	NYLIM Fund II GP, LLC	Ownership	100.000	New York Life Insurance Company	N	
							New York Life Investment Management Hong Kong Limited	CHN	NIA	New York Life Investment Management LLC	Ownership	100.000	New York Life Insurance Company	N	
				4643807	0001406803		WFHG, 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	WFHG, 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	
			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 Intermediate ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	31.000	New York Life Insurance Company	N	
							IndexIQ ETF Trust	DE	NIA	IndexIQ LLC	Ownership	100.000	New York Life Insurance Company	N	
							IQ 50 Percent Hedged FTSE International ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	53.500	New York Life Insurance Company	N	
							IQ 500 International ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	99.100	New York Life Insurance Company	N	
							IQ Chaikin US Large Cap ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	96.700	New York Life Insurance Company	N	
							IQ Chaikin US Small Cap ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	79.600	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	53.700	New York Life Insurance Company	N	
							IQ Candriam ESG International Equity ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	99.500	New York Life Insurance Company	N	
							IQ Candriam ESG International Equity ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	9.340	New York Life Insurance Company	N	
							IQ Candriam ESG US Equity ETF	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	97.900	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	49.000	New York Life Insurance Company	N	
							Tristan Capital Holdings Limited	GBR	NIA	Tristan Capital Partners Holdings Limited	Ownership	40.000	New York Life Insurance Company	N	
							EPI50 4 Co-Investment LLP	GBR	NIA	Tristan Capital Partners Holdings Limited	Ownership	50.000	New York Life Insurance Company	N	
							EPI50 4 (GP) LLP	GBR	NIA	EPI50 4 Co-Investment LLP	Ownership	16.000	New York Life Insurance Company	N	
							EPI50 4 Incentive Partners LLP	GBR	NIA	Tristan Capital Partners Holdings Limited	Ownership	4.700	New York Life Insurance Company	N	
							CCP 5 Co-Investment LLP	GBR	NIA	Tristan Capital Partners Holdings Limited	Ownership	50.000	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	

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							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	
							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	
							CCP III (GP) LLP	.GBR	NIA	Curzon Capital Partners III (GP) Limited	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	
							TCP 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	90.972	New York Life Insurance Company	.N	
							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	0.950	New York Life Insurance Company	.N	
							Candriam Monétaire SICAV	.FRA	NIA	Candriam France	Ownership	0.950	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	
							Candriam GP	.LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	.N	
							KTA Holdco	.LUX	NIA	Candriam Luxembourg	Ownership	66.670	New York Life Insurance Company	.N	
							KTA Holdco	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	33.330	New York Life Insurance Company	.N	
							Kartesia Management SA	.LUX	NIA	KTA Holdco	Ownership	33.000	New York Life Insurance Company	.N	
							Cordius	.LUX	NIA	Candriam Luxembourg	Ownership	12.170	New York Life Insurance Company	.N	
							Cordius	.LUX	NIA	Candriam Belgium	Ownership	7.990	New York Life Insurance Company	.N	
							Cordius CIG	.LUX	NIA	Candriam Luxembourg	Ownership	60.390	New York Life Insurance Company	.N	
							Cordius CIG	.LUX	NIA	Candriam Belgium	Ownership	39.530	New York Life Insurance Company	.N	
							IndexIQ	.LUX	NIA	Cordius CIG	Ownership	29.000	New York Life Insurance Company	.N	
							IndexIQ Factors Sustainable Corporate Euro Bond	.LUX	NIA	Cordius CIG	Ownership	40.000	New York Life Insurance Company	.N	
							IndexIQ Factors Sustainable EMU Equity	.LUX	NIA	Cordius CIG	Ownership	2.380	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 Japan Equity	.LUX	NIA	Cordius CIG	Ownership	30.000	New York Life Insurance Company	.N	
							IndexIQ Factors Sustainable Sovereign Euro Bond	.LUX	NIA	Cordius CIG	Ownership	19.000	New York Life Insurance Company	.N	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Candriam Absolute Return	LUX	NIA	Candriam Luxembourg	Ownership	0.130	New York Life Insurance Company	N	
							Candriam Absolute Return	LUX	NIA	Cordius CIG	Ownership	7.630	New York Life Insurance Company	N	
							Candriam Absolute Return Equity Market Neutral	LUX	NIA	Candriam Luxembourg	Ownership	0.100	New York Life Insurance Company	N	
							Candriam Absolute Return Equity Market Neutral	LUX	NIA	Cordius CIG	Ownership	9.110	New York Life Insurance Company	N	
							Candriam Absolute Return Long Short Digital Equity	LUX	NIA	Candriam Luxembourg	Ownership	0.280	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	100.000	New York Life Insurance Company	N	
							Candriam Alternative Systemat	LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	N	
							Candriam Bonds	LUX	NIA	Candriam Luxembourg	Ownership	0.020	New York Life Insurance Company	N	
							Candriam Bonds Convertible Defensive	LUX	NIA	Candriam Luxembourg	Ownership	0.040	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	0.060	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	0.030	New York Life Insurance Company	N	
							Candriam Bonds Emerging Markets Total Return	LUX	NIA	Candriam Luxembourg	Ownership	0.080	New York Life Insurance Company	N	
							Candriam Bonds Euro Corporate	LUX	NIA	Candriam Luxembourg	Ownership	0.030	New York Life Insurance Company	N	
							Candriam Bonds Euro Government	LUX	NIA	Candriam Luxembourg	Ownership	0.030	New York Life Insurance Company	N	
							Candriam Bonds Euro High Yield	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Bonds Euro Short Term	LUX	NIA	Candriam Luxembourg	Ownership	0.020	New York Life Insurance Company	N	
							Candriam Bonds Euro Long Term	LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	N	
							Candriam Bonds Global High Yield	LUX	NIA	Candriam Luxembourg	Ownership	0.070	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	0.170	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	0.040	New York Life Insurance Company	N	
							Candriam Diversified Futures	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Diversified Futures	LUX	NIA	Candriam France	Ownership	5.920	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 Robotics & Innovation Technology	LUX	NIA	Candriam Luxembourg	Ownership	0.020	New York Life Insurance Company	N	
							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	56.070	New York Life Insurance Company	N	
							Candriam GF	LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	N	
							Candriam GF AUSBIL Global Essential Infrastructure	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	77.240	New York Life Insurance Company	N	
							Candriam GF AUSBIL Global Essential Infrastructure	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam GF Short Duration US High Yield Bonds	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	30.840	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	Cordius CIG	Ownership	0.050	New York Life Insurance Company	N	
							Candriam GF US Corporate Bonds	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	95.950	New York Life Insurance Company	N	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Candriam GF US High Yield Corporate Bonds	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	65.220	New York Life Insurance Company	N	
							Candriam GF US High Yield Corporate Bonds	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Global Alpha	LUX	NIA	Candriam Luxembourg	Ownership	0.120	New York Life Insurance Company	N	
							Candriam Global Alpha	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Impact One	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	38.460	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	0.810	New York Life Insurance Company	N	
							Candriam L	LUX	NIA	Cordius CIG	Ownership	0.060	New York Life Insurance Company	N	
							Candriam L Balanced Asset Allocation	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam L Conservative Asset Allocation	LUX	NIA	Candriam Luxembourg	Ownership	0.160	New York Life Insurance Company	N	
							Candriam L 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	5.210	New York Life Insurance Company	N	
							Candriam L Multi-Asset Income	LUX	NIA	Candriam Luxembourg	Ownership	0.060	New York Life Insurance Company	N	
							Candriam L Multi-Asset Income & Growth	LUX	NIA	Candriam Luxembourg	Ownership	0.040	New York Life Insurance Company	N	
							Candriam L Multi-Asset Premia	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	15.680	New York Life Insurance Company	N	
							Candriam L Multi-Asset Premia	LUX	NIA	Cordius CIG	Ownership	0.030	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 Euro AAA	LUX	NIA	Candriam Luxembourg	Ownership	0.100	New York Life Insurance Company	N	
							Candriam Multi-Strategies	LUX	NIA	Candriam Belgium	Ownership	16.510	New York Life Insurance Company	N	
							Candriam Multi-Strategies	LUX	NIA	Candriam France	Ownership	25.320	New York Life Insurance Company	N	
							Candriam Multi-Strategies	LUX	NIA	Candriam Luxembourg	Ownership	58.140	New York Life Insurance Company	N	
							Candriam Multi-Strategies	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Quant	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Quant Equities Multi-Factor EMU	LUX	NIA	Cordius CIG	Ownership	0.030	New York Life Insurance Company	N	
							Candriam Quant Equities Multi-Factor Global	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Quant Equities USA	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Risk Arbitrage	LUX	NIA	Candriam Luxembourg	Ownership	0.030	New York Life Insurance Company	N	
							Candriam SRI	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam SRI Bond Emerging Markets	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam SRI Bond Euro	LUX	NIA	Candriam Luxembourg	Ownership	0.040	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	
							Candriam SRI Bond Euro Corporate	LUX	NIA	Candriam Luxembourg	Ownership	0.030	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 Equity Circular Economy	LUX	NIA	Cordius CIG	Ownership	0.010	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 Sustainable	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Sustainable Bond Emerging Markets	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Sustainable Bond Euro	LUX	NIA	Candriam Luxembourg	Ownership	0.040	New York Life Insurance Company	N	
							Candriam Sustainable Bond Euro Aggregate Index	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Sustainable Bond Euro Corporate	LUX	NIA	Cordius CIG	Ownership	0.030	New York Life Insurance Company	N	
							Candriam Sustainable Bond Global High Yield	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	

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							Candriam Sustainable Equity Circular Economy	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Sustainable Equity Emerging Markets	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Sustainable Equity EMU	LUX	NIA	Candriam Luxembourg	Ownership	0.020	New York Life Insurance Company	N	
							Candriam Sustainable Equity Europe	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Sustainable Equity Future Mobility	LUX	NIA	Cordius CIG	Ownership	0.140	New York Life Insurance Company	N	
							Candriam Sustainable Equity North America	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Sustainable Equity Pacific	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Sustainable Equity World	LUX	NIA	Candriam Luxembourg	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Sustainable Euro Bonds	LUX	NIA	Cordius CIG	Ownership	0.580	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 High	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Sustainable Pacific	LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	N	
							Candriam Sustainable World Bonds	LUX	NIA	Cordius CIG	Ownership	0.380	New York Life Insurance Company	N	
							Candriam World Alternative	LUX	NIA	Candriam Luxembourg	Ownership	0.090	New York Life Insurance Company	N	
							Candriam World Alternative	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	29.900	New York Life Insurance Company	N	
							Candriam World Alternative Alphamax	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	37.610	New York Life Insurance Company	N	
							Candriam World Alternative Alphamax	LUX	NIA	Candriam Luxembourg	Ownership	0.120	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	78.830	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 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 IT - Ausbil Dividend Income Fund	AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership	25.800	New York Life Insurance Company	N	
							Ausbil IT - Ausbil Active Sustainable Equity Fund	AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership	37.190	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 Fund	AUS	NIA	Ausbil Investment Management Limited Employee Share Trust	Ownership	100.000	New York Life Insurance Company	N	
							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 IT - Ausbil Global Essential Infrastructure Fund	AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership	48.980	New York Life Insurance Company	N	

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							Ausbil IT - Ausbil Global Resources Fund	AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership	50.190	New York Life Insurance Company	N	
							Ausbil IT - Ausbil Global SmallCap Fund	AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership	66.130	New York Life Insurance Company	N	
							Ausbil IT - Ausbil Microcap Fund	AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership	14.990	New York Life Insurance Company	N	
							Ausbil IT - Mackay Shields Multi-Sector Bond Fund	AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership	98.080	New York Life Insurance Company	N	
							Ausbil IT Ausbil Long Short Focus Fund	AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership	96.250	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	
				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	
							NJIND Bay Avenue LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	N	
							NJIND Corbin Street LLC	DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Cumberland TN LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Cumberland Apartments, LLC	TN	NIA	REEP-MF Cumberland TN LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Enclave TX LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Enclave CAF LLC	DE	NIA	REEP-MF Enclave TX LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Marina Landing WA LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-SP Marina Landing LLC	DE	NIA	REEP-MF Marina Landing WA LLC	Ownership	98.000	New York Life Insurance Company	N	
							REEP-MF Mira Loma II TX LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Mira Loma II, LLC	DE	NIA	REEP-MF Mira Loma II TX LLC	Ownership	50.000	New York Life Insurance Company	N	
							REEP-MF Summitt Ridge CO LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Summitt Ridge Apartments, LLC	DE	NIA	REEP-MF Summitt Ridge CO LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Woodridge IL LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OF Centerpointe VA LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Centerpointe Fairfax Holdings LLC	DE	NIA	REEP-OF Centerpointe VA LLC	Ownership	50.000	New York Life Insurance Company	N	
							REEP-OFC 575 Lex NY LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC 575 Lex NY GP LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Maple REEP-OFC 575 Lex Holdings LP	DE	NIA	REEP-OFC 575 Lex NY GP LLC	Ownership	50.000	New York Life Insurance Company	N	
							Maple REEP-OFC 575 Lex Owner LLC	DE	NIA	REEP-OFC 575 Lex NY GP LLC	Ownership	50.000	New York Life Insurance Company	N	
							REEP-RTL SASI GA LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-RTL Bradford PA LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC Royal Centre GA LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							Royal Centre, LLC	DE	NIA	REEP-OFC Royal Centre GA LLC	Ownership	90.000	New York Life Insurance Company	N	
							REEP-RTL CTC NY LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC 5005 LBJ Freeway TX LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	97.000	New York Life Insurance Company	N	

ANNUAL STATEMENT FOR THE YEAR 2020 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 Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
							5005 LBJ Tower LLC	DE	NIA	REEP-OFC 5005 LBJ Freeway TX LLC	Ownership	97.000	New York Life Insurance Company	N	
			37-1842612				REEP-OFC/RTL MARKET ROSS TX LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
			61-1808552				MARKET ROSS TX JV LLC	DE	NIA	REEP-OFC/RTL MARKET ROSS TX LLC	Ownership	98.700	New York Life Insurance Company	N	
			36-4852864				MARKET ROSS TX GARAGE OWNER LC	DE	NIA	MARKET ROSS TX JV LLC	Ownership	100.000	New York Life Insurance Company	N	
			32-0511592				MARKET ROSS TX OFFICE OWNER LLC	DE	NIA	MARKET ROSS TX JV LLC	Ownership	100.000	New York Life Insurance Company	N	
							MARKET ROSS TX RETAIL OWNER LLC	DE	NIA	MARKET ROSS TX JV LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC Mallory TN LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							3665 Mallory JV LLC	DE	NIA	REEP-OFC Mallory TN LLC	Ownership	90.900	New York Life Insurance Company	N	
							REEP-OFC Water Ridge NC LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-OFC Viridian AZ LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-Hines Viridian JV LLC	DE	NIA	REEP-OFC Viridian AZ LLC	Ownership	73.031	New York Life Insurance Company	N	
							REEP-OFC 2300 EMPIRE LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF Wynnewood PA LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
			30-1018932				Wynnewood JV LLC	DE	NIA	REEP-MF Wynnewood PA LLC	Ownership	92.500	New York Life Insurance Company	N	
							REEP-MJ Fayetteville NC LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							501 Fayetteville JV LLC	DE	NIA	REEP-MJ Fayetteville NC LLC	Ownership	85.000	New York Life Insurance Company	N	
							501 Fayetteville Owner LLC	DE	NIA	501 Fayetteville JV LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MJ SOUTH GRAHAM NC LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							401 SOUTH GRAHAM JV LLC	DE	NIA	REEP-MJ SOUTH GRAHAM NC LLC	Ownership	90.000	New York Life Insurance Company	N	
							401 SOUTH GRAHAM OWNER LLC	DE	NIA	401 SOUTH GRAHAM JV LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-IND COMMERCE CITY CO LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-BRENNAN COMMERCE CITY JV LLC	DE	NIA	REEP-IND COMMERCE CITY CO LLC	Ownership	95.000	New York Life Insurance Company	N	
							REEP-MF ART TOWER OR LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-WP ART TOWER JV LLC	DE	NIA	REEP-MF ART TOWER OR LLC	Ownership	95.000	New York Life Insurance Company	N	
							REEP-OFC Mass Ave MA LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MF FARMINGTON IL LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	N	
							REEP-MARQUETTE FARMINGTON JV LLC	DE	NIA	REEP-MF FARMINGTON IL LLC	Ownership	90.000	New York Life Insurance Company	N	
							REEP-MARQUETTE FARMINGTON OWNER LLC	DE	NIA	REEP-MARQUETTE FARMINGTON JV LLC	Ownership	100.000	New York Life Insurance Company	N	

Asterisk	Explanation
1	Contractual Client - Madison Capital Funding LLC, an indirect wholly owned affiliate of the Company, has contractual control of this entity's loan portfolio.
2	Control of this entity is pursuant to an investment management contract with New York Life Investment Management Holdings LLC or affiliate, not through ownership of voting interests.
3	GoldPoint Partners LLC owns 24.66% of the voting management shares. NYLCAP India Funding LLC owns 36% of non-voting carry shares.
4	GoldPoint Partners LLC owns 24.66% of the voting management shares. NYLCAP India Funding III LLC owns 31.36% of non-voting carry shares.
5	Investment Pool - Investment pool of leveraged loans managed by New York Life Investment Management LLC, an indirect wholly owned affiliate of the Company.
6	Reliance Relationship - Entire proceeds of the entity are invested in a funding agreement of the Company.
7	Energy Contracts and Aircraft Loans Investments - with 100% of the investments coming from the Company and its wholly owned affiliate New York Life Insurance and Annuity Corporation.
8	Control of this entity is pursuant to an investment management contract with Private Advisors LLC, or affiliate, not through ownership of voting interests.
9	Investment Pool - Investment pool of mixed assets managed by New York Life Investment Management LLC, an indirect wholly owned affiliate of the Company.
10	One share held by Candriam Luxco S.á.r.l.
11	Control of this entity is pursuant to a management contract with NYL Investors LLC.
12	Ausbil Investment Management Limited has sole authority over the management of the fund.
13	45% of Ausbil Global Infrastructure Pty. Limited is owned by employees of the company.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
66915	13-5582869	New York Life Insurance Company (Parent)	1,256,706,500	(523,765,131)			829,902,669			(2,213,207,793)	(650,363,755)	(36,491,548)
91596	13-3044743	New York Life Insurance and Annuity Corporation	(866,706,500)	457,765,131			(827,202,348)			(2,858,927,358)	(4,095,071,075)	36,491,548
	13-4199614	New York Life Enterprises LLC		(98,000,000)							(98,000,000)	
81353	52-1530175	NYLIFE Insurance Company of Arizona	(5,000,000)				(2,700,321)				(7,700,321)	
	52-2206685	New York Life Investment Management Holdings LLC	(95,000,000)							770,076,008	675,076,008	
	13-4081725	NYLIFE LLC		4,000,000						(376,681,346)	(372,681,346)	
	46-4293486	NYL Investors LLC	(145,000,000)								(145,000,000)	
	36-4715120	Madison Capital Funding LLC	(145,000,000)	160,000,000						4,678,740,489	4,693,740,489	
65498	23-1503749	Life Insurance Company of North America										
64548	13-2556568	New York Life Group Insurance Company of NY										
9999999	Control Totals								XXX			

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 2020 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?
- 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?
- 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?
- 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?
- 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
- 50. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? YES
- 51. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? YES
- 52. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? NO

AUGUST FILING

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

Explanations:

- 12.
- 14.
- 20.
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- 52.

Bar Codes:

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



- 14. Trusteed 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]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]



33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]



34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]



37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



39. Relief from the Requirements for Audit Committees [Document Identifier 226]



43. Credit Insurance Experience Exhibit [Document Identifier 230]



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



49. Variable Annuities Supplement [Document Identifier 286]



52. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]



ANNUAL STATEMENT FOR THE YEAR 2020 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	58,260,494		58,260,494	60,734,317
2505. Administrative and other fees due and unpaid	7,438,244		7,438,244	7,686,566
2506. Federal employees' group life conversion pool fund	5,830,832		5,830,832	4,940,361
2507. Aircraft	5,926,689	5,926,689		
2508. Miscellaneous	151,188,421	151,188,421		
2509. Amount due for undelivered securities	3,437,892	3,437,892		
2597. Summary of remaining write-ins for Line 25 from overflow page	232,082,572	160,553,002	71,529,570	73,361,244

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Unfunded postretirement obligations for employees and agents	283,385,685	384,400,644
2505. Obligations under structured settlement agreements	144,652,368	146,943,383
2506. Other payable	30,227,945	18,705,072
2507. Liability for interest on claims	24,540,623	24,311,998
2508. Contingent liability	15,971,584	14,186,363
2509. Deferred gains liability	10,635,214	10,433,334
2510. Adjustment to agents' progress sharing plan liability	6,360,053	5,131,189
2511. Reserves required on certain group annuity separate accounts	5,776,883	4,749,326
2512. Deferred liability rebate commission	3,832,785	4,373,891
2513. Deferred rent payable	2,092,953	4,567,811
2514. Tax credit payable		2,760,000
2597. Summary of remaining write-ins for Line 25 from overflow page	527,476,093	620,563,011

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Fines, penalties and fees from regulatory authorities	76,795	213,500
2705. Other expenses	(6,704,086)	(8,083,034)
2706. Change in special reserves on certain group policies	(30,017,678)	(22,719,162)
2797. Summary of remaining write-ins for Line 27 from overflow page	(36,644,969)	(30,588,696)

Additional Write-ins for Summary of Operations Line 53

	1 Current Year	2 Prior Year
5304. Change in special reserves on certain group annuity contracts	(1,027,557)	(169,321)
5305. Change in liability for pension benefits	(190,672,691)	(275,046,553)
5397. Summary of remaining write-ins for Line 53 from overflow page	(191,700,248)	(275,215,874)

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

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

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
2704. Fines, penalties and fees from regulatory authorities	76,795	61,816	8,684	730	2,848	2,717			
2705. Other expenses	(6,704,085)	(6,709,037)	503		4,003	446			
2706. Change in special reserves on certain group policies	(30,017,678)	175,196	(11,883,575)			(18,309,299)			
2797. Summary of remaining write-ins for Line 27 from overflow page	(36,644,968)	(6,472,025)	(11,874,388)	730	6,851	(18,306,136)			

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

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
2704. Other deductions for reinsurance	157,480		157,480									
2705. Fines, penalties and fees from regulatory authorities	61,817		55,858	5,955								
2706. Other expenses	(6,709,037)		(6,710,525)	1,318							4	
2797. Summary of remaining write-ins for Line 27 from overflow page	(6,489,740)		(6,497,187)	7,273							174	

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

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
2704. Change in special reserves on certain group policies	(11,883,575)		(11,883,575)						
2797. Summary of remaining write-ins for Line 27 from overflow page	(11,883,575)		(11,883,575)						

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
2704. Change in special reserves on certain group policies	(18,309,299)										(15,788,275)		(2,521,024)
2797. Summary of remaining write-ins for Line 27 from overflow page	(18,309,299)										(15,788,275)		(2,521,024)

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	6,808,710,324	3.810	6,808,710,324		6,808,710,324	3.855
1.02 All other governments	763,541,900	0.427	763,541,900		763,541,900	0.432
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	21,199,365,696	11.862	21,199,365,696		21,199,365,696	12.003
1.06 Industrial and miscellaneous	81,810,637,997	45.777	81,810,637,997		81,810,637,997	46.320
1.07 Hybrid securities	527,359	0.000	527,359		527,359	0.000
1.08 Parent, subsidiaries and affiliates	2,567,765,936	1.437	2,567,765,936		2,567,765,936	1.454
1.09 SVO identified funds		0.000				0.000
1.10 Unaffiliated Bank loans	1,073,179,852	0.600	1,073,179,852		1,073,179,852	0.608
1.11 Total long-term bonds	114,223,729,064	63.913	114,223,729,064		114,223,729,064	64.672
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	34,090,598	0.019	34,090,598		34,090,598	0.019
2.02 Parent, subsidiaries and affiliates		0.000				0.000
2.03 Total preferred stocks	34,090,598	0.019	34,090,598		34,090,598	0.019
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	694,085,352	0.388	694,085,352		694,085,352	0.393
3.02 Industrial and miscellaneous Other (Unaffiliated)	222,248,448	0.124	222,248,448		222,248,448	0.126
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other	15,866,253,238	8.878	13,831,149,736		13,831,149,736	7.831
3.05 Mutual funds		0.000				0.000
3.06 Unit investment trusts		0.000				0.000
3.07 Closed-end funds		0.000				0.000
3.08 Total common stocks	16,782,587,038	9.391	14,747,483,536		14,747,483,536	8.350
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages		0.000				0.000
4.02 Residential mortgages	1,660,138	0.001	1,660,138		1,660,138	0.001
4.03 Commercial mortgages	18,389,538,212	10.290	18,389,538,213		18,389,538,213	10.412
4.04 Mezzanine real estate loans	726,981,590	0.407	726,981,589		726,981,589	0.412
4.05 Total valuation allowance		0.000				0.000
4.06 Total mortgage loans	19,118,179,940	10.697	19,118,179,940		19,118,179,940	10.824
5. Real estate (Schedule A):						
5.01 Properties occupied by company	296,274,646	0.166	296,274,646		296,274,646	0.168
5.02 Properties held for production of income	1,809,755,851	1.013	1,809,755,852		1,809,755,852	1.025
5.03 Properties held for sale		0.000				0.000
5.04 Total real estate	2,106,030,497	1.178	2,106,030,498		2,106,030,498	1.192
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	(168,774,545)	(0.094)	(168,774,545)		(168,774,545)	(0.096)
6.02 Cash equivalents (Schedule E, Part 2)	2,588,811,321	1.449	2,588,811,321		2,588,811,321	1.466
6.03 Short-term investments (Schedule DA)	84,671,834	0.047	84,671,834		84,671,834	0.048
6.04 Total cash, cash equivalents and short-term investments	2,504,708,610	1.401	2,504,708,610		2,504,708,610	1.418
7. Contract loans	11,551,072,292	6.463	11,532,042,640		11,532,042,640	6.529
8. Derivatives (Schedule DB)	1,183,028,638	0.662	1,183,028,638		1,183,028,638	0.670
9. Other invested assets (Schedule BA)	11,022,377,502	6.168	10,979,362,322		10,979,362,322	6.216
10. Receivables for securities	36,964,076	0.021	36,964,076		36,964,076	0.021
11. Securities Lending (Schedule DL, Part 1)		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	153,963,854	0.086	153,963,854		153,963,854	0.087
13. Total invested assets	178,716,732,109	100.000	176,619,583,776		176,619,583,776	100.000

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	1,984,797,515
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 6)	211,002,468
2.2	Additional investment made after acquisition (Part 2, Column 9)	41,410,251
		252,412,719
3.	Current year change in encumbrances:	
3.1	Totals, Part 1, Column 13	(51,323,682)
3.2	Totals, Part 3, Column 11	(51,323,682)
4.	Total gain (loss) on disposals, Part 3, Column 18	
5.	Deduct amounts received on disposals, Part 3, Column 15	
6.	Total foreign exchange change in book/adjusted carrying value:	
6.1	Totals, Part 1, Column 15	
6.2	Totals, Part 3, Column 13	
7.	Deduct current year's other than temporary impairment recognized:	
7.1	Totals, Part 1, Column 12	
7.2	Totals, Part 3, Column 10	
8.	Deduct current year's depreciation:	
8.1	Totals, Part 1, Column 11	79,856,054
8.2	Totals, Part 3, Column 9	79,856,054
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	2,106,030,498
10.	Deduct total nonadmitted amounts	
11.	Statement value at end of current period (Line 9 minus Line 10)	2,106,030,498

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	18,322,138,020
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	2,215,583,948
2.2	Additional investment made after acquisition (Part 2, Column 8)	206,907,208
		2,422,491,156
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	7,486,844
3.2	Totals, Part 3, Column 11	656,044
		8,142,888
4.	Accrual of discount	4,276,272
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	1,586,826,950
8.	Deduct amortization of premium and mortgage interest points and commitment fees	7,747,992
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	48,785,405
10.2	Totals, Part 3, Column 10	6,630,957
		55,416,362
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	19,118,179,938
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	19,118,179,938
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	19,118,179,938

ANNUAL STATEMENT FOR THE YEAR 2020 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	10,305,559,474
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	742,606,011
	2.2 Additional investment made after acquisition (Part 2, Column 9)	1,247,338,585
		1,989,944,596
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	438,128,938
	5.2 Totals, Part 3, Column 9	28,922,663
		467,051,601
6.	Total gain (loss) on disposals, Part 3, Column 19	(12,060,476)
7.	Deduct amounts received on disposals, Part 3, Column 16	1,479,392,811
8.	Deduct amortization of premium and depreciation	138,922,089
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	58,016,445
	9.2 Totals, Part 3, Column 14	9,898,107
		67,914,551
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	155,159,755
	10.2 Totals, Part 3, Column 11	22,557,588
		177,717,343
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	11,022,377,504
12.	Deduct total nonadmitted amounts	43,015,180
13.	Statement value at end of current period (Line 11 minus Line 12)	10,979,362,324

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	123,134,746,208
2.	Cost of bonds and stocks acquired, Part 3, Column 7	26,322,591,128
3.	Accrual of discount	390,234,887
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	(2,942,563)
	4.2. Part 2, Section 1, Column 15	(122,207)
	4.3. Part 2, Section 2, Column 13	(306,707,219)
	4.4. Part 4, Column 11	(51,515,866)
		(361,287,855)
5.	Total gain (loss) on disposals, Part 4, Column 19	665,854,019
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	19,150,152,333
7.	Deduct amortization of premium	153,434,383
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	255,975,276
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	492,574
	8.4. Part 4, Column 15	12,149,187
		268,617,037
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	49,507,970
	9.2. Part 2, Section 1, Column 17	4,233,234
	9.3. Part 2, Section 2, Column 14	8,798,334
	9.4. Part 4, Column 13	113,149,895
		175,689,433
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	98,927,402
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	131,040,406,677
12.	Deduct total nonadmitted amounts	2,035,103,502
13.	Statement value at end of current period (Line 11 minus Line 12)	129,005,303,175

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	6,808,710,322	7,629,482,925	6,408,870,845	7,887,169,653
	2. Canada	357,733,840	436,213,810	368,178,661	333,137,253
	3. Other Countries	405,808,060	558,496,441	297,362,887	548,994,999
	4. Totals	7,572,252,222	8,624,193,176	7,074,412,393	8,769,301,905
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	21,199,365,733	24,868,780,153	19,412,676,077	24,405,660,133
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	65,265,430,830	73,629,987,489	65,465,544,950	65,083,840,098
	9. Canada	2,440,610,770	2,777,487,750	2,455,068,970	2,431,553,550
	10. Other Countries	15,178,303,595	16,829,744,894	15,175,501,307	15,168,456,869
	11. Totals	82,884,345,195	93,237,220,133	83,096,115,227	82,683,850,517
Parent, Subsidiaries and Affiliates	12. Totals	2,567,765,936	2,677,817,816	2,567,765,936	2,567,765,936
	13. Total Bonds	114,223,729,086	129,408,011,278	112,150,969,633	118,426,578,491
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	33,353,719	54,825,471	33,353,761	
	15. Canada				
	16. Other Countries	736,880	736,880	859,045	
	17. Totals	34,090,599	55,562,351	34,212,806	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	34,090,599	55,562,351	34,212,806	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	813,454,405	813,454,405	588,097,865	
	21. Canada	15,996,715	15,996,715	11,286,061	
	22. Other Countries	86,882,681	86,882,681	52,917,312	
	23. Totals	916,333,801	916,333,801	652,301,238	
Parent, Subsidiaries and Affiliates	24. Totals	15,866,253,235	15,866,253,235	10,892,275,311	
	25. Total Common Stocks	16,782,587,036	16,782,587,036	11,544,576,549	
	26. Total Stocks	16,816,677,635	16,838,149,387	11,578,789,355	
	27. Total Bonds and Stocks	131,040,406,721	146,246,160,665	123,729,758,988	

ANNUAL STATEMENT FOR THE YEAR 2020 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	1,347,547,308	1,657,371,579	1,000,251,561	1,391,054,983	2,557,481,541	XXX	7,953,706,972	6.9	6,546,889,833	5.7	7,930,388,989	23,317,983
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	1,347,547,308	1,657,371,579	1,000,251,561	1,391,054,983	2,557,481,541	XXX	7,953,706,972	6.9	6,546,889,833	5.7	7,930,388,989	23,317,983
2. All Other Governments												
2.1 NAIC 1	36,321,759	205,360,008	308,767,062	143,513,036	29,655,011	XXX	723,616,876	0.6	798,040,997	0.7	700,084,098	23,532,778
2.2 NAIC 2			20,611,313	19,313,712		XXX	39,925,025	0.0	39,915,318	0.0	39,925,025	
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals	36,321,759	205,360,008	329,378,375	162,826,748	29,655,011	XXX	763,541,901	0.7	837,956,315	0.7	740,009,123	23,532,778
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	1,658,662,453	3,106,074,724	5,655,431,053	5,037,641,613	4,809,193,938	XXX	20,267,003,781	17.5	22,193,100,268	19.3	20,185,982,738	81,021,043
5.2 NAIC 2			22,107,933	360,316,393	455,507,597	XXX	837,931,923	0.7	795,078,153	0.7	763,681,923	74,250,000
5.3 NAIC 3			21,054,888	13,782,616	59,476,824	XXX	94,314,328	0.1	130,604,125	0.1	94,314,328	
5.4 NAIC 4						XXX			8,872	0.0		
5.5 NAIC 5						XXX						
5.6 NAIC 6	115,700					XXX	115,700	0.0	115,700	0.0	115,737	(37)
5.7 Totals	1,658,778,153	3,106,074,724	5,698,593,874	5,411,740,622	5,324,178,359	XXX	21,199,365,732	18.3	23,118,907,118	20.2	21,044,094,726	155,271,006

ANNUAL STATEMENT FOR THE YEAR 2020 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	3,168,761,024	13,600,737,126	14,227,785,101	6,465,994,231	7,729,003,665	XXX	45,192,281,147	38.9	45,395,473,180	39.6	22,711,919,013	22,480,362,134
6.2 NAIC 2	1,662,033,189	9,918,950,791	12,464,332,995	5,178,926,091	2,270,920,473	XXX	31,495,163,539	27.1	29,363,419,725	25.6	16,495,850,716	14,999,312,823
6.3 NAIC 3	74,693,768	1,475,352,050	1,586,318,350	284,552,646	29,571,307	XXX	3,450,488,121	3.0	3,029,908,134	2.6	1,391,347,178	2,059,140,943
6.4 NAIC 4	68,423,779	958,019,702	832,852,970	29,292,426	825,207	XXX	1,889,414,084	1.6	2,036,787,098	1.8	450,926,272	1,438,487,812
6.5 NAIC 5	7,346,202	291,634,899	122,026,496	2,601,864	1,304,796	XXX	424,914,257	0.4	332,451,133	0.3	121,709,629	303,204,628
6.6 NAIC 6	3,703,885	34,702,898	3,273,325	1,992,098		XXX	43,672,206	0.0	75,774,020	0.1	13,524,675	30,147,531
6.7 Totals	4,984,961,847	26,279,397,466	29,236,589,237	11,963,359,356	10,031,625,448	XXX	82,495,933,354	71.1	80,233,813,290	69.9	41,185,277,483	41,310,655,871
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3			527,359			XXX	527,359	0.0	531,901	0.0		527,359
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals			527,359			XXX	527,359	0.0	531,901	0.0		527,359
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2		2,567,765,936				XXX	2,567,765,936	2.2	2,884,595,183	2.5		2,567,765,936
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals		2,567,765,936				XXX	2,567,765,936	2.2	2,884,595,183	2.5		2,567,765,936
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		31,291,745	28,116,350			XXX	59,408,095	0.1	59,736,738	0.1		59,408,095
10.3 NAIC 3		127,880,164	115,313,461			XXX	243,193,625	0.2	303,501,680	0.3		243,193,625
10.4 NAIC 4	671,196	475,344,643	248,122,369			XXX	724,138,208	0.6	701,514,332	0.6		724,138,208
10.5 NAIC 5		33,866,965	6,873,288			XXX	40,740,253	0.0	30,157,737	0.0		40,740,253
10.6 NAIC 6		5,699,671				XXX	5,699,671	0.0	382,308	0.0		5,699,671
10.7 Totals	671,196	674,083,188	398,425,468			XXX	1,073,179,852	0.9	1,095,292,795	1.0		1,073,179,852

ANNUAL STATEMENT FOR THE YEAR 2020 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) 6,211,292,544	18,569,543,437	21,192,234,777	13,038,203,863	15,125,334,155		74,136,608,776	63.9	XXX	XXX	51,528,374,838	22,608,233,938
11.2 NAIC 2	(d) 1,662,033,189	12,518,008,472	12,535,168,591	5,558,556,196	2,726,428,070		35,000,194,518	30.2	XXX	XXX	17,299,457,664	17,700,736,854
11.3 NAIC 3	(d) 74,693,768	1,603,232,214	1,723,214,058	298,335,262	89,048,131		3,788,523,433	3.3	XXX	XXX	1,485,661,506	2,302,861,927
11.4 NAIC 4	(d) 69,094,975	1,433,364,345	1,080,975,339	29,292,826	825,207		2,613,552,292	2.3	XXX	XXX	450,926,272	2,162,626,020
11.5 NAIC 5	(d) 7,346,202	325,501,864	128,899,784	2,601,864	1,304,796		(c) 465,654,510	0.4	XXX	XXX	121,709,629	343,944,881
11.6 NAIC 6	(d) 3,819,585	40,402,569	3,273,325	1,992,098			(c) 49,487,577	0.0	XXX	XXX	13,640,412	35,847,165
11.7 Totals	8,028,280,263	34,490,052,901	36,663,765,874	18,928,981,709	17,942,940,359		116,054,021,10	100.0			70,899,770,321	45,154,250,785
11.8 Line 11.7 as a % of Col. 7	6.9	29.7	31.6	16.3	15.5		(b) 6 100.0	XXX	XXX	XXX	61.1	38.9
12. Total Bonds Prior Year												
12.1 NAIC 1	6,618,561,384	18,305,324,954	22,604,053,803	15,994,873,505	11,410,690,632		XXX	XXX	74,933,504,278	65.3	53,691,708,863	21,241,795,415
12.2 NAIC 2	1,401,743,061	9,916,550,788	14,461,703,168	5,196,756,574	2,165,991,526		XXX	XXX	33,142,745,117	28.9	16,077,285,746	17,065,459,371
12.3 NAIC 3	163,192,699	1,545,117,325	1,495,568,105	210,328,222	50,339,489		XXX	XXX	3,464,545,840	3.0	1,417,795,581	2,046,750,259
12.4 NAIC 4	144,061,295	1,484,462,312	1,070,555,438	38,969,886	261,371		XXX	XXX	2,738,310,302	2.4	811,319,317	1,926,990,985
12.5 NAIC 5	26,589,933	187,403,930	127,072,335	19,359,328	2,183,344		XXX	XXX	(c) 362,608,870	0.3	112,010,774	250,598,096
12.6 NAIC 6	1,049,744	24,304,639	8,573,786	42,343,859			XXX	XXX	(c) 76,272,028	0.1	33,854,706	42,417,322
12.7 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
12.8 Line 12.7 as a % of Col. 9	7.3	27.4	34.7	18.7	11.9		XXX XXX	XXX XXX	(b) 5 100.0	XXX	62.9	37.1
13. Total Publicly Traded Bonds												
13.1 NAIC 1	4,338,295,319	11,568,377,850	14,787,219,375	9,637,598,770	11,196,883,524		51,528,374,838	44.4	53,691,708,863	46.8	51,528,374,838	XXX
13.2 NAIC 2	863,224,059	5,298,237,160	6,286,705,933	2,741,687,574	2,109,602,937		17,299,457,663	14.9	16,077,285,746	14.0	17,299,457,663	XXX
13.3 NAIC 3	16,402,568	508,973,657	661,517,253	211,853,463	86,914,564		1,485,661,505	1.3	1,417,795,581	1.2	1,485,661,505	XXX
13.4 NAIC 4	33,713,438	265,655,286	147,484,495	4,073,053			450,926,272	0.4	811,319,317	0.7	450,926,272	XXX
13.5 NAIC 5	70,795	65,358,139	55,976,557	107,129	197,009		121,709,629	0.1	112,010,774	0.1	121,709,629	XXX
13.6 NAIC 6	3,658,694	9,881,632	100,049				13,640,375	0.0	33,854,706	0.0	13,640,375	XXX
13.7 Totals	5,255,364,873	17,716,483,724	21,939,003,662	12,595,319,989	13,393,598,034		70,899,770,282	61.1	72,143,974,987	62.9	70,899,770,282	XXX
13.8 Line 13.7 as a % of Col. 7	7.4	25.0	30.9	17.8	18.9		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	4.5	15.3	18.9	10.9	11.5		61.1	XXX	XXX	XXX	61.1	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	1,872,997,225	7,001,165,587	6,405,015,402	3,400,605,093	3,928,450,631		22,608,233,938	19.5	21,241,795,415	18.5	XXX	22,608,233,938
14.2 NAIC 2	798,809,130	7,219,771,312	6,248,462,658	2,816,868,622	616,825,133		17,700,736,855	15.3	17,065,459,371	14.9	XXX	17,700,736,855
14.3 NAIC 3	58,291,200	1,094,258,557	1,061,696,805	86,481,799	2,133,567		2,302,861,928	2.0	2,046,750,259	1.8	XXX	2,302,861,928
14.4 NAIC 4	35,381,537	1,167,709,059	933,490,844	25,219,373	825,207		2,162,626,020	1.9	1,926,990,985	1.7	XXX	2,162,626,020
14.5 NAIC 5	7,275,407	260,143,725	72,923,227	2,494,735	1,107,787		343,944,881	0.3	250,598,096	0.2	XXX	343,944,881
14.6 NAIC 6	160,891	30,520,937	3,173,276	1,992,098			35,847,202	0.0	42,417,322	0.0	XXX	35,847,202
14.7 Totals	2,772,915,390	16,773,569,177	14,724,762,212	6,333,661,720	4,549,342,325		45,154,250,824	38.9	42,574,011,448	37.1	XXX	45,154,250,824
14.8 Line 14.7 as a % of Col. 7	6.1	37.1	32.6	14.0	10.1		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	14.5	12.7	5.5	3.9		38.9	XXX	XXX	XXX	XXX	38.9

(a) Includes \$ 17,082,680,477 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 1,823,104,553 current year of bonds with Z designations and \$ 929,424,935 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 \$ 25,487,426 current year, \$ 18,002,730 prior year of bonds with 5GI designations and \$ 8,906,095 current year, \$ 3,697,341 prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 1,712,444,499 ; NAIC 2 \$ 117,847,507 ; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2020 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	1,156,079,696	891,410,768	30,157,897	532,355,562	2,454,113,365	XXX	5,064,117,288	4.4	3,311,708,915	2.9	5,056,865,454	7,251,934
1.02 Residential Mortgage-Backed Securities	107,000,944	284,481,443	236,004,497	181,681,106	13,626,577	XXX	822,794,567	0.7	1,032,887,548	0.9	822,794,567	
1.03 Commercial Mortgage-Backed Securities	79,018,087	465,193,688	724,630,526	676,106,351	89,741,599	XXX	2,034,690,251	1.8	2,163,508,317	1.9	2,034,690,251	
1.04 Other Loan-Backed and Structured Securities	5,448,581	16,285,680	9,458,641	911,964		XXX	32,104,866	0.0	38,785,055	0.0	16,038,717	16,066,149
1.05 Totals	1,347,547,308	1,657,371,579	1,000,251,561	1,391,054,983	2,557,481,541	XXX	7,953,706,972	6.9	6,546,889,835	5.7	7,930,388,989	23,317,983
2. All Other Governments												
2.01 Issuer Obligations	36,321,759	205,360,008	329,378,375	162,826,748	29,655,011	XXX	763,541,901	0.7	837,956,316	0.7	740,009,123	23,532,778
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	36,321,759	205,360,008	329,378,375	162,826,748	29,655,011	XXX	763,541,901	0.7	837,956,316	0.7	740,009,123	23,532,778
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	1,037,877,720	999,033,980	1,744,534,361	2,632,335,511	5,172,231,012	XXX	11,586,012,584	10.0	11,918,999,317	10.4	11,431,104,856	154,907,728
5.02 Residential Mortgage-Backed Securities	597,201,078	1,975,946,299	1,869,791,713	1,255,217,633	131,279,159	XXX	5,829,435,882	5.0	7,252,613,672	6.3	5,829,435,882	
5.03 Commercial Mortgage-Backed Securities	23,699,355	131,094,444	2,084,267,800	1,524,187,478	20,668,189	XXX	3,783,917,266	3.3	3,947,294,126	3.4	3,783,553,988	363,278
5.04 Other Loan-Backed and Structured Securities						XXX						
5.05 Totals	1,658,778,153	3,106,074,723	5,698,593,874	5,411,740,622	5,324,178,360	XXX	21,199,365,732	18.3	23,118,907,115	20.2	21,044,094,726	155,271,006
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	3,430,274,037	19,445,653,325	22,305,571,956	11,053,450,276	9,212,179,733	XXX	65,447,129,327	56.4	64,243,684,265	56.0	35,441,410,167	30,005,719,160
6.02 Residential Mortgage-Backed Securities	259,916,847	378,632,521	150,221,250	132,961,006	430,287,088	XXX	1,352,018,712	1.2	1,102,371,694	1.0	325,226,659	1,026,792,053
6.03 Commercial Mortgage-Backed Securities	561,455,556	2,018,013,767	4,372,292,718	116,153,503	46,518,290	XXX	7,114,433,834	6.1	6,760,008,950	5.9	5,117,673,187	1,996,760,647
6.04 Other Loan-Backed and Structured Securities	733,315,407	4,437,097,853	2,408,503,313	660,794,571	342,640,337	XXX	8,582,351,481	7.4	8,127,748,335	7.1	300,967,470	8,281,384,011
6.05 Totals	4,984,961,847	26,279,397,466	29,236,589,237	11,963,359,356	10,031,625,448	XXX	82,495,933,354	71.1	80,233,813,244	69.9	41,185,277,483	41,310,655,871
7. Hybrid Securities												
7.01 Issuer Obligations			527,359			XXX	527,359	0.0	531,901	0.0		527,359
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			527,359			XXX	527,359	0.0	531,901	0.0		527,359
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations		2,567,765,936				XXX	2,567,765,936	2.2	2,884,595,183	2.5		2,567,765,936
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		2,567,765,936				XXX	2,567,765,936	2.2	2,884,595,183	2.5		2,567,765,936

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 2 (Continued)

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 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	671,196	674,083,188	398,425,468			XXX	1,073,179,852	0.9				1,073,179,852
10.02 Unaffiliated Bank Loans - Acquired						XXX			1,095,292,797	1.0		
10.03 Totals	671,196	674,083,188	398,425,468			XXX	1,073,179,852	0.9	1,095,292,797	1.0		1,073,179,852
11. Total Bonds Current Year												
11.01 Issuer Obligations	5,660,553,212	24,109,224,017	24,410,169,948	14,380,968,097	16,868,179,121	XXX	85,429,094,395	73.6	XXX	XXX	52,669,389,600	32,759,704,795
11.02 Residential Mortgage-Backed Securities	964,118,869	2,639,060,263	2,256,017,460	1,569,859,745	575,192,824	XXX	8,004,249,161	6.9	XXX	XXX	6,977,457,108	1,026,792,053
11.03 Commercial Mortgage-Backed Securities	664,172,998	2,614,301,899	7,181,191,044	2,316,447,332	156,928,078	XXX	12,933,041,351	11.1	XXX	XXX	10,935,917,426	1,997,123,925
11.04 Other Loan-Backed and Structured Securities	738,763,988	4,453,383,533	2,417,961,954	661,706,535	342,640,337	XXX	8,614,456,347	7.4	XXX	XXX	317,006,187	8,297,450,160
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	671,196	674,083,188	398,425,468			XXX	1,073,179,852	0.9	XXX	XXX		1,073,179,852
11.08 Totals	8,028,280,263	34,490,052,900	36,663,765,874	18,928,981,709	17,942,940,360		116,054,021,106	100.0	XXX	XXX	70,899,770,321	45,154,250,785
11.09 Line 11.08 as a % of Col. 7	6.9	29.7	31.6	16.3	15.5		100.0	XXX	XXX	XXX	61.1	38.9
12. Total Bonds Prior Year												
12.01 Issuer Obligations	6,327,852,348	23,151,020,508	26,399,489,265	14,710,693,026	12,608,420,750	XXX	XXX	XXX	83,197,475,897	72.5	52,144,313,452	31,053,162,445
12.02 Residential Mortgage-Backed Securities	967,108,507	2,418,547,942	2,718,922,284	2,886,697,965	396,596,216	XXX	XXX	XXX	9,387,872,914	8.2	8,710,780,586	677,092,328
12.03 Commercial Mortgage-Backed Securities	421,680,980	1,719,606,032	7,413,311,166	3,105,274,917	210,938,298	XXX	XXX	XXX	12,870,811,393	11.2	10,925,963,058	1,944,848,335
12.04 Other Loan-Backed and Structured Securities	638,250,749	3,556,114,221	2,758,691,901	799,965,421	413,511,098	XXX	XXX	XXX	8,166,533,390	7.1	362,917,898	7,803,615,492
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							
12.06 Affiliated Bank Loans						XXX						
12.07 Unaffiliated Bank Loans	305,532	617,875,247	477,112,018			XXX			1,095,292,797	1.0		1,095,292,797
12.08 Totals	8,355,198,116	31,463,163,950	39,767,526,634	21,502,631,329	13,629,466,362		XXX	XXX	114,717,986,391	100.0	72,143,974,994	42,574,011,397
12.09 Line 12.08 as a % of Col. 9	7.3	27.4	34.7	18.7	11.9		XXX	XXX	100.0	XXX	62.9	37.1
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	4,291,128,652	13,227,559,894	13,262,541,722	8,840,962,095	13,047,197,197	XXX	52,669,389,560	45.4	52,144,313,452	45.5	52,669,389,560	XXX
13.02 Residential Mortgage-Backed Securities	770,008,126	2,378,882,201	2,167,045,229	1,515,260,697	146,260,855	XXX	6,977,457,108	6.0	8,710,780,586	7.6	6,977,457,108	XXX
13.03 Commercial Mortgage-Backed Securities	155,923,868	2,010,311,708	6,412,459,944	2,200,293,829	156,928,078	XXX	10,935,917,427	9.4	10,925,963,058	9.5	10,935,917,427	XXX
13.04 Other Loan-Backed and Structured Securities	38,304,227	99,729,921	96,956,767	38,803,368	43,211,904	XXX	317,006,187	0.3	362,917,898	0.3	317,006,187	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	5,255,364,873	17,716,483,724	21,939,003,662	12,595,319,989	13,393,598,034		70,899,770,282	61.1	72,143,974,994	62.9	70,899,770,282	XXX
13.09 Line 13.08 as a % of Col. 7	7.4	25.0	30.9	17.8	18.9		100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	4.5	15.3	18.9	10.9	11.5		61.1	XXX	XXX	XXX	61.1	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	1,369,424,560	10,881,664,123	11,147,628,226	5,540,006,002	3,820,981,924	XXX	32,759,704,835	28.2	31,053,162,445	27.1	XXX	32,759,704,835
14.02 Residential Mortgage-Backed Securities	194,110,743	260,178,062	88,972,231	54,599,048	428,931,969	XXX	1,026,792,053	0.9	677,092,328	0.6	XXX	1,026,792,053
14.03 Commercial Mortgage-Backed Securities	508,249,130	603,990,191	768,731,100	116,153,503	1,997,123,924	XXX	1,997,123,924	1.7	1,944,848,335	1.7	XXX	1,997,123,924
14.04 Other Loan-Backed and Structured Securities	700,459,761	4,353,653,612	2,321,005,187	622,903,167	299,428,433	XXX	8,297,450,160	7.1	7,803,615,492	6.8	XXX	8,297,450,160
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans	671,196	674,083,188	398,425,468			XXX	1,073,179,852	0.9	1,095,292,797	1.0	XXX	1,073,179,852
14.08 Totals	2,772,915,390	16,773,569,176	14,724,762,212	6,333,661,720	4,549,342,326		45,154,250,824	38.9	42,574,011,397	37.1	XXX	45,154,250,824
14.09 Line 14.08 as a % of Col. 7	6.1	37.1	32.6	14.0	10.1		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	14.5	12.7	5.5	3.9		38.9	XXX	XXX	XXX	XXX	38.9

ANNUAL STATEMENT FOR THE YEAR 2020 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	39,694,463	39,694,463			
2. Cost of short-term investments acquired	253,163,969	253,163,969			
3. Accrual of discount	328,096	328,096			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals	493,770	493,770			
6. Deduct consideration received on disposals	208,877,726	208,877,726			
7. Deduct amortization of premium	87,238	87,238			
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized	43,500	43,500			
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	84,671,834	84,671,834			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	84,671,834	84,671,834			

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

ANNUAL STATEMENT FOR THE YEAR 2020 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 10, prior year)		424,880,497
2.	Cost paid/(consideration received) on additions:		
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	47,734,030	
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	17,152,793	64,886,823
3.	Unrealized valuation increase/(decrease):		
3.1	Section 1, Column 17	168,201,604	
3.2	Section 2, Column 19	(10,914,179)	157,287,425
4.	SSAP No. 108 Adjustments		
5.	Total gain (loss) on termination recognized, Section 2, Column 22		5,797,813
6.	Considerations received/(paid) on terminations, Section 2, Column 15		23,706,995
7.	Amortization:		
7.1	Section 1, Column 19	(16,744,021)	
7.2	Section 2, Column 21	(2,477,067)	(19,221,088)
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	230,727	
9.2	Section 2, Column 20	1,811,195	2,041,922
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)		611,966,397
11.	Deduct nonadmitted assets		
12.	Statement value at end of current period (Line 10 minus Line 11)		611,966,397

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)		(1,237,790)
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)		3,547,827
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	(13,688)	
3.14	Section 1, Column 18, prior year	(8,221,104)	8,207,416
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	(13,688)	
3.24	Section 1, Column 19, prior year plus	(8,221,104)	
3.25	SSAP No. 108 Adjustments	8,207,416	8,207,416
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)	(293,187,163)	
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)	(293,187,163)	
4.23	SSAP No. 108 Adjustments	(293,187,163)	
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)		2,310,037
7.	Deduct total nonadmitted amounts		
8.	Statement value at end of current period (Line 6 minus Line 7)		2,310,037

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1	2	3	4	5	6	7	8	Derivative Instrument(s) Open			Cash Instrument(s) Held				
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	9	10	11	12	13	14	15	16
								Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Designation or Other Description	Book/Adjusted Carrying Value	Fair Value
17305AA*4	Long Bond Replication	1.F	300,000,000	300,474,672	312,346,839	03/06/2020	09/17/2021	Bond Forward	(25,398,735)		806213-AD-6	SCENTRE GROUP TRUST 1 / SCENTRE GR	1.F FE	4,692,927	5,004,419
17305AA*4	Long Bond Replication	1.F						Bond Forward			233851-BW-3	DAIMLER FINANCE NORTH AMERICA LLC	2.A FE	9,790,693	10,821,062
17305AA*4	Long Bond Replication	1.F						Bond Forward			82620K-AE-3	SIEMENS FINANCIERINGSMAATSCHAPPIJ	1.E FE	7,241,326	8,047,718
17305AA*4	Long Bond Replication	1.F						Bond Forward			0010EP-AN-8	AEP TEXAS INC	1.G FE	2,984,681	3,374,190
17305AA*4	Long Bond Replication	1.F						Bond Forward			195869-AP-7	COLONIAL PIPELINE CO	1.G FE	17,974,412	20,258,280
17305AA*4	Long Bond Replication	1.F						Bond Forward			90351D-AB-3	UBS GROUP FUNDING JERSEY LTD	1.G FE	1,448,869	1,680,337
17305AA*4	Long Bond Replication	1.F						Bond Forward			26884T-AP-7	ERAC USA FINANCE LLC	2.A FE	4,345,613	4,895,925
												JACKSON NATIONAL LIFE GLOBAL FUND I			
17305AA*4	Long Bond Replication	1.F						Bond Forward			46849L-TC-5		1.F FE	2,996,152	3,382,170
17305AA*4	Long Bond Replication	1.F						Bond Forward			C4862F-AB-8	ISLAND TIMBERLANDS FINANCE CORP	2.A PL	3,500,000	4,303,372
17305AA*4	Long Bond Replication	1.F						Bond Forward			N7338B-AC-5	RED ELECTRICA FINANCE B.V.	1.G	4,000,000	4,787,001
17305AA*4	Long Bond Replication	1.F						Bond Forward			42241B-AD-1	HEARST COMMUNICATIONS INC	1.G	4,500,000	5,240,273
17305AA*4	Long Bond Replication	1.F						Bond Forward			56081H-AQ-3	MAJOR LEAGUE BASEBALL TRUST	1.F FE	5,500,000	558,239
17305AA*4	Long Bond Replication	1.F						Bond Forward			Q3393*-AH-4	ELECTRANET PTY LTD	2.B	3,000,000	3,345,659
17305AA*4	Long Bond Replication	1.F						Bond Forward			G5147*-AC-0	JOHNSON MATTHEY PLC	1.G	13,000,000	14,258,358
17305AA*4	Long Bond Replication	1.F						Bond Forward			41242*-AT-9	HARDWOOD FUNDING LLC	1.G FE	3,000,000	3,349,721
17305AA*4	Long Bond Replication	1.F						Bond Forward			Q3971B-AA-7	GPT RE LTD	1.F FE	1,300,000	1,446,170
17305AA*4	Long Bond Replication	1.F						Bond Forward			74170*-AC-3	PRIME PROPERTY FUND LLC	1.F	4,100,000	4,768,481
17305AA*4	Long Bond Replication	1.F						Bond Forward			56081H-AT-7	MAJOR LEAGUE BASEBALL TRUST	1.F FE	3,300,000	3,824,445
17305AA*4	Long Bond Replication	1.F						Bond Forward			G2044B-BA-2	COMPASS GROUP PLC	1.G	8,000,000	9,347,200
17305AA*4	Long Bond Replication	1.F						Bond Forward			F8568B-AD-1	SONEPAR SA	2.B	13,000,000	14,433,037
17305AA*4	Long Bond Replication	1.F						Bond Forward			56081H-AJ-8	MAJOR LEAGUE BASEBALL TRUST	1.F FE	8,800,000	9,761,336
17305AA*4	Long Bond Replication	1.F						Bond Forward			77519B-AP-5	ROGERS GROUP INC	2.C	6,500,000	7,333,869
17305AA*4	Long Bond Replication	1.F						Bond Forward			Q8773B-AE-8	STOCKLAND TRUST MANAGEMENT LTD	1.G FE	11,700,000	13,129,288
17305AA*4	Long Bond Replication	1.F						Bond Forward			Q6235F-AL-6	MIRVAC GROUP FINANCE LTD	1.G	10,000,000	11,310,274
17305AA*4	Long Bond Replication	1.F						Bond Forward			97786F-AK-8	WOLSELEY CAPITAL INC	2.A FE	15,000,000	16,907,613
17305AA*4	Long Bond Replication	1.F						Bond Forward			97670M-AA-7	WISCONSIN GAS LLC	1.F	7,500,000	8,364,596
												TPF EQUITY REIT OPERATING PARTNERS			
17305AA*4	Long Bond Replication	1.F						Bond Forward			87278*-AD-4		1.F	38,200,000	42,951,839
17305AA*4	Long Bond Replication	1.F						Bond Forward			74170*-AJ-8	PRIME PROPERTY FUND LLC	1.F	7,700,000	8,715,354
17305AA*4	Long Bond Replication	1.F						Bond Forward			45167B-B*-4	IDEX CORPORATION	2.A FE	37,000,000	40,524,616
17305AA*4	Long Bond Replication	1.F						Bond Forward			55353B-B*-2	MSC INDUSTRIAL DIRECT CO INC	2.B	4,800,000	5,399,357
												FOOTBALL CLUB TERM NOTES 2033 TRUS			
17305AA*4	Long Bond Replication	1.F						Bond Forward			34489*-AA-7		1.F FE	2,900,000	3,301,789
17305AA*4	Long Bond Replication	1.F						Bond Forward			353514-E*-9	FRANKLIN ELECTRIC CO INC	2.A	25,700,000	29,375,388
17305AA*4	Long Bond Replication	1.F						Bond Forward			Q31100-M*-8	AMETEK INC	2.A	12,000,000	13,564,188
17305AA@2	Long Bond Replication	1.G	250,000,000	250,368,020	249,358,337	03/12/2020	03/18/2022	Bond Forward	(19,305,294)		36160B-AA-3	ENGTEK SA	2.A FE	2,543,885	2,652,153
17305AA@2	Long Bond Replication	1.G						Bond Forward			38141G-RD-8	GOLDMAN SACHS GROUP INC/THE	2.A FE	849,375	907,061
17305AA@2	Long Bond Replication	1.G						Bond Forward			71344B-CG-1	PEPSICO INC	1.E FE	1,099,782	1,161,391
17305AA@2	Long Bond Replication	1.G						Bond Forward			Q5574L-FY-9	BNP PARIBAS SA	1.D FE	1,797,020	1,912,966
17305AA@2	Long Bond Replication	1.G						Bond Forward			49245P-AA-4	KERRY GROUP FINANCIAL SERVICES	2.B FE	20,932,332	21,984,092
17305AA@2	Long Bond Replication	1.G						Bond Forward			00913R-AC-0	AIR LIQUIDE FINANCE SA	1.G FE	4,894,954	5,124,861
17305AA@2	Long Bond Replication	1.G						Bond Forward			26884T-AT-9	ERAC USA FINANCE LLC	2.A FE	1,698,666	1,793,228
												JACKSON NATIONAL LIFE GLOBAL FUND I			
17305AA@2	Long Bond Replication	1.G						Bond Forward			46849L-SS-1		1.F FE	5,448,087	5,859,568
17305AA@2	Long Bond Replication	1.G						Bond Forward			90352J-AA-1	UBS GROUP FUNDING SWITZERLAND AG	1.G FE	3,250,000	3,382,015
17305AA@2	Long Bond Replication	1.G						Bond Forward			Q23135-AW-6	AMAZON.COM INC	1.E FE	3,348,304	3,496,060
17305AA@2	Long Bond Replication	1.G						Bond Forward			2027AO-JX-8	COMMONWEALTH BANK OF AUSTRALIA	1.D FE	2,698,288	2,883,870
17305AA@2	Long Bond Replication	1.G						Bond Forward			892330-AB-7	TOYOTA INDUSTRIES CORPORATION	1.F FE	8,100,000	8,550,846
17305AA@2	Long Bond Replication	1.G						Bond Forward			654740-BH-1	NISSAN MOTOR ACCEPTANCE CORP	2.C FE	6,794,851	7,097,908
17305AA@2	Long Bond Replication	1.G						Bond Forward			05565E-AW-5	BMW US CAPITAL LLC	1.F FE	4,498,627	4,795,425
17305AA@2	Long Bond Replication	1.G						Bond Forward			78440P-AE-8	SK TELECOM CO LTD	1.G FE	1,448,485	1,547,933
17305AA@2	Long Bond Replication	1.G						Bond Forward			78440P-AE-8	SK TELECOM CO LTD	1.G FE	1,300,194	1,387,802
17305AA@2	Long Bond Replication	1.G						Bond Forward			78440P-AE-8	SK TELECOM CO LTD	1.G FE	1,450,467	1,547,933
17305AA@2	Long Bond Replication	1.G						Bond Forward			78440P-AE-8	SK TELECOM CO LTD	1.G FE	1,450,851	1,547,933
17305AA@2	Long Bond Replication	1.G						Bond Forward			49245P-AA-4	KERRY GROUP FINANCIAL SERVICES	2.B FE	5,833,627	6,191,224
17305AA@2	Long Bond Replication	1.G						Bond Forward			36294B-AH-7	GS CALTEX CORP	2.B FE	5,935,300	6,368,464
17305AA@2	Long Bond Replication	1.G						Bond Forward			693483-AD-1	POSCO	2.A FE	3,191,000	3,450,560
17305AA@2	Long Bond Replication	1.G						Bond Forward			741531-FA-0	PRICOA GLOBAL FUNDING I	1.D FE	3,299,985	3,560,964
17305AA@2	Long Bond Replication	1.G						Bond Forward			G2978F-AE-3	ELECTRICITY SUPPLY BOARD	1.G	16,500,000	19,091,919
17305AA@2	Long Bond Replication	1.G						Bond Forward			42251F-AH-7	HEB GROCERY COMPANY, L.P.	1.G	3,000,000	3,410,168
17305AA@2	Long Bond Replication	1.G						Bond Forward			G1696F-AJ-4	BUNZL FINANCE PLC	2.A	2,100,000	2,294,649

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1	2	3	4	5	6	7	8	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9	10	11	12	13	14	15	16
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Designation or Other Description	Book/Adjusted Carrying Value	Fair Value
17305AA#2	Long Bond Replication	1.G						Bond Forward			21867*-AB-4	CORE LABORATORIES (US) INTEREST HO	2.C	7,500,000	8,034,959
17305AA#2	Long Bond Replication	1.G						Bond Forward			G4622*-AF-6	HOWARD DE WALDEN ESTATES LIMITED	1.G	5,500,000	6,069,179
17305AA#2	Long Bond Replication	1.G						Bond Forward			786584-A#-9	SAFRAN	2.A	9,000,000	10,004,378
17305AA#2	Long Bond Replication	1.G						Bond Forward			41242*-AP-7	HARDWOOD FUNDING LLC	1.G FE	1,925,926	2,022,497
17305AA#2	Long Bond Replication	1.G						Bond Forward			41242*-AP-7	HARDWOOD FUNDING LLC	1.G FE	2,074,074	2,178,074
17305AA#2	Long Bond Replication	1.G						Bond Forward			00003#-AB-9	A&E TELEVISION NETWORKS LLC	1.G	4,000,000	4,197,160
												NEW YORK STATE ELECTRIC & GAS CORP			
17305AA#2	Long Bond Replication	1.G						Bond Forward			649840-B#-1		1.G	5,700,000	5,951,304
17305AA#2	Long Bond Replication	1.G						Bond Forward			F0164#-AB-8	AIR LIQUIDE FINANCE	1.G	5,000,000	5,212,942
17305AA#2	Long Bond Replication	1.G						Bond Forward			497266-B*-6	KIRBY CORPORATION	2.C	5,610,000	5,910,628
17305AA#2	Long Bond Replication	1.G						Bond Forward			461127-C#-7	INTERTEK FINANCE PLC	2.A	7,000,000	7,365,494
17305AA#2	Long Bond Replication	1.G						Bond Forward			497266-B*-6	KIRBY CORPORATION	2.C	4,590,000	4,835,968
17305AA#2	Long Bond Replication	1.G						Bond Forward			G1696#-AZ-9	BUNZL FINANCE PLC	2.A	3,400,000	3,526,338
17305AA#2	Long Bond Replication	1.G						Bond Forward			77519#-AM-2	ROGERS GROUP INC	2.C	4,300,000	4,776,637
17305AA#2	Long Bond Replication	1.G						Bond Forward			910637-T#-6	THE UNITED ILLUMINATING COMPANY	1.G	2,400,000	2,619,487
17305AA#2	Long Bond Replication	1.G						Bond Forward			G6235#-AE-2	MIRVAC GROUP FINANCE LTD	1.G	1,600,000	1,718,767
17305AA#2	Long Bond Replication	1.G						Bond Forward			G8228*-AC-6	SMITH & NEPHEW PLC	1.G	14,500,000	15,877,238
17305AA#2	Long Bond Replication	1.G						Bond Forward			Q9194#-AF-4	TRANSPower NEW ZEALAND LIMITED	1.D	2,705,935	2,857,741
17305AA#2	Long Bond Replication	1.G						Bond Forward			G8228*-AJ-1	SMITH & NEPHEW PLC	1.G	26,500,000	28,488,340
17305AA#2	Long Bond Replication	1.G						Bond Forward			44929#-AH-7	LORE REIT HOLDINGS	2.A	5,400,000	5,660,230
17305AA#2	Long Bond Replication	1.G						Bond Forward			C9716#-AB-5	WASTE CONNECTIONS INC	2.A FE	9,100,000	9,557,597
17305AA#2	Long Bond Replication	1.G						Bond Forward			311900-A#-1	FASTENAL COMPANY	1.G	7,800,000	8,414,908
17305AA#2	Long Bond Replication	1.G						Bond Forward			37636#-AK-6	GIVAUDAN UNITED STATES INC	2.C	300,543	315,210
17305AA#2	Long Bond Replication	1.G						Bond Forward			74273#-AB-9	PRIT CORE REALTY HOLDINGS LLC	2.A	997,431	1,067,542
17305AA#0	Long Bond Replication	2.A	200,000,000	205,583,167	211,825,322	03/17/2020	03/26/2021	Bond Forward		.890,186	980236-AL-7	WOODSIDE FINANCE LTD	2.A FE	5,749,804	5,772,425
17305AA#0	Long Bond Replication	2.A						Bond Forward			233851-AF-1	DAIMLER FINANCE NA LLC	2.A FE	2,747,800	2,816,275
17305AA#0	Long Bond Replication	2.A						Bond Forward			Q7274E-AF-0	BAYER US FINANCE LLC	2.A FE	2,949,839	3,000,239
17305AA#0	Long Bond Replication	2.A						Bond Forward			26867L-AG-5	EMD FINANCE LLC	2.A FE	8,897,075	9,137,808
												SCENTRE GROUP TRUST 1 / SCENTRE GR			
17305AA#0	Long Bond Replication	2.A						Bond Forward			806213-AC-8		1.F FE	3,049,393	3,061,560
17305AA#0	Long Bond Replication	2.A						Bond Forward			654740-AS-8	NISSAN MOTOR ACCEPTANCE CORP	2.C FE	749,791	755,190
												DEUTSCHE TELEKOM INTERNATIONAL FIN			
17305AA#0	Long Bond Replication	2.A						Bond Forward			25156P-AV-5		2.B FE	5,850,000	6,118,983
17305AA#0	Long Bond Replication	2.A						Bond Forward			233851-OK-8	DAIMLER FINANCE NORTH AMERICA LLC	2.A FE	999,951	1,013,950
17305AA#0	Long Bond Replication	2.A						Bond Forward			23636T-AC-4	DANONE SA	2.A FE	2,000,000	2,024,680
17305AA#0	Long Bond Replication	2.A						Bond Forward			233851-CS-1	DAIMLER FINANCE NORTH AMERICA LLC	2.A FE	4,099,024	4,197,867
												VEA FINANCE LLC /WESTFIELD UK & EU			
17305AA#0	Long Bond Replication	2.A						Bond Forward			92928Q-AC-2		2.A FE	599,758	610,224
17305AA#0	Long Bond Replication	2.A						Bond Forward			Q7274N-AE-3	BAYER US FINANCE II LLC	2.A FE	3,668,778	4,003,251
17305AA#0	Long Bond Replication	2.A						Bond Forward			60527T-A*-5	MISS. BUS FIN CORP (MISS PWR)	2.B	11,250,000	11,836,116
17305AA#0	Long Bond Replication	2.A						Bond Forward			24713#-AD-8	DELOITTE & TOUCHE USA LLP	1.F	5,000,000	5,236,227
												ADVANTAGE CAPITAL HAWAII INVESTORS			
17305AA#0	Long Bond Replication	2.A						Bond Forward			00834#-AB-4	III	1.A	95,403	85,081
17305AA#0	Long Bond Replication	2.A						Bond Forward			24715#-AF-1	DELOITTE LLP	1.F	2,500,000	2,584,471
												ROCHESTER GAS AND ELECTRIC CORPORA			
17305AA#0	Long Bond Replication	2.A						Bond Forward			771367-C#-6		1.F	4,100,000	4,182,568
17305AA#0	Long Bond Replication	2.A						Bond Forward			G1696#-AW-6	BUNZL FINANCE PLC	2.A	1,400,000	1,417,897
17305AA#0	Long Bond Replication	2.A						Bond Forward			720186-E#-0	PIEDMONT NATURAL GAS COMPANY INC	1.G	4,000,000	4,063,197
												FONTERRA COOPERATIVE GROUP LIMITED			
17305AA#0	Long Bond Replication	2.A						Bond Forward			Q3920#-AF-6		1.G	21,000,000	21,321,733
17305AA#0	Long Bond Replication	2.A						Bond Forward			154051-E*-3	CENTRAL MAINE POWER COMPANY	1.F	14,000,000	14,273,748
17305AA#0	Long Bond Replication	2.A						Bond Forward			G1108#-AE-8	THE BRITISH LAND COMPANY PLC	1.F	4,500,000	4,620,397
17305AA#0	Long Bond Replication	2.A						Bond Forward			G2044#-AX-3	COMPASS GROUP PLC	1.G	5,000,000	5,155,400
17305AA#0	Long Bond Replication	2.A						Bond Forward			84263#-HP-2	SOUTHERN CONNECTICUT GAS COMPANY	1.E	4,400,000	4,505,222
												DOMINION ENERGY SOUTH CAROLINA INC			
17305AA#0	Long Bond Replication	2.A						Bond Forward			837004-D#-6		1.F	10,200,000	10,411,145
17305AA#0	Long Bond Replication	2.A						Bond Forward			56081#-AM-2	MAJOR LEAGUE BASEBALL TRUST	1.F FE	7,140,000	7,367,231
												THAMES WATER UTILITIES CAYMAN FINA			
17305AA#0	Long Bond Replication	2.A						Bond Forward			G8781#-AA-5		2.A	500,000	518,483
17305AA#0	Long Bond Replication	2.A						Bond Forward			910637-S#-7	THE UNITED ILLUMINATING COMPANY	1.G	600,000	619,322
17305AA#0	Long Bond Replication	2.A						Bond Forward			278058-E#-5	EATON CORP	2.A	5,400,000	5,476,012
17305AA#0	Long Bond Replication	2.A						Bond Forward			29717P-B#-5	ESSEX PORTFOLIO LP	2.A	2,700,000	2,746,693

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1	2	3	4	5	6	7	8	Derivative Instrument(s) Open			Cash Instrument(s) Held				
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	9	10	11	12	13	14	15	16
								Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Designation or Other Description	Book/Adjusted Carrying Value	Fair Value
17305AA#0	Long Bond Replication	2.A						Bond Forward			29717P-BF-3	ESSEX PORTFOLIO LP	2.A	9,000,000	9,215,519
17305AA#0	Long Bond Replication	2.A						Bond Forward			41242*-AR-3	HARDWOOD FUNDING LLC	1.G FE	1,811,311	1,831,468
17305AA#0	Long Bond Replication	2.A						Bond Forward			44929B-AG-9	ICRE REIT HOLDINGS	2.A	5,900,000	6,492,430
17305AA#0	Long Bond Replication	2.A						Bond Forward			05279F-AF-6	AUTOLIV ASP INC	2.B FE	5,750,000	5,799,693
17305AA#0	Long Bond Replication	2.A						Bond Forward			806407-CF-7	HENRY SCHEIN INC	1.G	12,500,000	12,637,731
17305AA#0	Long Bond Replication	2.A						Bond Forward			450319-AF-5	ITC MIDWEST LLC	1.F	775,239	855,956
17305AA#0	Long Bond Replication	2.A						Bond Forward			Q5995*-AA-6	MERIDIAN FINCO PTY LTD	2.A FE	4,500,000	4,586,725
17305AA#0	Long Bond Replication	2.A						Bond Forward				TELEDYNE TECHNOLOGIES INCORPORATED			
17305AA#0	Long Bond Replication	2.A						Bond Forward			879360-BB-3		2.B	15,000,000	15,343,458
17305AA#0	Long Bond Replication	2.A						Bond Forward			C9716F-AA-7	WASTE CONNECTIONS INC	2.A FE	5,200,000	5,238,761
61747YP#8	Long Bond Replication	2.B	250,000,000	250,807,976	236,497,865	03/10/2020	09/15/2021	Bond Forward	(25,736,816)		23636T-AA-8	DANONE SA	2.A FE	6,097,063	6,333,020
61747YP#8	Long Bond Replication	2.B						Bond Forward			49245P-AA-4	KERRY GROUP FINANCIAL SERVICES	2.B FE	13,822,730	14,638,572
61747YP#8	Long Bond Replication	2.B						Bond Forward			49245P-AA-4	KERRY GROUP FINANCIAL SERVICES	2.B FE	3,513,273	3,725,228
61747YP#8	Long Bond Replication	2.B						Bond Forward			09659W-2A-1	BNP PARIBAS SA	1.G FE	3,098,862	3,210,298
61747YP#8	Long Bond Replication	2.B						Bond Forward				HARLEY-DAVIDSON FINANCIAL SERVICES			
61747YP#8	Long Bond Replication	2.B						Bond Forward			41283L-AQ-8		2.B FE	49,976	50,986
61747YP#8	Long Bond Replication	2.B						Bond Forward			141781-FB-8	CARGILL INC	1.F	5,103,226	5,636,435
61747YP#8	Long Bond Replication	2.B						Bond Forward			141781-FB-8	CARGILL INC	1.F	121,434	134,122
61747YP#8	Long Bond Replication	2.B						Bond Forward			08773F-AT-3	STOCKLAND FINANCE PTY LTD	1.G FE	6,000,000	6,484,934
61747YP#8	Long Bond Replication	2.B						Bond Forward			91063F-NF-0	THE UNITED ILLUMINATING COMPANY	1.G	3,500,000	3,828,433
61747YP#8	Long Bond Replication	2.B						Bond Forward			G0646F-AM-1	ASSOCIATED BRITISH FOODS PLC	1.G	5,000,000	5,198,479
61747YP#8	Long Bond Replication	2.B						Bond Forward			07132F-AD-4	BATTELLE MEMORIAL INSTITUTE	1.E	10,000,000	10,358,567
61747YP#8	Long Bond Replication	2.B						Bond Forward			C8973B-AA-9	GAZ METRO INC	1.F	13,500,000	14,103,288
61747YP#8	Long Bond Replication	2.B						Bond Forward			154051-EF-9	CENTRAL MAINE POWER COMPANY	1.F	2,500,000	2,589,881
61747YP#8	Long Bond Replication	2.B						Bond Forward			955306-BB-3	WEST PHARMACEUTICAL SERVICES INC	1.G	2,000,000	2,092,644
61747YP#8	Long Bond Replication	2.B						Bond Forward			W0805F-AM-0	ASSA ABLOY FINANCIAL SERVICES AB	1.G	2,600,000	2,721,723
61747YP#8	Long Bond Replication	2.B						Bond Forward			479142-CA-6	JOHNSON MATTHEY PLC	1.G	17,000,000	17,733,606
61747YP#8	Long Bond Replication	2.B						Bond Forward			57169F-AR-8	MARS INC	1.F	2,000,000	2,100,432
61747YP#8	Long Bond Replication	2.B						Bond Forward			23386F-AG-7	DAIRY FARMERS OF AMERICA INC	2.B	2,700,000	2,853,808
61747YP#8	Long Bond Replication	2.B						Bond Forward			P7341*-AA-4	OCEAN SPRAY CHILE SPA	2.C FE	12,000,000	12,590,400
61747YP#8	Long Bond Replication	2.B						Bond Forward			37636F-AK-6	GIVAUDAN UNITED STATES INC	2.C	7,500,000	7,880,247
61747YP#8	Long Bond Replication	2.B						Bond Forward				ADVANTAGE CAPITAL STATE TAX CREDIT			
61747YP#8	Long Bond Replication	2.B						Bond Forward			00511B-AA-8		1.D	545,187	
61747YP#8	Long Bond Replication	2.B						Bond Forward			04317B-AE-8	ARTHUR J GALLAGHER & CO	2.B PL	6,700,000	6,963,637
61747YP#8	Long Bond Replication	2.B						Bond Forward			P7341*-AB-2	OCEAN SPRAY CHILE SPA	2.C FE	4,100,000	4,386,385
61747YP#8	Long Bond Replication	2.B						Bond Forward				TFE EQUITY REIT OPER PARTN LP/TFE REIT			
61747YP#8	Long Bond Replication	2.B						Bond Forward			87278*-AC-6	ADVANTAGE CAPITAL 2014 NATIONAL TA	1.F	71,000,000	74,234,696
61747YP#8	Long Bond Replication	2.B						Bond Forward			00839F-AA-1		1.C FE	656,225	623,711
61747YP#8	Long Bond Replication	2.B						Bond Forward			G7332F-AF-0	RRPF ENGINE LEASING LIMITED	2.C FE	3,000,000	3,056,943
61747YP#8	Long Bond Replication	2.B						Bond Forward			27965F-AL-6	EDENS LIMITED PARTNERSHIP	2.B PL	8,000,000	8,250,036
61747YP#8	Long Bond Replication	2.B						Bond Forward			97786F-AJ-1	WOLSELEY CAPITAL INC	2.A FE	17,400,000	18,206,998
61747YP#8	Long Bond Replication	2.B						Bond Forward				TELEDYNE TECHNOLOGIES INCORPORATED			
61747YP#8	Long Bond Replication	2.B						Bond Forward			879360-C*-4		2.B	16,500,000	17,300,719
61747YP#8	Long Bond Replication	2.B						Bond Forward			311900-AB-3	FASTENAL COMPANY	1.G	4,800,000	4,946,454
61747YP#8	Long Bond Replication	1Z	200,000,000	200,295,529	223,414,565	06/04/2020	06/02/2022	Bond Forward	(978,719)		373334-FS-5	GEORGIA POWER COMPANY	2.A FE	2,999,904	3,320,910
61747YP#6	Long Bond Replication	1Z						Bond Forward			60688X-AU-4	MIZUHO BANK LTD	1.F FE	4,495,794	4,936,905
61747YP#6	Long Bond Replication	1Z						Bond Forward			12626P-AM-5	CRH AMERICA INC	2.A FE	7,220,684	8,115,409
61747YP#6	Long Bond Replication	1Z						Bond Forward			638602-BB-6	NATIONWIDE BUILDING SOCIETY	1.E FE	6,986,697	7,886,130
61747YP#6	Long Bond Replication	1Z						Bond Forward			268317-AS-3	ELECTRICITE DE FRANCE SA	2.A FE	2,240,032	2,522,273
61747YP#6	Long Bond Replication	1Z						Bond Forward			114259-AN-4	BROOKLYN UNION GAS CO	1.G FE	3,700,000	4,131,753
61747YP#6	Long Bond Replication	1Z						Bond Forward			74256L-AU-3	PRINCIPAL LIFE GLOBAL FUNDING II	1.E FE	3,644,496	4,058,910
61747YP#6	Long Bond Replication	1Z						Bond Forward			714264-AM-0	PERNOD-RICARD SA	2.A FE	7,176,534	8,064,000
61747YP#6	Long Bond Replication	1Z						Bond Forward			980236-AN-3	WOODSIDE FINANCE LTD	2.A FE	3,898,417	4,242,303
61747YP#6	Long Bond Replication	1Z						Bond Forward			23636T-AE-0	DANONE SA	2.A FE	4,650,000	5,108,490
61747YP#6	Long Bond Replication	1Z						Bond Forward			09659W-2D-5	BNP PARIBAS SA	1.G FE	2,572,307	2,817,951
61747YP#6	Long Bond Replication	1Z						Bond Forward			57629W-CG-3	MASSMUTUAL GLOBAL FUNDING II	1.B FE	2,447,053	2,688,026
61747YP#6	Long Bond Replication	1Z						Bond Forward			07274N-AJ-2	BAYER US FINANCE II LLC	2.A FE	1,797,611	2,057,544
61747YP#6	Long Bond Replication	1Z						Bond Forward				CHEVRON PHILLIPS CHEMICAL CO LLC /			
61747YP#6	Long Bond Replication	1Z						Bond Forward			92866B-BB-7		2.A FE	3,173,456	3,508,661
61747YP#6	Long Bond Replication	1Z						Bond Forward			166754-AW-1		2.A FE	3,999,687	4,697,160
61747YP#6	Long Bond Replication	1Z						Bond Forward			798237-F#-5	SAN JOSE WATER	1.F	7,392,856	9,717,767

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
61747YR#6	Long Bond Replication	1Z						Bond Forward				91319#-AG-6	SUEZ WATER RESOURCES INC	1.F	7,500,000	8,663,102
61747YR#6	Long Bond Replication	1Z						Bond Forward				03028P-C8-3	AMERICAN TRANSMISSION COMPANY	1.F	4,200,000	4,864,610
61747YR#6	Long Bond Replication	1Z						Bond Forward				742738-AC-7	PRIT CORE REALTY HOLDINGS LLC	2.A	3,600,000	4,037,158
61747YR#6	Long Bond Replication	1Z						Bond Forward				56081#-AQ-3	MAJOR LEAGUE BASEBALL TRUST	1.F FE	2,400,000	2,679,546
61747YR#6	Long Bond Replication	1Z						Bond Forward				28501*-AT-2	ELECTRIC TRANSMISSION TEXAS LLC	2.B	1,200,000	1,340,463
61747YR#6	Long Bond Replication	1Z						Bond Forward				23357*-AB-7	DTE GAS COMPANY	1.F	2,900,000	3,274,760
61747YR#6	Long Bond Replication	1Z						Bond Forward				68228*-AD-4	SMITH & NEPHEW PLC	1.G	14,500,000	16,664,035
61747YR#6	Long Bond Replication	1Z						Bond Forward				05279#-AH-2	AUTOLIV ASP INC	2.B FE	8,750,000	7,681,515
61747YR#6	Long Bond Replication	1Z						Bond Forward				28501*-AI-5	ELECTRIC TRANSMISSION TEXAS LLC	2.B	11,100,000	12,109,915
61747YR#6	Long Bond Replication	1Z						Bond Forward				74170*-AL-3	PRIME PROPERTY FUND LLC	1.F	8,350,000	9,332,117
61747YR#6	Long Bond Replication	1Z						Bond Forward				C9716#-AC-3	WASTE CONNECTIONS INC	2.A FE	14,600,000	15,877,208
61747YR#6	Long Bond Replication	1Z						Bond Forward				74264*-AC-0	PRISA LHC LLC	1.F	2,100,000	2,365,245
61747YR#6	Long Bond Replication	1Z						Bond Forward				553530-A8-5	MSC INDUSTRIAL DIRECT CO INC	2.B	36,000,000	38,942,381
61747YR#6	Long Bond Replication	1Z						Bond Forward				151895-D8-5	CENTERPOINT PROPERTIES TRUST	2.C	7,300,000	8,164,380
61747YR#6	Long Bond Replication	1Z						Bond Forward				031100-L8-7	AMETEK INC	2.A	1,500,000	1,700,964
61747YR#6	Long Bond Replication	1Z						Bond Forward				70432*-AA-9	PAYCHEX OF NEW YORK LLC	2.A	2,000,000	2,295,124
61747YR#6	Long Bond Replication	1Z						Bond Forward				761152-A*-8	RESMED INC	2.A	5,900,000	6,546,570
61747YR#4	Long Bond Replication	1Z	100,000,000	100,824,965	114,783,921	06/05/2020	06/03/2022	Bond Forward		2,543,529		651333-DR-4	NEWFOUNDLAND, PROVINCE OF	1.F FE	4,775,340	5,447,803
61747YR#4	Long Bond Replication	1Z						Bond Forward				26884#-AL-6	ERAC USA FINANCE LLC	2.A FE	3,522,513	3,919,448
61747YR#4	Long Bond Replication	1Z						Bond Forward					WEA FINANCE LLC /WESTFIELD UK & EU	2.A FE	5,716,235	6,038,558
61747YR#4	Long Bond Replication	1Z						Bond Forward				92890H-AC-6	NIAGARA MOHAWK POWER CORPORATION	1.G FE	5,200,000	5,710,120
61747YR#4	Long Bond Replication	1Z						Bond Forward				771196-BE-1	ROCHE HOLDINGS INC	1.C FE	6,543,270	7,213,253
61747YR#4	Long Bond Replication	1Z						Bond Forward				806213-AB-0	SCENTRE GROUP TRUST 1 / SCENTRE GR	1.F FE	1,144,663	1,229,408
61747YR#4	Long Bond Replication	1Z						Bond Forward				980236-AM-5	WOODSIDE FINANCE LTD	2.A FE	6,598,468	7,115,460
61747YR#4	Long Bond Replication	1Z						Bond Forward				57629H-CE-8	MASSMUTUAL GLOBAL FUNDING II	1.B FE	3,149,475	3,382,722
61747YR#4	Long Bond Replication	1Z						Bond Forward				225401-AG-3	CREDIT SUISSE GROUP AG	2.A FE	2,375,000	2,573,123
61747YR#4	Long Bond Replication	1Z						Bond Forward				42210*-BD-9	HE BUTT GROCERY	1.G	21,000,000	24,977,513
61747YR#4	Long Bond Replication	1Z						Bond Forward				461127-C8-9	INTERTEK FINANCE PLC	2.A	13,000,000	14,249,182
61747YR#4	Long Bond Replication	1Z						Bond Forward				G8781#-AB-3	THAMES WATER UTILITIES CAYMAN FINA	2.A	7,500,000	8,228,758
61747YR#4	Long Bond Replication	1Z						Bond Forward					FOOTBALL CLUB TERM NOTES 2024 TRUST			
61747YR#4	Long Bond Replication	1Z						Bond Forward				34486*-AA-0	PRIME PROPERTY FUND LLC	1.F FE	5,800,000	6,361,511
61747YR#4	Long Bond Replication	1Z						Bond Forward				74170*-AD-1	WASTE CONNECTIONS INC	1.F	2,500,000	2,761,915
61747YR#4	Long Bond Replication	1Z						Bond Forward				C9716#-AJ-8	FOOTBALL CLUB TERM NOTES 2032 TRUS	2.A	7,000,000	7,554,492
61747YR#4	Long Bond Replication	1Z						Bond Forward				34502*-AA-0	FOOTBALL CLUB TERM NOTES 2032-A TR	1.F FE	2,200,000	2,385,399
61747YR#4	Long Bond Replication	1Z						Bond Forward				34502*-AA-8	FOOTBALL CLUB TERM NOTES 2032-A TR	1.F FE	2,800,000	3,091,729
94978*A04	Long Bond Replication	1.G	100,000,000	101,982,153	121,769,889	02/07/2020	02/04/2022	Bond Forward		9,589,533		121897-WQ-1	BURLINGTON NORTHERN, INC.	1.E FE	2,549,277	2,786,668
94978*A04	Long Bond Replication	1.G						Bond Forward				121897-WQ-1	BURLINGTON NORTHERN, INC.	1.E FE	6,115,651	6,688,002
94978*A04	Long Bond Replication	1.G						Bond Forward				121897-WQ-1	BURLINGTON NORTHERN, INC.	1.E FE	60,661	66,310
94978*A04	Long Bond Replication	1.G						Bond Forward				121897-WQ-1	BURLINGTON NORTHERN, INC.	1.E FE	145,525	159,145
94978*A04	Long Bond Replication	1.G						Bond Forward				191219-AQ-7	COCA-COLA ENTERPRISES INC	1.F FE	9,218,932	10,362,071
94978*A04	Long Bond Replication	1.G						Bond Forward				191219-AQ-7	COCA-COLA ENTERPRISES INC	1.F FE	598,415	672,891
94978*A04	Long Bond Replication	1.G						Bond Forward				191219-AQ-7	COCA-COLA ENTERPRISES INC	1.F FE	299,329	336,445
94978*A04	Long Bond Replication	1.G						Bond Forward				386088-AF-5	GRAND METRO INVESTMENT CORP.	1.G FE	12,641,508	14,201,279
94978*A04	Long Bond Replication	1.G						Bond Forward				386088-AF-5	GRAND METRO INVESTMENT CORP.	1.G FE	6,317,390	7,100,640
94978*A04	Long Bond Replication	1.G						Bond Forward				386088-AF-5	GRAND METRO INVESTMENT CORP.	1.G FE	605,600	680,322
94978*A04	Long Bond Replication	1.G						Bond Forward				386088-AF-5	GRAND METRO INVESTMENT CORP.	1.G FE	302,639	340,162
94978*A04	Long Bond Replication	1.G						Bond Forward				651333-DR-4	NEWFOUNDLAND, PROVINCE OF	1.F FE	5,103,226	5,821,862
94978*A04	Long Bond Replication	1.G						Bond Forward				651333-DR-4	NEWFOUNDLAND, PROVINCE OF	1.F FE	458,697	515,594
94978*A04	Long Bond Replication	1.G						Bond Forward				651333-DR-4	NEWFOUNDLAND, PROVINCE OF	1.F FE	121,434	138,534
94978*A04	Long Bond Replication	1.G						Bond Forward				669827-DI-6	NOVA SCOTIA, PROVINCE OF	1.D FE	8,308,997	9,006,147
94978*A04	Long Bond Replication	1.G						Bond Forward				669827-DI-6	NOVA SCOTIA, PROVINCE OF	1.D FE	398,049	431,447
94978*A04	Long Bond Replication	1.G						Bond Forward				386088-AF-5	GRAND METRO INVESTMENT CORP.	1.G FE	6,852,686	7,697,999
94978*A04	Long Bond Replication	1.G						Bond Forward				386088-AF-5	GRAND METRO INVESTMENT CORP.	1.G FE	3,424,520	3,848,999
94978*A04	Long Bond Replication	1.G						Bond Forward				651333-DR-4	NEWFOUNDLAND, PROVINCE OF	1.F FE	5,190,358	5,834,047
94978*A04	Long Bond Replication	1.G						Bond Forward				669827-DI-6	NOVA SCOTIA, PROVINCE OF	1.D FE	4,504,082	4,881,906
94978*A04	Long Bond Replication	1.G						Bond Forward				742718-BJ-7	PROCTER & GAMBLE CO	1.D FE	10,273,655	11,193,200
94978*A04	Long Bond Replication	1.G						Bond Forward				386088-AF-5	GRAND METRO INVESTMENT CORP.	1.G FE	1,150,471	1,241,878
94978*A04	Long Bond Replication	1.G						Bond Forward				133131-AT-9	CAMDEN PROPERTY TRUST	1.G FE	2,145,195	2,240,601

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

1	2	Replication (Synthetic Asset) Transactions						Components of the Replication (Synthetic Asset) Transactions							
		3	4	5	6	7	8	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9	10	11	12	13	14	15	16
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Designation or Other Description	Book/Adjusted Carrying Value	Fair Value
94978*A04	Long Bond Replication	1.G						Bond Forward			69349L-AK-4	PNC BANK NATIONAL ASSOCIATION	1.G FE	849,292	893,860
94978*A04	Long Bond Replication	1.G						Bond Forward			756109-AN-4	REALTY INCOME CORP	1.G FE		104,255
94978*A04	Long Bond Replication	1.G						Bond Forward			606822-AL-8	MITSUBISHI UFJ FINANCIAL GROUP INC	1.G FE	150,000	154,494
94978*A04	Long Bond Replication	1.G						Bond Forward			404280-BJ-7	HSBC HOLDINGS PLC	1.F FE	200,000	206,590
94978*A04	Long Bond Replication	1.G						Bond Forward			830505-AW-3	SKANDINAVISKA ENSKILDA BANKEN AB	1.E FE	249,863	257,380
94978*A04	Long Bond Replication	1.G						Bond Forward			875127-BB-7	TAMPA ELECTRIC COMPANY	1.G FE	49,727	51,538
94978*A04	Long Bond Replication	1.G						Bond Forward			744448-CH-2	PUBLIC SERVICE CO OF COLORADO	1.F FE	545,840	569,624
94978*A04	Long Bond Replication	1.G						Bond Forward				PPL ELECTRIC UTILITIES CORPORATION			
94978*A04	Long Bond Replication	1.G						Bond Forward			69351U-AQ-6		1.F FE	99,583	102,851
94978*A04	Long Bond Replication	1.G						Bond Forward			744448-CH-2	PUBLIC SERVICE CO OF COLORADO	1.F FE	99,220	103,568
94978*A04	Long Bond Replication	1.G						Bond Forward			875127-BB-7	TAMPA ELECTRIC COMPANY	1.G FE	99,494	103,075
94978*A04	Long Bond Replication	1.G						Bond Forward			875127-BB-7	TAMPA ELECTRIC COMPANY	1.G FE	99,608	103,075
94978*A04	Long Bond Replication	1.G						Bond Forward			172967-LG-4	CITIGROUP INC	2.A FE	899,863	926,901
94978*A04	Long Bond Replication	1.G						Bond Forward			06051G-GK-9	BANK OF AMERICA CORP	1.G FE	1,100,000	1,135,112
94978*A04	Long Bond Replication	1.G						Bond Forward			875127-BB-7	TAMPA ELECTRIC COMPANY	1.G FE	498,170	515,375
94978*A04	Long Bond Replication	1.G						Bond Forward			06406R-AC-1	BANK OF NEW YORK MELLON CORP/THE	1.F FE	650,000	669,871
94978*A04	Long Bond Replication	1.G						Bond Forward			38141G-WJ-9	GOLDMAN SACHS GROUP INC/THE	2.A FE	1,050,000	1,087,328
94978*A04	Long Bond Replication	1.G						Bond Forward			95000U-2B-8	WELLS FARGO & COMPANY	2.A FE	1,249,722	1,293,900
94978*A04	Long Bond Replication	1.G						Bond Forward			025816-BM-0	AMERICAN EXPRESS COMPANY	2.A FE	2,099,525	2,166,717
94978*A04	Long Bond Replication	1.G						Bond Forward			60687Y-AL-3	MIZUHO FINANCIAL GROUP INC	1.G FE	2,050,000	2,127,449
94978*A04	Long Bond Replication	1.G						Bond Forward			110122-CII-6	BRISTOL-MYERS SQUIBB CO	1.F FE	355,949	366,685
94978*A04	Long Bond Replication	1.G						Bond Forward			60402F-AD-6	MINNESOTA ENERGY RESOURCES CORP	1.G	2,800,000	2,994,562
94978*AS0	Long Bond Replication	1.C	150,000,000	152,669,859	195,302,859	02/24/2020	02/23/2022	Bond Forward		6,402,505	039483-AM-4	ARCHER DANIELS	1.F FE	8,333,362	11,048,331
94978*AS0	Long Bond Replication	1.C						Bond Forward			039483-AM-4	ARCHER DANIELS	1.F FE	399,216	529,279
94978*AS0	Long Bond Replication	1.C						Bond Forward			654894-AF-1	NOBLE AFFILIATES INC.	2.C FE	6,468,650	8,481,924
94978*AS0	Long Bond Replication	1.C						Bond Forward			654894-AF-1	NOBLE AFFILIATES INC.	2.C FE	309,885	406,333
94978*AS0	Long Bond Replication	1.C						Bond Forward			655844-AJ-7	NORFOLK SOUTHERN CORP	2.A FE	14,458,263	19,703,278
94978*AS0	Long Bond Replication	1.C						Bond Forward			655844-AJ-7	NORFOLK SOUTHERN CORP	2.A FE	628,620	856,664
94978*AS0	Long Bond Replication	1.C						Bond Forward			655844-AJ-7	NORFOLK SOUTHERN CORP	2.A FE	628,620	856,664
94978*AS0	Long Bond Replication	1.C						Bond Forward			655844-AJ-7	NORFOLK SOUTHERN CORP	2.A FE	10,881,816	14,669,397
94978*AS0	Long Bond Replication	1.C						Bond Forward			655844-AJ-7	NORFOLK SOUTHERN CORP	2.A FE	692,633	943,900
94978*AS0	Long Bond Replication	1.C						Bond Forward			655844-AJ-7	NORFOLK SOUTHERN CORP	2.A FE	761,074	1,025,978
94978*AS0	Long Bond Replication	1.C						Bond Forward			880451-AS-8	TENNESSEE GAS PL	2.B FE	627,440	784,801
94978*AS0	Long Bond Replication	1.C						Bond Forward			880451-AS-8	TENNESSEE GAS PL	2.B FE	1,254,881	1,569,603
94978*AS0	Long Bond Replication	1.C						Bond Forward			880451-AS-8	TENNESSEE GAS PL	2.B FE	627,440	784,801
94978*AS0	Long Bond Replication	1.C						Bond Forward			880451-AS-8	TENNESSEE GAS PL	2.B FE	941,160	1,177,201
94978*AS0	Long Bond Replication	1.C						Bond Forward			880451-AS-8	TENNESSEE GAS PL	2.B FE	4,705,803	5,886,010
94978*AS0	Long Bond Replication	1.C						Bond Forward			880451-AS-8	TENNESSEE GAS PL	2.B FE	1,254,881	1,569,603
94978*AS0	Long Bond Replication	1.C						Bond Forward			880451-AS-8	TENNESSEE GAS PL	2.B FE	30,058	37,597
94978*AS0	Long Bond Replication	1.C						Bond Forward			880451-AS-8	TENNESSEE GAS PL	2.B FE	60,116	75,193
94978*AS0	Long Bond Replication	1.C						Bond Forward			880451-AS-8	TENNESSEE GAS PL	2.B FE	30,058	37,597
94978*AS0	Long Bond Replication	1.C						Bond Forward			880451-AS-8	TENNESSEE GAS PL	2.B FE	45,087	56,395
94978*AS0	Long Bond Replication	1.C						Bond Forward			880451-AS-8	TENNESSEE GAS PL	2.B FE	225,435	281,974
94978*AS0	Long Bond Replication	1.C						Bond Forward			880451-AS-8	TENNESSEE GAS PL	2.B FE	60,116	75,193
94978*AS0	Long Bond Replication	1.C						Bond Forward			208251-AE-8	CONOCO INC	1.G FE	955,303	1,401,360
94978*AS0	Long Bond Replication	1.C						Bond Forward			654894-AF-1	NOBLE AFFILIATES INC.	2.C FE	3,506,666	4,597,744
94978*AS0	Long Bond Replication	1.C						Bond Forward			684065-AT-2	CONSOLIDATED EDISON INC	2.A FE	7,493,858	9,265,340
94978*AS0	Long Bond Replication	1.C						Bond Forward			459051-FX-1	INTL BK RECON & DEV	1.A FE	10,180,995	13,293,008
94978*AS0	Long Bond Replication	1.C						Bond Forward			459051-FX-1	INTL BK RECON & DEV	1.A FE	2,996,841	3,937,826
94978*AS0	Long Bond Replication	1.C						Bond Forward			126650-BJ-8	CVS CAREMARK CORP	2.B FE	5,278,449	6,812,726
94978*AS0	Long Bond Replication	1.C						Bond Forward			110122-BB-3	BRISTOL-MYERS SQUIBB CO	1.F FE	2,241,055	2,543,310
94978*AS0	Long Bond Replication	1.C						Bond Forward			961214-DK-6	WESTPAC BANKING CORP	1.D FE	1,249,303	1,415,338
94978*AS0	Long Bond Replication	1.C						Bond Forward			87938W-AT-0	TELEFONICA EMISIONES SAU	2.C FE	1,750,000	2,025,870
94978*AS0	Long Bond Replication	1.C						Bond Forward			87938W-AT-0	TELEFONICA EMISIONES SAU	2.C FE	651,933	752,466
94978*AS0	Long Bond Replication	1.C						Bond Forward			87938W-AT-0	TELEFONICA EMISIONES SAU	2.C FE	326,019	376,233
94978*AS0	Long Bond Replication	1.C						Bond Forward			87938W-AT-0	TELEFONICA EMISIONES SAU	2.C FE	326,056	376,233
94978*AS0	Long Bond Replication	1.C						Bond Forward			91324P-CY-6	UNITEDHEALTH GROUP INC	1.G FE	2,092,927	2,397,990
94978*AS0	Long Bond Replication	1.C						Bond Forward			09247X-AN-1	BLACKROCK INC	1.D FE	2,243,974	2,537,955
94978*AS0	Long Bond Replication	1.C						Bond Forward			278866-BD-1	ECOLAB INC	1.G FE	1,396,908	1,588,762
94978*AS0	Long Bond Replication	1.C						Bond Forward			03073E-AP-0	AMERISOURCEBERGEN CORPORATION	2.B FE	1,497,330	1,709,250
94978*AS0	Long Bond Replication	1.C						Bond Forward			756109-AU-8	REALTY INCOME CORPORATION	1.G FE	1,497,602	1,711,335
94978*AS0	Long Bond Replication	1.C						Bond Forward			313747-AY-3	FEDERAL REALTY INVESTMENT TRUST	1.G FE	1,493,658	1,631,385

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

1	2	Replication (Synthetic Asset) Transactions						Components of the Replication (Synthetic Asset) Transactions							
		3	4	5	6	7	8	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9	10	11	12	13	14	15	16
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Designation or Other Description	Book/Adjusted Carrying Value	Fair Value
94978*AS0	Long Bond Replication	1.C						Bond Forward			86562M-AY-6	SUMITOMO MITSUI FINANCIAL GROUP IN	1.G FE	1,550,000	1,765,187
94978*AS0	Long Bond Replication	1.C						Bond Forward			86562M-AY-6	SUMITOMO MITSUI FINANCIAL GROUP IN	1.G FE	1,698,100	1,936,011
94978*AS0	Long Bond Replication	1.C						Bond Forward			902133-AJ-1	TYCO ELECTRONICS GROUP SA	1.G FE	1,262,497	1,407,924
94978*AS0	Long Bond Replication	1.C						Bond Forward			69353R-FJ-2	PNC BANK NATIONAL ASSOCIATION	1.F FE	3,040,850	3,480,020
94978*AS0	Long Bond Replication	1.C						Bond Forward			961214-DH-0	WESTPAC BANKING CORP	1.D FE	3,191,629	3,680,256
94978*AS0	Long Bond Replication	1.C						Bond Forward			617441-AP-3	MORGAN STANLEY	2.A FE	1,850,000	2,144,687
94978*AS0	Long Bond Replication	1.C						Bond Forward			06406R-AF-4	BANK OF NEW YORK MELLON/THE NATIONAL RURAL UTILITIES COOPERATI	1.E FE	3,198,813	3,657,280
94978*AS0	Long Bond Replication	1.C						Bond Forward			637432-NP-6		1.E FE	3,741,901	4,308,300
94978*AS0	Long Bond Replication	1.C						Bond Forward			50540R-AU-6	LABORATORY CORPORATION OF AMERICA	2.B FE	245,917	285,390
94978*AS0	Long Bond Replication	1.C						Bond Forward			50540R-AU-6	LABORATORY CORPORATION OF AMERICA AMERICAN HONDA FINANCE CORPORATION	2.B FE	1,427,823	1,655,262
94978*AS0	Long Bond Replication	1.C						Bond Forward			02665H-CE-9	MASTERCARD INC	1.G FE	5,138,763	5,934,757
94978*AS0	Long Bond Replication	1.C						Bond Forward			576360-AJ-3	BLACKROCK INC	1.E FE	948,336	1,095,255
94978*AS0	Long Bond Replication	1.C						Bond Forward			09247X-AN-1	UNION PAC	1.D FE	1,609,552	1,861,167
94978*AS0	Long Bond Replication	1.C						Bond Forward			911312-BM-7	UNITED PARCEL SERVICE INC	1.G FE	819,195	973,301
94978*AS0	Long Bond Replication	1.C						Bond Forward			45866F-AF-1	INTERCONTINENTAL EXCHANGE INC	2.A FE	1,498,443	1,729,235
94978*AS0	Long Bond Replication	1.C						Bond Forward			46647P-AR-7	JPMORGAN CHASE & CO	1.F FE	1,950,000	2,289,378
94978*AS0	Long Bond Replication	1.C						Bond Forward			882508-BC-7	TEXAS INSTRUMENTS INC	1.E FE	1,860,141	2,180,295
94978*AS0	Long Bond Replication	1.C						Bond Forward			882508-BC-7	TEXAS INSTRUMENTS INC	1.E FE	333,666	391,335
94978*AS0	Long Bond Replication	1.C						Bond Forward			89236T-EM-3	TOYOTA MOTOR CREDIT CORP	1.E FE	1,826,924	2,134,308
94978*AS0	Long Bond Replication	1.C						Bond Forward			110122-BB-3	BRISTOL-MYERS SQUIBB CO	1.F FE	2,355,041	2,712,864
94978*AS0	Long Bond Replication	1.C						Bond Forward			92343V-DY-7	VERIZON COMMUNICATIONS INC	2.A FE	2,409,531	2,828,856
94978*AS0	Long Bond Replication	1.C						Bond Forward			133131-AW-2	CAMDEN PROPERTY TRUST	1.G FE	1,096,507	1,306,327
94978*AS0	Long Bond Replication	1.C						Bond Forward			57629H-CH-1	MASSMUTUAL GLOBAL FUNDING II	1.B FE	2,695,797	3,034,368
94978*AS0	Long Bond Replication	1.C						Bond Forward			278865-BD-1	EOCLAB INC	1.G FE	471,487	510,674
94978*AS0	Long Bond Replication	1.C						Bond Forward			41242*-AQ-5	HARDWOOD FUNDING LLC	1.G FE	2,545,455	2,836,769
94978*AS0	Long Bond Replication	1.C						Bond Forward			59450H-AD-9	MICHIGAN GAS UTILITIES CORP	1.G	3,300,000	3,529,305
94978*AU5	Long Bond Replication	2.B	250,000,000	253,156,035	302,246,472	03/02/2020	09/02/2021	Bond Forward		111,604	136375-BD-3	CANADIAN NATL RAILWAY	1.F FE	6,776,766	9,399,476
94978*AU5	Long Bond Replication	2.B						Bond Forward			655844-AJ-7	NORFOLK SOUTHERN CORP	2.A FE	30,115	41,039
94978*AU5	Long Bond Replication	2.B						Bond Forward			655844-AJ-7	NORFOLK SOUTHERN CORP	2.A FE	30,115	41,039
94978*AU5	Long Bond Replication	2.B						Bond Forward			66526H-CH-9	NORTHERN INDIANA PUB SERVICE	2.A FE	12,578,858	15,916,029
94978*AU5	Long Bond Replication	2.B						Bond Forward			66526H-CH-9	NORTHERN INDIANA PUB SERVICE	2.A FE	8,337,901	10,345,418
94978*AU5	Long Bond Replication	2.B						Bond Forward			66526H-CH-9	NORTHERN INDIANA PUB SERVICE	2.A FE	602,599	762,469
94978*AU5	Long Bond Replication	2.B						Bond Forward			66526H-CH-9	NORTHERN INDIANA PUB SERVICE	2.A FE	399,434	495,605
94978*AU5	Long Bond Replication	2.B						Bond Forward			136375-BD-3	CANADIAN NATL RAILWAY	1.F FE	2,943,638	4,082,655
94978*AU5	Long Bond Replication	2.B						Bond Forward			66526H-CH-9	NORTHERN INDIANA PUB SERVICE	2.A FE	6,818,543	8,627,502
94978*AU5	Long Bond Replication	2.B						Bond Forward			66526H-CH-9	NORTHERN INDIANA PUB SERVICE	2.A FE	4,520,201	5,607,877
94978*AU5	Long Bond Replication	2.B						Bond Forward			136375-BD-3	CANADIAN NATL RAILWAY	1.F FE	4,939,087	6,909,250
94978*AU5	Long Bond Replication	2.B						Bond Forward			51808B-AE-2	LASMO (USA) INC	2.B FE	1,875,198	2,341,982
94978*AU5	Long Bond Replication	2.B						Bond Forward			293562-AD-6	EOG RESOURCES CORP	1.G FE	1,040,889	1,316,020
94978*AU5	Long Bond Replication	2.B						Bond Forward			459051-FX-1	INTL BK RECON & DEV	1.A FE	14,198,517	18,209,600
94978*AU5	Long Bond Replication	2.B						Bond Forward			049560-AA-3	ATMOS ENERGY CORP	1.E FE	1,576,515	1,885,650
94978*AU5	Long Bond Replication	2.B						Bond Forward			06406R-AB-3	BANK OF NEW YORK MELLON CORP/THE	1.F FE	1,450,000	1,655,697
94978*AU5	Long Bond Replication	2.B						Bond Forward			66989H-AN-8	NOVARTIS CAPITAL CORP	1.D FE	2,932,666	3,314,650
94978*AU5	Long Bond Replication	2.B						Bond Forward			87971M-BF-9	TELUS CORPORATION	2.A FE	3,597,448	4,127,688
94978*AU5	Long Bond Replication	2.B						Bond Forward			14040H-BN-4	CAPITAL ONE FINANCIAL CORPORATION	2.B FE	1,397,223	1,597,708
94978*AU5	Long Bond Replication	2.B						Bond Forward			404280-BK-4	HSBC HOLDINGS PLC	1.F FE	1,300,000	1,484,561
94978*AU5	Long Bond Replication	2.B						Bond Forward			832696-AR-9	JM SMUCKER CO/THE	2.B FE	1,049,745	1,167,033
94978*AU5	Long Bond Replication	2.B						Bond Forward			695156-AT-6	PACKAGING CORP OF AMERICA	2.B FE	1,446,750	1,633,701
94978*AU5	Long Bond Replication	2.B						Bond Forward			695156-AT-6	PACKAGING CORP OF AMERICA	2.B FE	752,451	845,018
94978*AU5	Long Bond Replication	2.B						Bond Forward			084659-AM-3	BERKSHIRE HATHAWAY ENERGY CO	1.G FE	3,191,151	3,658,080
94978*AU5	Long Bond Replication	2.B						Bond Forward			142339-AH-3	CARLSLE COMPANIES INCORPORATED	2.B FE	1,157,015	1,301,191
94978*AU5	Long Bond Replication	2.B						Bond Forward			142339-AH-3	CARLSLE COMPANIES INCORPORATED	2.B FE	1,106,189	1,244,617
94978*AU5	Long Bond Replication	2.B						Bond Forward			20030N-CH-2	COMCAST CORPORATION	1.G FE	2,044,494	2,362,461
94978*AU5	Long Bond Replication	2.B						Bond Forward			26884A-BJ-1	ERP OPERATING LP	1.G FE	3,036,580	3,463,794
94978*AU5	Long Bond Replication	2.B						Bond Forward			90265E-AN-0	UDR INC	2.A FE	781,959	897,280
94978*AU5	Long Bond Replication	2.B						Bond Forward			20030N-CH-2	COMCAST CORPORATION	1.G FE	995,016	1,152,420
94978*AU5	Long Bond Replication	2.B						Bond Forward			50540R-AU-6	LABORATORY CORPORATION OF AMERICA	2.B FE	295,412	342,468
94978*AU5	Long Bond Replication	2.B						Bond Forward			046353-AN-8	ASTRAZENECA PLC	2.A FE	2,030,962	2,362,542
94978*AU5	Long Bond Replication	2.B						Bond Forward			431282-AQ-5	HIGHWOODS REALTY LP	2.B FE	2,031,608	2,305,779

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1	2	3	4	5	6	7	8	Derivative Instrument(s) Open			Cash Instrument(s) Held				
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	9	10	11	12	13	14	15	16
								Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Designation or Other Description	Book/Adjusted Carrying Value	Fair Value
94978*AU5	Long Bond Replication	2.B						Bond Forward			49456B-AP-6	KINDER MORGAN INC	2.B FE	2,293,404	2,697,348
94978*AU5	Long Bond Replication	2.B						Bond Forward			693506-BP-1	PPG INDUSTRIES INC	1.G FE	5,144,538	6,182,215
94978*AU5	Long Bond Replication	2.B						Bond Forward			606822-AV-6	MITSUBISHI UFJ FINANCIAL GROUP INC	1.G FE	2,000,000	2,353,680
94978*AU5	Long Bond Replication	2.B						Bond Forward			96145D-AH-8	WESTROCK CO	2.B FE	2,796,386	3,246,572
94978*AU5	Long Bond Replication	2.B						Bond Forward			893574-AK-9	TRANSCONTINENTAL GAS PIPE LINE COM	2.B FE	1,842,214	2,134,789
94978*AU5	Long Bond Replication	2.B						Bond Forward			134429-BG-3	CAMPBELL SOUP COMPANY	2.C FE	3,546,945	4,175,262
94978*AU5	Long Bond Replication	2.B						Bond Forward			845011-AA-3	SOUTHWEST GAS CORP	1.G FE	3,545,187	4,068,939
94978*AU5	Long Bond Replication	2.B						Bond Forward			03040W-AQ-8	AMERICAN WATER CAPITAL CORP	2.A FE	1,737,767	1,990,170
94978*AU5	Long Bond Replication	2.B						Bond Forward			539439-AR-0	LLOYDS BANKING GROUP PLC	1.G FE	1,645,546	1,963,748
94978*AU5	Long Bond Replication	2.B						Bond Forward			904764-BC-0	UNILEVER CAPITAL CORP	1.E FE	5,239,305	6,138,672
94978*AU5	Long Bond Replication	2.B						Bond Forward			74432Q-CC-7	PRUDENTIAL FINANCIAL INC	1.G FE	3,550,000	4,174,161
94978*AU5	Long Bond Replication	2.B						Bond Forward			808513-AU-9	CHARLES SCHWAB CORPORATION (THE)	1.F FE	1,205,104	1,415,550
94978*AU5	Long Bond Replication	2.B						Bond Forward			808513-AU-9	CHARLES SCHWAB CORPORATION (THE)	1.F FE	846,572	994,282
94978*AU5	Long Bond Replication	2.B						Bond Forward			98978V-AL-7	ZOETIS INC	2.B FE	1,665,317	1,958,233
94978*AU5	Long Bond Replication	2.B						Bond Forward			370334-CG-7	GENERAL MILLS INC	2.B FE	1,323,062	1,588,649
94978*AU5	Long Bond Replication	2.B						Bond Forward			571903-AY-9	MARRIOTT INTERNATIONAL INC	2.C FE	1,939,278	2,157,071
94978*AU5	Long Bond Replication	2.B						Bond Forward			79466L-AF-1	SALESFORCE.COM INC	1.F FE	3,849,266	4,542,692
94978*AU5	Long Bond Replication	2.B						Bond Forward			12541W-AA-8	CH ROBINSON WORLDWIDE INC	2.A FE	1,941,047	2,306,889
94978*AU5	Long Bond Replication	2.B						Bond Forward			91159H-HS-2	US BANCORP	1.E FE	4,241,145	5,049,213
94978*AU5	Long Bond Replication	2.B						Bond Forward			74456Q-BU-9	PUBLIC SERVICE ELECTRIC AND GAS CO	1.F FE	1,944,298	2,263,521
94978*AU5	Long Bond Replication	2.B						Bond Forward			609207-AM-7	MONDELEZ INTERNATIONAL INC	2.B FE	3,870,464	4,611,984
94978*AU5	Long Bond Replication	2.B						Bond Forward			760759-AT-7	REPUBLIC SERVICES INC	2.B FE	4,352,884	5,159,704
94978*AU5	Long Bond Replication	2.B						Bond Forward			209111-PP-3	CONSOLIDATED EDISON COMPANY OF NEW	1.G FE	2,949,625	3,413,504
94978*AU5	Long Bond Replication	2.B						Bond Forward			487836-BW-7	KELLOGG COMPANY	2.B FE	3,889,276	4,668,885
94978*AU5	Long Bond Replication	2.B						Bond Forward			369550-BC-1	GENERAL DYNAMICS CORPORATION	1.F FE	2,937,212	3,451,205
94978*AU5	Long Bond Replication	2.B						Bond Forward			377372-AN-7	GLAXOSMITHKLINE CAPITAL INC	1.F FE	2,475,000	2,946,933
94978*AU5	Long Bond Replication	2.B						Bond Forward			377372-AN-7	GLAXOSMITHKLINE CAPITAL INC	1.F FE	1,004,983	1,190,680
94978*AU5	Long Bond Replication	2.B						Bond Forward			31620M-AY-2	FIDELITY NATIONAL INFORMATION SERV	2.B FE	2,842,336	3,392,298
94978*AU5	Long Bond Replication	2.B						Bond Forward			02361D-AS-9	AMEREN ILLINOIS COMPANY	1.F FE	2,947,931	3,438,520
94978*AU5	Long Bond Replication	2.B						Bond Forward			31620M-AY-2	FIDELITY NATIONAL INFORMATION SERV	2.B FE	946,308	1,130,766
94978*AU5	Long Bond Replication	2.B						Bond Forward			25243Y-AZ-2	DIAGEO CAPITAL PLC	1.G FE	4,886,001	5,715,409
94978*AU5	Long Bond Replication	2.B						Bond Forward			57772K-AD-3	MAXIM INTEGRATED PRODUCTS INC	2.A FE	1,833,917	2,130,869
94978*AU5	Long Bond Replication	2.B						Bond Forward			80106Q-AD-6	SANOFI SA	1.E FE	11,732,784	13,736,734
94978*AU5	Long Bond Replication	2.B						Bond Forward			12572Q-AJ-4	CME GROUP INC	1.D FE	3,549,541	4,206,111
94978*AU5	Long Bond Replication	2.B						Bond Forward			744448-CP-4	PUBLIC SERVICE COMPANY OF COLORADO	1.E FE	2,845,206	3,323,385
94978*AU5	Long Bond Replication	2.B						Bond Forward			91324P-DK-5	UNITEDHEALTH GROUP INC	1.G FE	2,396,767	2,853,528
94978*AU5	Long Bond Replication	2.B						Bond Forward			931142-EE-9	WALMART INC	1.C FE	7,133,680	8,421,628
94978*AU5	Long Bond Replication	2.B						Bond Forward			377372-AN-7	GLAXOSMITHKLINE CAPITAL INC	1.F FE	1,897,833	2,239,669
94978*AU5	Long Bond Replication	2.B						Bond Forward			883556-BX-9	THERMO FISHER SCIENTIFIC INC	2.A FE	1,617,181	1,910,902
94978*AU5	Long Bond Replication	2.B						Bond Forward			68349L-AR-9	PNC BANK NATIONAL ASSOCIATION	1.G FE	3,543,445	4,206,573
94978*AU5	Long Bond Replication	2.B						Bond Forward			678858-BT-7	OKLAHOMA GAS AND ELECTRIC COMPANY	1.G FE	2,346,463	2,719,943
94978*AU5	Long Bond Replication	2.B						Bond Forward			52466Q-AY-3	LEGGETT & PLATT INC	2.C FE	529,031	593,423
94978*AU5	Long Bond Replication	2.B						Bond Forward			904764-BC-0	UNILEVER CAPITAL CORP	1.E FE	2,331,921	2,721,864
94978*AU5	Long Bond Replication	2.B						Bond Forward			74456Q-BX-3	PUBLIC SERVICE ELECTRIC AND GAS CO	1.F FE	2,399,683	2,785,488
94978*AU5	Long Bond Replication	2.B						Bond Forward			69349L-AR-9	PNC BANK NATIONAL ASSOCIATION	1.G FE	2,346,100	2,784,633
94978*AU5	Long Bond Replication	2.B						Bond Forward			52466Q-AY-3	LEGGETT & PLATT INC	2.C FE	2,244,126	2,535,533
94978*AU5	Long Bond Replication	2.B						Bond Forward			26441Y-BA-4	DUKE REALTY LP	2.A FE	992,872	1,172,385
94978*AU5	Long Bond Replication	2.B						Bond Forward			02343U-AH-8	AMCOR FINANCE USA INC	2.B FE	4,044,029	4,838,454
94978*AU5	Long Bond Replication	2.B						Bond Forward			75513E-BS-9	RAYTHEON TECH CORP	2.A FE	3,898,108	3,983,520
94978*AU5	Long Bond Replication	2.B						Bond Forward			75513E-BS-9	RAYTHEON TECH CORP	2.A FE	7,796,215	7,967,040
94978*AU5	Long Bond Replication	2.B						Bond Forward			114259-AN-4	BROOKLYN UNION GAS CO	1.G FE	5,013,693	5,583,450
94978*BD2	Long Bond Replication	1.C	150,000,000	153,211,555	189,730,380	03/03/2020	09/02/2022	Bond Forward		(1,360,564)	129466-AM-0	MIDAMERICAN ENERGY HOLDINGS	1.G FE	8,081,894	11,187,900
94978*BD2	Long Bond Replication	1.C						Bond Forward			129466-AM-0	MIDAMERICAN ENERGY HOLDINGS	1.G FE	5,398,428	7,413,848
94978*BD2	Long Bond Replication	1.C						Bond Forward			136375-BD-3	CANADIAN NATL RAILWAY	1.F FE	242,513	336,369
94978*BD2	Long Bond Replication	1.C						Bond Forward			349631-AG-6	FORTUNE BRANDS INC	2.B FE	48,728	60,795

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1	2	3	4	5	6	7	8	Derivative Instrument(s) Open			Cash Instrument(s) Held				
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	9	10	11	12	13	14	15	16
								Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Designation or Other Description	Book/Adjusted Carrying Value	Fair Value
94978*BD2	Long Bond Replication	1.C						Bond Forward			349631-AG-6	FORTUNE BRANDS INC	2.B FE	121,884	151,985
94978*BD2	Long Bond Replication	1.C						Bond Forward			349631-AG-6	FORTUNE BRANDS INC	2.B FE	121,570	151,985
94978*BD2	Long Bond Replication	1.C						Bond Forward			913017-AT-6	UNITED TECHNOLOGIES CORP	2.A FE	6,792,348	9,261,734
94978*BD2	Long Bond Replication	1.C						Bond Forward			913017-AT-6	UNITED TECHNOLOGIES CORP	2.A FE	4,913,146	6,483,215
94978*BD2	Long Bond Replication	1.C						Bond Forward			913110-AC-9	UNITED UTILITIES	2.A FE	1,368,480	1,788,786
94978*BD2	Long Bond Replication	1.C						Bond Forward			913110-AC-9	UNITED UTILITIES	2.A FE	3,364,793	4,404,392
94978*BD2	Long Bond Replication	1.C						Bond Forward			913110-AC-9	UNITED UTILITIES	2.A FE	120,580	157,614
94978*BD2	Long Bond Replication	1.C						Bond Forward			913110-AC-9	UNITED UTILITIES	2.A FE	120,412	157,614
94978*BD2	Long Bond Replication	1.C						Bond Forward			129466-AM-0	MIDAMERICAN ENERGY HOLDINGS	1.G FE	2,313,784	3,177,364
94978*BD2	Long Bond Replication	1.C						Bond Forward			129466-AM-0	MIDAMERICAN ENERGY HOLDINGS	1.G FE	2,694,167	3,729,300
94978*BD2	Long Bond Replication	1.C						Bond Forward			913110-AC-9	UNITED UTILITIES	2.A FE	1,462,466	1,913,043
94978*BD2	Long Bond Replication	1.C						Bond Forward			244199-AW-5	DEERE & CO	1.F FE	2,640,355	3,395,025
94978*BD2	Long Bond Replication	1.C						Bond Forward			244199-AW-5	DEERE & CO	1.F FE	2,078,993	2,716,020
94978*BD2	Long Bond Replication	1.C						Bond Forward			826200-AD-9	SIEMENS FINANCIERINGSMAT	1.E FE	1,747,233	2,268,578
94978*BD2	Long Bond Replication	1.C						Bond Forward			46647P-AM-8	JP MORGAN CHASE & CO	1.F FE	4,250,000	4,833,483
94978*BD2	Long Bond Replication	1.C						Bond Forward			61744Y-AP-3	MORGAN STANLEY	2.A FE	1,233,258	1,449,113
94978*BD2	Long Bond Replication	1.C						Bond Forward			92277G-AM-9	VENTAS REALTY LP	2.A FE	3,032,358	3,479,318
94978*BD2	Long Bond Replication	1.C						Bond Forward			95040Q-AD-6	WELLTOWER INC	2.A FE	1,999,380	2,337,740
94978*BD2	Long Bond Replication	1.C						Bond Forward			95040Q-AD-6	WELLTOWER INC	2.A FE	950,997	1,110,427
94978*BD2	Long Bond Replication	1.C						Bond Forward			95040Q-AD-6	WELLTOWER INC	2.A FE	951,412	1,110,427
94978*BD2	Long Bond Replication	1.C						Bond Forward			95040Q-AD-6	WELLTOWER INC	2.A FE	952,155	1,110,427
94978*BD2	Long Bond Replication	1.C						Bond Forward			29364D-AV-2	ENTERGY ARKANSAS LLC	1.F FE	949,560	1,112,279
94978*BD2	Long Bond Replication	1.C						Bond Forward			49271V-AF-7	KEURIG DR PEPPER INC	2.B FE	949,004	1,156,245
94978*BD2	Long Bond Replication	1.C						Bond Forward			91913V-AV-2	VALERO ENERGY CORPORATION	2.B FE	3,897,318	4,439,019
94978*BD2	Long Bond Replication	1.C						Bond Forward			92857W-BK-5	VODAFONE GROUP PLC	2.B FE	1,187,952	1,437,192
94978*BD2	Long Bond Replication	1.C						Bond Forward			74340X-BH-3	PROLOGIS LP	1.G FE	1,690,889	2,014,976
94978*BD2	Long Bond Replication	1.C						Bond Forward			98389B-AV-2	XCEL ENERGY INC	2.A FE	2,337,282	2,766,632
94978*BD2	Long Bond Replication	1.C						Bond Forward			45866F-AJ-3	INTERCONTINENTAL EXCHANGE INC	2.A FE	1,640,184	1,921,484
94978*BD2	Long Bond Replication	1.C						Bond Forward			68233J-BH-6	ONCOR ELECTRIC DELIVERY COMPANY LL	1.F FE	1,649,376	1,939,229
94978*BD2	Long Bond Replication	1.C						Bond Forward			45866F-AJ-3	INTERCONTINENTAL EXCHANGE INC	2.A FE	1,143,691	1,339,216
94978*BD2	Long Bond Replication	1.C						Bond Forward			95040Q-AD-6	WELLTOWER INC	2.A FE	1,685,919	1,987,079
94978*BD2	Long Bond Replication	1.C						Bond Forward			98978V-AN-3	ZOETIS INC	2.B FE	2,346,459	2,768,559
94978*BD2	Long Bond Replication	1.C						Bond Forward			776743-AF-3	ROPER TECHNOLOGIES INC	2.A FE	1,998,397	2,385,460
94978*BD2	Long Bond Replication	1.C						Bond Forward			717081-EP-4	PFIZER INC	1.F FE	2,347,097	2,781,319
94978*BD2	Long Bond Replication	1.C						Bond Forward			29446M-AB-8	EQUINOR ASA	1.D FE	7,140,504	8,295,144
94978*BD2	Long Bond Replication	1.C						Bond Forward			88579Y-BC-4	3M CO	1.E FE	3,450,000	4,001,345
94978*BD2	Long Bond Replication	1.C						Bond Forward			10373Q-AC-4	BP CAPITAL MARKETS AMERICA INC	1.F FE	3,450,000	4,050,266
94978*BD2	Long Bond Replication	1.C						Bond Forward			133131-AW-2	CAMDEN PROPERTY TRUST	1.G FE	1,698,651	2,018,869
94978*BD2	Long Bond Replication	1.C						Bond Forward			133131-AW-2	CAMDEN PROPERTY TRUST	1.G FE	649,137	771,921
94978*BD2	Long Bond Replication	1.C						Bond Forward			133131-AW-2	CAMDEN PROPERTY TRUST	1.G FE	149,801	178,136
94978*BD2	Long Bond Replication	1.C						Bond Forward			89152U-AH-5	TOTAL CAPITAL SA	1.D FE	4,600,000	5,459,280
94978*BD2	Long Bond Replication	1.C						Bond Forward			743315-AV-5	PROGRESSIVE CORPORATION (THE)	1.F FE	6,840,094	8,191,162
94978*BD2	Long Bond Replication	1.C						Bond Forward			713448-EG-9	PEPSICO INC	1.E FE	24,060,042	34,141,270
94978*BD2	Long Bond Replication	1.C						Bond Forward			485170-BD-5	KANSAS CITY SOUTHERN RAILWAY CO	2.B FE	749,728	813,000
94978*BD2	Long Bond Replication	1.C						Bond Forward			44891A-BP-1	HYUNDAI CAPITAL AMERICA	2.A FE	3,399,135	3,564,832
94978*BD2	Long Bond Replication	1.C						Bond Forward			68781F-AB-3	MSC INDUSTRIAL DIRECT CO INC	2.A	2,700,000	2,962,353
94978*BD2	Long Bond Replication	1.C						Bond Forward			553530-CF-5	MISC INDUSTRIAL DIRECT CO INC	2.B	13,500,000	14,408,181
94978* AW1	Long Bond Replication	2.B	250,000,000	250,767,990	285,651,585	03/04/2020	09/03/2021	Bond Forward	(304,189)		589331-AD-9	MERCK & CO INC	1.E FE	525,986	658,375
94978* AW1	Long Bond Replication	2.B						Bond Forward			015271-AK-5	ALEXANDRIA REAL ESTATE EQUITIES IN	2.A FE	1,898,123	2,206,945
94978* AW1	Long Bond Replication	2.B						Bond Forward			015271-AK-5	ALEXANDRIA REAL ESTATE EQUITIES IN	2.A FE		638,853
94978* AW1	Long Bond Replication	2.B						Bond Forward			961214-DK-6	WESTPAC BANKING CORP	1.D FE	999,443	1,132,270
94978* AW1	Long Bond Replication	2.B						Bond Forward			87938W-AT-0	TELEFONICA EMISIONES SAU	2.C FE	1,450,000	1,678,578
94978* AW1	Long Bond Replication	2.B						Bond Forward			87971M-BF-9	TELUS CORPORATION	2.A FE	2,897,944	3,325,082
94978* AW1	Long Bond Replication	2.B						Bond Forward			87938W-AT-0	TELEFONICA EMISIONES SAU	2.C FE	551,636	636,702
94978* AW1	Long Bond Replication	2.B						Bond Forward			87938W-AT-0	TELEFONICA EMISIONES SAU	2.C FE	250,784	289,410
94978* AW1	Long Bond Replication	2.B						Bond Forward			87938W-AT-0	TELEFONICA EMISIONES SAU	2.C FE	250,812	289,410
94978* AW1	Long Bond Replication	2.B						Bond Forward			404280-BK-4	HSBC HOLDINGS PLC	1.F FE	1,050,000	1,199,069
94978* AW1	Long Bond Replication	2.B						Bond Forward			91324P-CY-6	UNITEDHEALTH GROUP INC	1.G FE	1,694,275	1,941,230
94978* AW1	Long Bond Replication	2.B						Bond Forward			08247X-AN-1	BLACKROCK INC	1.D FE	1,745,313	1,973,965

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
94978* AW1	Long Bond Replication	2.B						Bond Forward				46647P-AF-3	JPMORGAN CHASE & CO	1.F FE	1,250,000	1,426,350
94978* AW1	Long Bond Replication	2.B						Bond Forward				91139H-HR-4	US BANCORP	1.E FE	1,699,319	1,914,914
94978* AW1	Long Bond Replication	2.B						Bond Forward				126408-HH-9	CSX CORP	2.A FE	2,148,270	2,430,102
													AMERICAN EXPRESS CREDIT CORPORATIO			
94978* AW1	Long Bond Replication	2.B						Bond Forward				0258MO-EL-9		1.G FE	1,239,730	1,426,175
94978* AW1	Long Bond Replication	2.B						Bond Forward				82434B-AW-6	SHERWIN-WILLIAMS COMPANY (THE)	2.C FE	847,915	960,279
94978* AW1	Long Bond Replication	2.B						Bond Forward				037735-CH-5	APPALACHIAN POWER CO	2.A FE	597,953	669,900
94978* AW1	Long Bond Replication	2.B						Bond Forward				95000U-2A-0	WELLS FARGO & COMPANY	2.A FE	850,000	963,552
94978* AW1	Long Bond Replication	2.B						Bond Forward				573284-AQ-9	MARTIN MARIETTA MATERIALS INC	2.B FE	1,398,087	1,567,846
94978* AW1	Long Bond Replication	2.B						Bond Forward				902494-BC-6	TYSON FOODS INC	2.B FE	998,944	1,142,230
94978* AW1	Long Bond Replication	2.B						Bond Forward				14149Y-BJ-6	CARDINAL HEALTH INC	2.B FE	1,250,000	1,411,450
94978* AW1	Long Bond Replication	2.B						Bond Forward				25468P-DV-5	WALT DISNEY CO	2.A FE	1,246,863	1,392,475
94978* AW1	Long Bond Replication	2.B						Bond Forward				046353-AN-8	ASTRAZENECA PLC	2.A FE	896,883	1,012,518
94978* AW1	Long Bond Replication	2.B						Bond Forward				049560-AN-5	ATMOS ENERGY CORPORATION	1.E FE	1,696,891	1,881,101
94978* AW1	Long Bond Replication	2.B						Bond Forward				049560-AN-5	ATMOS ENERGY CORPORATION	1.E FE	200,551	221,306
94978* AW1	Long Bond Replication	2.B						Bond Forward				049560-AN-5	ATMOS ENERGY CORPORATION	1.E FE	100,214	110,653
94978* AW1	Long Bond Replication	2.B						Bond Forward				816851-BA-6	SEMPRA ENERGY	2.B FE	1,247,398	1,396,963
94978* AW1	Long Bond Replication	2.B						Bond Forward				906548-CN-2	UNION ELECTRIC CO	1.F FE	1,696,237	1,877,599
94978* AW1	Long Bond Replication	2.B						Bond Forward				049560-AN-5	ATMOS ENERGY CORPORATION	1.E FE	400,537	442,612
94978* AW1	Long Bond Replication	2.B						Bond Forward				90265E-AM-2	UDR INC	2.A FE	1,247,986	1,393,975
94978* AW1	Long Bond Replication	2.B						Bond Forward				57772K-AD-3	MAXIM INTEGRATED PRODUCTS INC	2.A FE	1,649,142	1,850,492
94978* AW1	Long Bond Replication	2.B						Bond Forward				871829-BF-3	SYSCO CORPORATION	2.C FE	846,923	945,948
94978* AW1	Long Bond Replication	2.B						Bond Forward				124857-AT-0	CBS CORP	2.B FE	844,168	955,732
94978* AW1	Long Bond Replication	2.B						Bond Forward				759730-AA-5	RENAISSANCE FINANCE INC	1.G FE	845,771	932,527
94978* AW1	Long Bond Replication	2.B						Bond Forward				759730-AA-5	RENAISSANCE FINANCE INC	1.G FE	498,659	548,545
94978* AW1	Long Bond Replication	2.B						Bond Forward				759730-AA-5	RENAISSANCE FINANCE INC	1.G FE	994,561	1,097,090
94978* AW1	Long Bond Replication	2.B						Bond Forward				59523U-AN-7	MID-AMERICA APARTMENTS LP	2.A FE	250,229	282,808
94978* AW1	Long Bond Replication	2.B						Bond Forward				902494-BC-6	TYSON FOODS INC	2.B FE	402,802	456,892
													SUMITOMO MITSUI FINANCIAL GROUP IN			
94978* AW1	Long Bond Replication	2.B						Bond Forward				86562M-AR-1		1.G FE	850,000	962,149
94978* AW1	Long Bond Replication	2.B						Bond Forward				565849-AP-1	MARATHON OIL CORP	2.C FE	2,892,665	3,223,727
94978* AW1	Long Bond Replication	2.B						Bond Forward				95000U-2A-0	WELLS FARGO & COMPANY	2.A FE	855,773	963,552
													WELLS FARGO & COMPANY			
													MITSUBISHI UFJ FINANCIAL GROUP INC			
94978* AW1	Long Bond Replication	2.B						Bond Forward				606822-AR-5		1.G FE	850,000	959,234
94978* AW1	Long Bond Replication	2.B						Bond Forward				61744Y-AK-4	MORGAN STANLEY	2.A FE	1,050,000	1,198,785
94978* AW1	Long Bond Replication	2.B						Bond Forward				171340-AN-2	CHURCH & DWIGHT CO INC	2.A FE	999,311	1,109,180
94978* AW1	Long Bond Replication	2.B						Bond Forward				487836-BU-1	KELLOGG COMPANY	2.B FE	349,320	395,847
94978* AW1	Long Bond Replication	2.B						Bond Forward				68389X-BN-4	ORACLE CORPORATION	1.G FE	499,626	570,545
94978* AW1	Long Bond Replication	2.B						Bond Forward				26884A-BG-7	ERP OPERATING LP	1.G FE	998,811	1,117,360
94978* AW1	Long Bond Replication	2.B						Bond Forward				443510-AH-5	HUBBELL INCORPORATED	2.A FE	1,193,369	1,275,372
94978* AW1	Long Bond Replication	2.B						Bond Forward				443510-AH-5	HUBBELL INCORPORATED	2.A FE	149,542	159,422
94978* AW1	Long Bond Replication	2.B						Bond Forward				443510-AH-5	HUBBELL INCORPORATED	2.A FE	648,014	690,827
94978* AW1	Long Bond Replication	2.B						Bond Forward				902133-AU-1	TYCO ELECTRONICS GROUP SA	1.G FE	994,486	1,110,350
94978* AW1	Long Bond Replication	2.B						Bond Forward				902133-AU-1	TYCO ELECTRONICS GROUP SA	1.G FE	99,607	111,035
94978* AW1	Long Bond Replication	2.B						Bond Forward				902133-AU-1	TYCO ELECTRONICS GROUP SA	1.G FE	697,251	777,245
94978* AW1	Long Bond Replication	2.B						Bond Forward				20030N-CA-7	COMCAST CORPORATION	1.G FE	899,624	1,015,749
94978* AW1	Long Bond Replication	2.B						Bond Forward				902133-AU-1	TYCO ELECTRONICS GROUP SA	1.G FE	199,937	222,070
94978* AW1	Long Bond Replication	2.B						Bond Forward				37045V-AN-0	GENERAL MOTORS CO	2.C FE	1,198,809	1,359,768
94978* AW1	Long Bond Replication	2.B						Bond Forward				902133-AU-1	TYCO ELECTRONICS GROUP SA	1.G FE	100,213	111,035
94978* AW1	Long Bond Replication	2.B						Bond Forward				902133-AU-1	TYCO ELECTRONICS GROUP SA	1.G FE	249,981	277,588
94978* AW1	Long Bond Replication	2.B						Bond Forward				03040W-AQ-8	AMERICAN WATER CAPITAL CORP	2.A FE	1,696,152	1,879,605
94978* AW1	Long Bond Replication	2.B						Bond Forward				26441C-AX-3	DUKE ENERGY CORP	2.A FE	399,219	446,384
94978* AW1	Long Bond Replication	2.B						Bond Forward				655044-AP-0	NOBLE ENERGY INC	2.C FE	2,993,220	3,491,400
94978* AW1	Long Bond Replication	2.B						Bond Forward				03040W-AQ-8	AMERICAN WATER CAPITAL CORP	2.A FE	299,588	331,695
94978* AW1	Long Bond Replication	2.B						Bond Forward				579780-AN-7	MCCORMICK & COMPANY INCORPORATED	2.B FE	897,903	1,011,384
94978* AW1	Long Bond Replication	2.B						Bond Forward				742718-EV-7	PROCTER & GAMBLE COMPANY	1.D FE	1,248,233	1,395,425
94978* AW1	Long Bond Replication	2.B						Bond Forward				45866F-AF-1	INTERCONTINENTAL EXCHANGE INC	2.A FE	1,248,200	1,394,545
94978* AW1	Long Bond Replication	2.B						Bond Forward				579780-AN-7	MCCORMICK & COMPANY INCORPORATED	2.B FE	804,232	899,008
94978* AW1	Long Bond Replication	2.B						Bond Forward				883556-BX-9	THEIRMO FISHER SCIENTIFIC INC	2.A FE	895,406	1,011,654
													MANUFACTURERS AND TRADERS TRUST CO			
94978* AW1	Long Bond Replication	2.B						Bond Forward				55279H-AQ-3		1.G FE	1,099,738	1,243,649
94978* AW1	Long Bond Replication	2.B						Bond Forward				023135-BC-9	AMAZON.COM INC	1.E FE	1,498,124	1,707,840
94978* AW1	Long Bond Replication	2.B						Bond Forward				50540R-AU-6	LABORATORY CORPORATION OF AMERICA	2.B FE	2,047,897	2,340,198

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
94978* AW1	Long Bond Replication	2.B						Bond Forward				202795-JK-7	COMMONWEALTH EDISON COMPANY	1.F FE	1,097,899	1,221,253
94978* AW1	Long Bond Replication	2.B						Bond Forward				961450-AD-7	WESTROCK CO	2.B FE	1,549,557	1,732,792
94978* AW1	Long Bond Replication	2.B						Bond Forward				742718-EV-7	PROCTER & GAMBLE COMPANY	1.D FE	501,746	558,170
94978* AW1	Long Bond Replication	2.B						Bond Forward				437076-BT-8	HOME DEPOT INC	1.F FE	1,048,087	1,168,377
94978* AW1	Long Bond Replication	2.B						Bond Forward				98978V-AL-7	ZOETIS INC	2.B FE	1,992,196	2,237,980
94978* AW1	Long Bond Replication	2.B						Bond Forward				637417-AK-2	NATIONAL RETAIL PROPERTIES INC	2.A FE	2,592,531	2,867,722
94978* AW1	Long Bond Replication	2.B						Bond Forward				278062-AG-9	EATON CORPORATION	2.A FE	3,100,000	3,472,961
94978* AW1	Long Bond Replication	2.B						Bond Forward				92826C-AH-5	VISA INC	1.D FE	1,939,828	2,172,768
94978* AW1	Long Bond Replication	2.B						Bond Forward				66769R-CE-4	NORTHWEST NATURAL GAS COMPANY	1.F FE	550,000	594,446
94978* AW1	Long Bond Replication	2.B						Bond Forward				369550-AZ-1	GENERAL DYNAMICS CORPORATION	1.F FE	2,855,671	3,162,740
94978* AW1	Long Bond Replication	2.B						Bond Forward				74460D-AC-3	PUBLIC STORAGE	1.F FE	1,400,000	1,564,906
94978* AW1	Long Bond Replication	2.B						Bond Forward				055650-DN-5	BP CAPITAL MARKETS PLC	1.F FE	2,300,000	2,582,509
94978* AW1	Long Bond Replication	2.B						Bond Forward				961450-AD-7	WESTROCK CO	2.B FE	649,734	726,655
94978* AW1	Long Bond Replication	2.B						Bond Forward				88579Y-AY-7	3M CO	1.E FE	3,285,676	3,677,256
													AMERICAN CAMPUS COMMUNITIES OPERAT			
94978* AW1	Long Bond Replication	2.B						Bond Forward				024836-AD-0		2.B FE	1,349,182	1,487,876
94978* AW1	Long Bond Replication	2.B						Bond Forward				976826-BL-0	WISCONSIN POWER AND LIGHT COMPANY	1.G FE	1,297,325	1,440,400
94978* AW1	Long Bond Replication	2.B						Bond Forward				713448-DY-1	PEPSICO INC	1.E FE	1,996,000	2,256,080
94978* AW1	Long Bond Replication	2.B						Bond Forward				69353R-FG-8	PNC BANK NATIONAL ASSOCIATION	1.F FE	1,999,516	2,240,600
94978* AW1	Long Bond Replication	2.B						Bond Forward				57053S-AR-5	MARKEL CORPORATION	2.B FE	549,140	620,626
94978* AW1	Long Bond Replication	2.B						Bond Forward				94106L-BE-8	WASTE MANAGEMENT INC	2.A FE	1,149,898	1,298,373
94978* AW1	Long Bond Replication	2.B						Bond Forward				031162-CQ-1	AMGEN INC	2.A FE	598,282	673,638
94978* AW1	Long Bond Replication	2.B						Bond Forward				539439-AG-2	LLOYDS BANKING GROUP PLC	1.G FE	1,900,000	2,145,556
94978* AW1	Long Bond Replication	2.B						Bond Forward				037833-DK-3	APPLE INC	1.B FE	598,746	676,374
94978* AW1	Long Bond Replication	2.B						Bond Forward				976826-BL-0	WISCONSIN POWER AND LIGHT COMPANY	1.G FE	351,269	387,800
94978* AW1	Long Bond Replication	2.B						Bond Forward				05349E-BC-2	AVALONBAY COMMUNITIES INC	1.G FE	249,282	278,323
94978* AW1	Long Bond Replication	2.B						Bond Forward				478160-CX-8	JOHNSON & JOHNSON	1.A FE	499,589	564,145
94978* AW1	Long Bond Replication	2.B						Bond Forward				28364N-AU-2	ENTERGY MISSISSIPPI INC	1.F FE	349,141	383,628
94978* AW1	Long Bond Replication	2.B						Bond Forward				911312-BM-7	UNITED PARCEL SERVICE INC	1.G FE	498,432	572,530
94978* AW1	Long Bond Replication	2.B						Bond Forward				05349E-BC-2	AVALONBAY COMMUNITIES INC	1.G FE	99,420	111,329
94978* AW1	Long Bond Replication	2.B						Bond Forward				142339-AH-3	CARLISLE COMPANIES INCORPORATED	2.B FE	348,995	396,015
													CONSOLIDATED EDISON COMPANY OF NEW			
94978* AW1	Long Bond Replication	2.B						Bond Forward				209111-FM-0		2.A FE	999,812	1,118,300
94978* AW1	Long Bond Replication	2.B						Bond Forward				760759-AS-9	REPUBLIC SERVICES INC	2.B FE	349,587	396,914
94978* AW1	Long Bond Replication	2.B						Bond Forward				524660-AY-3	LEGGOTT & PLATT INC	2.C FE	845,996	917,108
													SUMITOMO MITSUI FINANCIAL GROUP IN			
94978* AW1	Long Bond Replication	2.B						Bond Forward				86562M-AY-6		1.G FE	800,000	911,064
94978* AW1	Long Bond Replication	2.B						Bond Forward				816851-BG-3	SEMPRA ENERGY	2.A FE	1,144,051	1,309,758
													SUMITOMO MITSUI FINANCIAL GROUP IN			
94978* AW1	Long Bond Replication	2.B						Bond Forward				86562M-AY-6		1.G FE	849,050	968,006
94978* AW1	Long Bond Replication	2.B						Bond Forward				902133-AU-1	TYCO ELECTRONICS GROUP SA	1.G FE	647,179	721,728
94978* AW1	Long Bond Replication	2.B						Bond Forward				46647P-AM-8	J.P. MORGAN CHASE & CO	1.F FE	2,200,000	2,502,038
94978* AW1	Long Bond Replication	2.B						Bond Forward				69353R-FJ-2	PNC BANK NATIONAL ASSOCIATION	1.F FE	1,495,500	1,711,485
94978* AW1	Long Bond Replication	2.B						Bond Forward				961214-DI-0	WESTPAC BANKING CORP	1.D FE	1,645,684	1,897,632
94978* AW1	Long Bond Replication	2.B						Bond Forward				142339-AH-3	CARLISLE COMPANIES INCORPORATED	2.B FE	603,660	678,882
94978* AW1	Long Bond Replication	2.B						Bond Forward				142339-AH-3	CARLISLE COMPANIES INCORPORATED	2.B FE	553,095	622,309
94978* AW1	Long Bond Replication	2.B						Bond Forward				06406R-AF-4	BANK OF NEW YORK MELLON/THE	1.E FE	1,649,388	1,885,785
94978* AW1	Long Bond Replication	2.B						Bond Forward				443510-AJ-1	HUBBELL INCORPORATED	2.A FE	1,593,314	1,741,392
													NATIONAL RURAL UTILITIES COOPERATI			
94978* AW1	Long Bond Replication	2.B						Bond Forward				637432-NP-6		1.E FE	1,995,681	2,297,760
94978* AW1	Long Bond Replication	2.B						Bond Forward				20030N-CH-2	COMCAST CORPORATION	1.G FE	1,047,180	1,210,041
94978* AW1	Long Bond Replication	2.B						Bond Forward				26884A-BJ-1	ERP OPERATING LP	1.G FE	1,592,960	1,817,072
94978* AW1	Long Bond Replication	2.B						Bond Forward				20030N-CH-2	COMCAST CORPORATION	1.G FE	547,259	633,831
94978* AW1	Long Bond Replication	2.B						Bond Forward				50540R-AU-6	LABORATORY CORPORATION OF AMERICA	2.B FE	196,941	228,312
94978* AW1	Long Bond Replication	2.B						Bond Forward				50540R-AU-6	LABORATORY CORPORATION OF AMERICA	2.B FE	787,764	913,248
94978* AW1	Long Bond Replication	2.B						Bond Forward				581557-BJ-3	MCKESSON CORP	2.B FE	799,850	932,504
													AMERICAN HONDA FINANCE CORPORATION			
94978* AW1	Long Bond Replication	2.B						Bond Forward				02665H-CE-9		1.G FE	2,644,218	3,053,807
94978* AW1	Long Bond Replication	2.B						Bond Forward				92277G-AM-9	VENTAS REALTY LP	2.A FE	1,590,745	1,825,216
94978* AW1	Long Bond Replication	2.B						Bond Forward				046353-AN-8	ASTRAZENECA PLC	2.A FE	1,015,481	1,181,271
94978* AW1	Long Bond Replication	2.B						Bond Forward				126408-HJ-5	CSX CORP	2.A FE	549,728	641,190
94978* AW1	Long Bond Replication	2.B						Bond Forward				576360-AJ-3	MASTERCARD INC	1.E FE	499,124	576,450
94978* AW1	Long Bond Replication	2.B						Bond Forward				431282-AQ-5	HIGHWOODS REALTY LP	2.B FE	1,040,580	1,181,009

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
94978* AW1	Long Bond Replication	2.B						Bond Forward				49456B-AP-6	KINDER MORGAN INC	2.B FE	1,196,558	1,407,312
94978* AW1	Long Bond Replication	2.B						Bond Forward				693506-BP-1	PPG INDUSTRIES INC	1.G FE	2,647,190	3,181,140
94978* AW1	Long Bond Replication	2.B						Bond Forward				606822-AV-6	MITSUBISHI UFJ FINANCIAL GROUP INC	1.G FE	1,050,000	1,235,682
94978* AW1	Long Bond Replication	2.B						Bond Forward				718546-AR-5	PHILLIPS 66	2.A FE	1,299,033	1,496,924
94978* AW1	Long Bond Replication	2.B						Bond Forward				855244-AP-4	STARBUCKS CORPORATION	2.A FE	1,048,085	1,203,479
94978* AW1	Long Bond Replication	2.B						Bond Forward				863667-AQ-4	STRYKER CORPORATION	2.A FE	1,599,553	1,850,448
94978* AW1	Long Bond Replication	2.B						Bond Forward				75884R-AX-1	REGENCY CENTERS LP	2.A FE	848,953	969,153
94978* AW1	Long Bond Replication	2.B						Bond Forward				718546-AR-5	PHILLIPS 66	2.A FE	249,268	287,870
94978* AW1	Long Bond Replication	2.B						Bond Forward				96145D-AH-8	WESTROCK CO	2.B FE	1,697,806	1,971,133
94978* AW1	Long Bond Replication	2.B						Bond Forward				893574-AK-9	TRANSCONTINENTAL GAS PIPE LINE COM	2.B FE	1,145,160	1,327,031
94978* AW1	Long Bond Replication	2.B						Bond Forward				316773-CV-0	FIFTH THIRD BANCORP	2.A FE	549,249	646,619
94978* AW1	Long Bond Replication	2.B						Bond Forward				845011-AA-3	SOUTHWEST GAS CORP	1.G FE	2,197,017	2,521,596
94978* AW1	Long Bond Replication	2.B						Bond Forward				03040W-AQ-8	AMERICAN WATER CAPITAL CORP	2.A FE	1,061,968	1,216,215
94978* AW1	Long Bond Replication	2.B						Bond Forward				539439-AR-0	LLOYDS BANKING GROUP PLC	1.G FE	997,301	1,190,150
94978* AW1	Long Bond Replication	2.B						Bond Forward				904764-BC-0	UNILEVER CAPITAL CORP	1.E FE	3,262,209	3,822,192
94978* AW1	Long Bond Replication	2.B						Bond Forward				09247X-AN-1	BLACKROCK INC	1.D FE	1,024,260	1,184,379
94978* AW1	Long Bond Replication	2.B						Bond Forward					ANHEUSER-BUSCH INBEV WORLDWIDE INC			
94978* AW1	Long Bond Replication	2.B						Bond Forward				035240-AL-4		2.B FE	549,032	648,428
94978* AW1	Long Bond Replication	2.B						Bond Forward				744320-CC-7	PRUDENTIAL FINANCIAL INC	1.G FE	2,200,000	2,586,804
94978* AW1	Long Bond Replication	2.B						Bond Forward				615369-AM-7	MOODY'S CORPORATION	2.A FE	528,376	618,926
94978* AW1	Long Bond Replication	2.B						Bond Forward				911312-BM-7	UNITED PARCEL SERVICE INC	1.G FE	530,067	629,783
94978* AW1	Long Bond Replication	2.B						Bond Forward				808513-AU-9	CHARLES SCHWAB CORPORATION (THE)	1.F FE	819,470	962,574
94978* AW1	Long Bond Replication	2.B						Bond Forward				808513-AU-9	CHARLES SCHWAB CORPORATION (THE)	1.F FE	530,313	622,842
94978* AW1	Long Bond Replication	2.B						Bond Forward				98978V-AL-7	ZOETIS INC	2.B FE	1,046,771	1,230,889
94978* AW1	Long Bond Replication	2.B						Bond Forward					CENTERPOINT ENERGY RESOURCES CORP			
94978* AW1	Long Bond Replication	2.B						Bond Forward				15189W-AL-4		2.A FE	1,049,538	1,224,143
94978* AW1	Long Bond Replication	2.B						Bond Forward				370334-CG-7	GENERAL MILLS INC	2.B FE	898,684	1,079,082
94978* AW1	Long Bond Replication	2.B						Bond Forward				571903-AY-9	MARRIOTT INTERNATIONAL INC	2.C FE	1,342,577	1,493,357
94978* AW1	Long Bond Replication	2.B						Bond Forward				95040Q-AD-6	WELLTOWER INC	2.A FE	650,966	759,766
94978* AW1	Long Bond Replication	2.B						Bond Forward				79466L-AF-1	SALESFORCE.COM INC	1.F FE	2,699,485	3,185,784
94978* AW1	Long Bond Replication	2.B						Bond Forward				12541W-AA-8	CH ROBINSON WORLDWIDE INC	2.A FE	1,343,802	1,597,077
94978* AW1	Long Bond Replication	2.B						Bond Forward				45866F-AF-1	INTERCONTINENTAL EXCHANGE INC	2.A FE	1,015,074	1,171,418
94978* AW1	Long Bond Replication	2.B						Bond Forward				882508-BC-7	TEXAS INSTRUMENTS INC	1.E FE	1,287,790	1,509,435
94978* AW1	Long Bond Replication	2.B						Bond Forward				882508-BC-7	TEXAS INSTRUMENTS INC	1.E FE	238,333	279,525
94978* AW1	Long Bond Replication	2.B						Bond Forward					PUBLIC SERVICE ELECTRIC AND GAS CO			
94978* AW1	Long Bond Replication	2.B						Bond Forward				74456Q-BU-9		1.F FE	1,346,053	1,567,053
94978* AW1	Long Bond Replication	2.B						Bond Forward				760759-AT-7	REPUBLIC SERVICES INC	2.B FE	2,473,230	2,931,650
94978* AW1	Long Bond Replication	2.B						Bond Forward					CONSOLIDATED EDISON COMPANY OF NEW			
94978* AW1	Long Bond Replication	2.B						Bond Forward				209111-FP-3		1.G FE	1,649,790	1,909,248
94978* AW1	Long Bond Replication	2.B						Bond Forward				28364D-AV-2	ENTERGY ARKANSAS LLC	1.F FE	549,745	643,951
94978* AW1	Long Bond Replication	2.B						Bond Forward				369550-BC-1	GENERAL DYNAMICS CORPORATION	1.F FE	1,692,631	1,988,830
94978* AW1	Long Bond Replication	2.B						Bond Forward				377372-AN-7	GLAXOSMITHKLINE CAPITAL INC	1.F FE	1,400,000	1,666,952
94978* AW1	Long Bond Replication	2.B						Bond Forward				377372-AN-7	GLAXOSMITHKLINE CAPITAL INC	1.F FE	552,741	654,874
94978* AW1	Long Bond Replication	2.B						Bond Forward				02361D-AS-9	AMEREN ILLINOIS COMPANY	1.F FE	1,648,843	1,923,240
94978* AW1	Long Bond Replication	2.B						Bond Forward				25243Y-AZ-2	DIAGEO CAPITAL PLC	1.G FE	2,792,000	3,265,948
94978* AW1	Long Bond Replication	2.B						Bond Forward				92857W-BK-5	VODAFONE GROUP PLC	2.B FE	643,474	778,479
94978* AW1	Long Bond Replication	2.B						Bond Forward				57772K-AD-3	MAXIM INTEGRATED PRODUCTS INC	2.A FE	1,061,741	1,233,661
94978* AW1	Long Bond Replication	2.B						Bond Forward				89236T-EH-3	TOYOTA MOTOR CREDIT CORP	1.E FE	1,057,693	1,235,652
94978* AW1	Long Bond Replication	2.B						Bond Forward				74340X-BH-3	PROLOGIS LP	1.G FE	646,516	770,432
94978* AW1	Long Bond Replication	2.B						Bond Forward				801060-AD-6	SANDFI SA	1.E FE	4,573,797	5,354,998
94978* AW1	Long Bond Replication	2.B						Bond Forward				12572Q-AJ-4	CME GROUP INC	1.D FE	1,399,819	1,658,748
94978* AW1	Long Bond Replication	2.B						Bond Forward					PUBLIC SERVICE COMPANY OF COLORADO			
94978* AW1	Long Bond Replication	2.B						Bond Forward				74444B-CP-4		1.E FE	1,098,150	1,282,710
94978* AW1	Long Bond Replication	2.B						Bond Forward				91324P-DK-5	UNITEDHEALTH GROUP INC	1.G FE	898,788	1,070,073
94978* AW1	Long Bond Replication	2.B						Bond Forward				931142-EE-9	WALMART INC	1.C FE	2,793,609	3,297,980
94978* AW1	Long Bond Replication	2.B						Bond Forward				377372-AN-7	GLAXOSMITHKLINE CAPITAL INC	1.F FE	706,264	833,476
94978* AW1	Long Bond Replication	2.B						Bond Forward				883556-BX-9	THERMO FISHER SCIENTIFIC INC	2.A FE	618,334	730,639
94978* AW1	Long Bond Replication	2.B						Bond Forward				69349L-AR-9	PNC BANK NATIONAL ASSOCIATION	1.G FE	1,896,492	2,251,405
94978* AW1	Long Bond Replication	2.B						Bond Forward				443510-AJ-1	HUBBELL INCORPORATED	2.A FE	1,252,403	1,414,881
94978* AW1	Long Bond Replication	2.B						Bond Forward				92343V-DY-7	VERIZON COMMUNICATIONS INC	2.A FE	1,305,163	1,532,297
94978* AW1	Long Bond Replication	2.B						Bond Forward				45866F-AJ-3	INTERCONTINENTAL EXCHANGE INC	2.A FE	894,646	1,048,082

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1	2	3	4	5	6	7	8	Derivative Instrument(s) Open			Cash Instrument(s) Held				
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	9	10	11	12	13	14	15	16
								Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Designation or Other Description	Book/Adjusted Carrying Value	Fair Value
94978* AW1	Long Bond Replication	2.B						Bond Forward			45866F-AJ-3	INTERCONTINENTAL EXCHANGE INC	2.A FE	846,434	756,948
94978* AW1	Long Bond Replication	2.B						Bond Forward			67885B-BT-7	OKLAHOMA GAS AND ELECTRIC COMPANY	1.G FE	1,248,118	1,446,725
94978* AW1	Long Bond Replication	2.B						Bond Forward			524660-AY-3	LEGGETT & PLATT INC	2.C FE	240,468	269,738
94978* AW1	Long Bond Replication	2.B						Bond Forward			717081-EP-4	PFIZER INC	1.F FE	1,248,456	1,479,425
94978* AW1	Long Bond Replication	2.B						Bond Forward			904764-BC-0	UNILEVER CAPITAL CORP	1.E FE	1,240,383	1,447,800
94978* AW1	Long Bond Replication	2.B						Bond Forward			29446M-AB-8	EQUINOR ASA	1.D FE	3,844,887	4,466,616
												PUBLIC SERVICE ELECTRIC AND GAS CO			
94978* AW1	Long Bond Replication	2.B						Bond Forward			74456Q-BX-3		1.F FE	1,249,835	1,450,775
94978* AW1	Long Bond Replication	2.B						Bond Forward			88579Y-BC-4	3M CO	1.E FE	1,450,000	1,681,725
94978* AW1	Long Bond Replication	2.B						Bond Forward			69349L-AR-9	PNC BANK NATIONAL ASSOCIATION	1.G FE	1,048,258	1,244,198
94978* AW1	Long Bond Replication	2.B						Bond Forward			524660-AY-3	LEGGETT & PLATT INC	2.C FE	1,002,695	1,132,898
94978* AW1	Long Bond Replication	2.B						Bond Forward			10373Q-AC-4	BP CAPITAL MARKETS AMERICA INC.	1.F FE	1,500,000	1,760,985
94978* AW1	Long Bond Replication	2.B						Bond Forward			26441Y-BA-4	DUKE REALTY LP	2.A FE	428,783	506,309
94978* AW1	Long Bond Replication	2.B						Bond Forward			133131-AW-2	CAMDEN PROPERTY TRUST	1.G FE	699,445	831,299
94978* AW1	Long Bond Replication	2.B						Bond Forward			133131-AW-2	CAMDEN PROPERTY TRUST	1.G FE	49,934	59,379
94978* AW1	Long Bond Replication	2.B						Bond Forward			89152U-AW-5	TOTAL CAPITAL SA	1.D FE	2,000,000	2,373,600
94978* AW1	Long Bond Replication	2.B						Bond Forward			133131-AW-2	CAMDEN PROPERTY TRUST	1.G FE	498,412	593,785
94978* AW1	Long Bond Replication	2.B						Bond Forward			313747-AY-3	FEDERAL REALTY INVESTMENT TRUST	1.G FE	237,116	271,898
94978* AW1	Long Bond Replication	2.B						Bond Forward			822582-CB-6	SHELL INTERNATIONAL FINANCE BV	1.D FE	1,292,082	1,539,837
94978* AW1	Long Bond Replication	2.B						Bond Forward			443510-AJ-1	HUBBELL INCORPORATED	2.A FE	569,581	653,022
94978* AW1	Long Bond Replication	2.B						Bond Forward			902133-AU-1	TYCO ELECTRONICS GROUP SA	1.G FE	538,937	610,693
94978* AW1	Long Bond Replication	2.B						Bond Forward			92940P-AE-4	WRKCO INC	2.B FE	899,826	1,043,514
94978* AW1	Long Bond Replication	2.B						Bond Forward			92940P-AE-4	WRKCO INC	2.B FE	450,602	521,757
94978* AW1	Long Bond Replication	2.B						Bond Forward			200340-AT-4	COMERICA INCORPORATED	2.A FE	638,268	714,798
94978* AW1	Long Bond Replication	2.B						Bond Forward			695156-AT-6	PACKAGING CORP OF AMERICA	2.B FE	615,168	676,014
94978* AW1	Long Bond Replication	2.B						Bond Forward			26441Y-BA-4	DUKE REALTY LP	2.A FE	414,091	450,052
94978* AW1	Long Bond Replication	2.B						Bond Forward			674599-DR-3	OCCIDENTAL PETROLEUM COR	3.C FE	2,381,180	2,027,500
94978* AW1	Long Bond Replication	2.B						Bond Forward			125523-AZ-3	CIGNA CORP	2.B FE	2,054,439	2,296,636
94978* AW1	Long Bond Replication	2.B						Bond Forward			579780-AN-7	MCCORMICK & COMPANY INCORPORATED	2.B FE	519,997	561,880
94978* AW1	Long Bond Replication	2.B						Bond Forward			845011-AA-3	SOUTHWEST GAS CORP	1.G FE	212,288	229,236
94978* AW1	Long Bond Replication	2.B						Bond Forward			278865-BD-1	ECOLAB INC	1.G FE	366,712	397,191
94978* AW1	Long Bond Replication	2.B						Bond Forward			278865-BD-1	ECOLAB INC	1.G FE	263,354	283,708
94978* AW1	Long Bond Replication	2.B						Bond Forward			377372-AN-7	GLAXOSMITHKLINE CAPITAL INC	1.F FE	1,480,385	1,607,418
94978* AW1	Long Bond Replication	2.B						Bond Forward			046353-AN-8	ASTRAZENECA PLC	2.A FE	726,409	787,514
94978* AW1	Long Bond Replication	2.B						Bond Forward			046353-AN-8	ASTRAZENECA PLC	2.A FE	467,032	506,259
94978* AW1	Long Bond Replication	2.B						Bond Forward			278865-BD-1	ECOLAB INC	1.G FE	890,582	964,606
94978* AW1	Long Bond Replication	2.B						Bond Forward			311900-AA-1	FASTENAL COMPANY	1.G	3,300,000	3,560,154
94978* AY7	Long Bond Replication	2.A	250,000,000	250,469,235	257,831,426	03/06/2020	03/09/2022	Bond Forward		(15,572,387)	826200-AD-9	SIEMENS FINANCIERINGSMAT	1.E FE	9,492,586	12,315,135
94978* AY7	Long Bond Replication	2.A						Bond Forward			826200-AD-9	SIEMENS FINANCIERINGSMAT	1.E FE	7,611,378	9,722,475
94978* AY7	Long Bond Replication	2.A						Bond Forward			33829T-AA-4	FIVE CORNERS FUNDING TRUST	1.G FE	1,800,000	1,996,596
94978* AY7	Long Bond Replication	2.A						Bond Forward			90351D-AF-4	UBS GROUP FUNDING JERSEY LTD	1.G FE	3,595,725	4,161,636
94978* AY7	Long Bond Replication	2.A						Bond Forward			114259-AN-4	BROOKLYN UNION GAS CO	1.G FE	4,640,444	5,025,105
94978* AY7	Long Bond Replication	2.A						Bond Forward			75625Q-AB-5	RECKITT BENCKISER PLC	1.G FE	1,432,290	1,507,282
94978* AY7	Long Bond Replication	2.A						Bond Forward			49338C-AB-9	KEYSPAN GAS EAST CORPORATION	1.G FE	5,400,000	5,930,550
94978* AY7	Long Bond Replication	2.A						Bond Forward			49338C-AB-9	KEYSPAN GAS EAST CORPORATION	1.G FE	1,754,625	1,976,850
94978* AY7	Long Bond Replication	2.A						Bond Forward			36294B-AG-9	GS CALTEX CORP	2.B FE	199,902	205,970
												CREDIT AGRICOLE SA (LONDON BRANCH)			
94978* AY7	Long Bond Replication	2.A						Bond Forward			22535W-AE-7		1.G FE	2,994,964	3,220,440
94978* AY7	Long Bond Replication	2.A						Bond Forward			40139L-AE-3	GUARDIAN LIFE GLOBAL FUNDING	1.B FE	2,998,271	3,204,690
94978* AY7	Long Bond Replication	2.A						Bond Forward			233851-DL-5	DANIEL FINANCE NORTH AMERICA LLC	2.A FE	2,947,247	3,160,984
94978* AY7	Long Bond Replication	2.A						Bond Forward			423012-AD-5	HEINEREN NV	2.A FE	7,673,863	8,182,746
94978* AY7	Long Bond Replication	2.A						Bond Forward			5006EP-AJ-0	KOREA EAST-WEST POWER CO LTD	1.C FE	3,989,438	4,337,960
94978* AY7	Long Bond Replication	2.A						Bond Forward			65557C-AY-9	NORDEA BANK ABP	1.F FE	5,946,298	6,431,177
94978* AY7	Long Bond Replication	2.A						Bond Forward			05583J-AF-9	BPCE SA	1.G FE	4,035,481	4,405,712
94978* AY7	Long Bond Replication	2.A						Bond Forward			26874R-AG-3	ENI SPA	2.A FE	3,938,027	4,298,943
94978* AY7	Long Bond Replication	2.A						Bond Forward			09659H-2L-7	BNP PARIBAS SA	1.G FE	2,200,000	2,302,586
												ADVANTAGE CAPITAL HAWAII INVEST			
94978* AY7	Long Bond Replication	2.A						Bond Forward			00834#-AC-2	111, LP	1.A	134,724	83,130
94978* AY7	Long Bond Replication	2.A						Bond Forward			G2044#-AY-1	COMPASS GROUP PLC	1.G	9,000,000	10,040,220
94978* AY7	Long Bond Replication	2.A						Bond Forward			09194#-AB-3	TRANSPOWER NEW ZEALAND LIMITED	1.D	5,000,000	5,406,958
94978* AY7	Long Bond Replication	2.A						Bond Forward			278058-F#-8	EATON CORP	2.A	5,400,000	5,803,383
94978* AY7	Long Bond Replication	2.A						Bond Forward			74072#-AB-0	PRERAC FINANCE INC	1.G YE	10,000,000	10,619,792
94978* AY7	Long Bond Replication	2.A						Bond Forward			F8568#-AB-5	SONEPAR SA	2.B	14,000,000	15,250,441

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1	2	3	4	5	6	7	8	Derivative Instrument(s) Open			Cash Instrument(s) Held				
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	9	10	11	12	13	14	15	16
								Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Designation or Other Description	Book/Adjusted Carrying Value	Fair Value
94978* AY7	Long Bond Replication	2.A						Bond Forward			65147*AB-2	JOHNSON MATTHEY PLC	1.G	13,000,000	13,744,510
94978* AY7	Long Bond Replication	2.A						Bond Forward			220066-AB-2	CORPORATION SERVICE COMPANY	2.B	9,100,000	9,975,952
94978* AY7	Long Bond Replication	2.A						Bond Forward			12541W-A*-1	CH ROBINSON WORLDWIDE INC	2.B	14,000,000	15,175,328
94978* AY7	Long Bond Replication	2.A						Bond Forward			349553-B8-5	FORTIS INC	2.A	21,500,000	23,302,287
94978* AY7	Long Bond Replication	2.A						Bond Forward			74170*-AE-9	PRIME PROPERTY FUND LLC	1.F	3,900,000	4,460,380
94978* AY7	Long Bond Replication	2.A						Bond Forward			74264*-AC-0	PRISA LHC LLC	1.F	1,200,000	1,351,569
												ANGLIAN WATER SERVICES FINANCING P			
94978* AY7	Long Bond Replication	2.A						Bond Forward			G03698-AW-6		1.G FE	5,000,000	5,457,097
94978* AY7	Long Bond Replication	2.A						Bond Forward			45167R-A*-1	IDEX CORPORATION	2.A FE	37,000,000	39,177,143
94978* AY7	Long Bond Replication	2.A						Bond Forward			553530-A*-7	MSC INDUSTRIAL DIRECT CO INC	2.B	26,900,000	28,267,096
94978* AY7	Long Bond Replication	2.A						Bond Forward			278058-F*-8	EATON CORP	2.A	2,683,973	2,901,692
94978* AZ4	Long Bond Replication	2.A	250,000,000	250,947,160	254,931,022	03/06/2020	09/09/2022	Bond Forward	(20,997,800)		60688X-AG-5	MIZUHO BANK LTD	1.F FE	2,647,496	2,907,474
94978* AZ4	Long Bond Replication	2.A						Bond Forward			125094-AG-5	CDP FINANCIAL INC	1.A FE	6,590,382	7,223,700
94978* AZ4	Long Bond Replication	2.A						Bond Forward			233851-BJ-2	DAHLER FINANCE NORTH AMERICA LLC	2.A FE	3,287,540	3,577,926
94978* AZ4	Long Bond Replication	2.A						Bond Forward			111013-AL-2	SKY PLC	1.G FE	3,644,295	4,063,509
94978* AZ4	Long Bond Replication	2.A						Bond Forward			07274E-AG-8	BAYER US FINANCE LLC	2.A FE	5,377,717	5,893,830
94978* AZ4	Long Bond Replication	2.A						Bond Forward			26867L-AL-4	EMO FINANCE LLC	2.A FE	13,312,379	14,624,925
94978* AZ4	Long Bond Replication	2.A						Bond Forward			111013-AL-2	SKY PLC	1.G FE	3,756,742	4,230,502
												RECKITT BENCKISER TREASURY SERVICE			
94978* AZ4	Long Bond Replication	2.A						Bond Forward			756250-AD-1		1.G FE	3,298,182	3,529,251
94978* AZ4	Long Bond Replication	2.A						Bond Forward			07274N-AW-3	BAYER US FINANCE II LLC	2.A FE	633,504	702,728
94978* AZ4	Long Bond Replication	2.A						Bond Forward			07274N-AX-1	BAYER US FINANCE II LLC	2.A FE	94,377	106,057
94978* AZ4	Long Bond Replication	2.A						Bond Forward			450319-A*-5	ITC MIDWEST LLC	1.F	4,200,000	4,793,354
94978* AZ4	Long Bond Replication	2.A						Bond Forward			450319-A*-5	ITC MIDWEST LLC	1.F	4,800,000	5,478,119
94978* AZ4	Long Bond Replication	2.A						Bond Forward			G0646F-AW-9	ASSOCIATED BRITISH FOODS PLC	1.G	1,000,000	1,098,743
94978* AZ4	Long Bond Replication	2.A						Bond Forward			41242*-AG-5	HARDWOOD FUNDING LLC	1.G FE	954,545	1,063,789
94978* AZ4	Long Bond Replication	2.A						Bond Forward			955306-B*-1	WEST PHARMACEUTICAL SERVICES INC	1.G	2,000,000	2,209,809
94978* AZ4	Long Bond Replication	2.A						Bond Forward			015823-AA-5	ALGONQUIN GAS TRANSMISSION LLC	1.G	20,000,000	21,847,546
94978* AZ4	Long Bond Replication	2.A						Bond Forward			W0805F-AW-8	ASSA ABLBY FINANCIAL SERVICES AB	1.G	4,900,000	5,392,944
94978* AZ4	Long Bond Replication	2.A						Bond Forward			R2284F-AA-8	STATNETT SF	1.F	25,000,000	27,053,853
94978* AZ4	Long Bond Replication	2.A						Bond Forward			00003F-AC-7	A&E TELEVISION NETWORKS LLC	1.G	5,000,000	5,520,828
94978* AZ4	Long Bond Replication	2.A						Bond Forward			N4282*-AF-3	KONINKLIJKE FRIESLANDCAMPINA NV	2.B	16,500,000	18,463,036
94978* AZ4	Long Bond Replication	2.A						Bond Forward			F0164F-AC-6	AIR LIQUIDE FINANCE	1.G	9,000,000	9,794,003
												FOOTBALL CLUB TERM NOTES 2024 TRUS			
94978* AZ4	Long Bond Replication	2.A						Bond Forward			34488B-AA-6		1.F FE	3,200,000	3,527,503
94978* AZ4	Long Bond Replication	2.A						Bond Forward			27556*-AA-9	EAST TENNESSEE NATURAL GAS LLC	1.G	4,000,000	4,317,157
94978* AZ4	Long Bond Replication	2.A						Bond Forward			461127-D*-0	INTERTEK FINANCE PLC	2.A	4,000,000	4,376,800
94978* AZ4	Long Bond Replication	2.A						Bond Forward			G1696F-BA-3	BUNZL FINANCE PLC	2.A	2,500,000	2,725,016
94978* AZ4	Long Bond Replication	2.A						Bond Forward			41242*-AV-4	HARDWOOD FUNDING LLC	1.G FE	10,800,000	11,926,387
94978* AZ4	Long Bond Replication	2.A						Bond Forward			42241B-AE-9	HEARST COMMUNICATIONS INC	1.G	10,000,000	11,005,661
94978* AZ4	Long Bond Replication	2.A						Bond Forward			05279F-AG-4	AUTOLIV ASP INC	2.B FE	5,750,000	6,316,242
94978* AZ4	Long Bond Replication	2.A						Bond Forward			07132F-AE-2	BATTLELL MEMORIAL INSTITUTE	1.E	5,500,000	6,048,367
94978* AZ4	Long Bond Replication	2.A						Bond Forward			882884-A*-0	TEXAS NEW MEXICO POWER COMPANY	1.F	4,000,000	4,428,238
94978* AZ4	Long Bond Replication	2.A						Bond Forward			46361*-BE-5	THE IRVINE COMPANY LLC	1.E PL	20,000,000	22,032,784
94978* AZ4	Long Bond Replication	2.A						Bond Forward			C1465*-AL-7	CGI GROUP INC	2.A	16,500,000	18,402,379
94978* AZ4	Long Bond Replication	2.A						Bond Forward			151895-D*-7	CENTERPOINT PROPERTIES TRUST	2.C	9,500,000	10,292,895
94978* AZ4	Long Bond Replication	2.A						Bond Forward			41242*-BE-1	HARDWOOD FUNDING LLC	1.G FE	800,000	865,843
94978* AZ4	Long Bond Replication	2.A						Bond Forward			G0805H-AE-6	AGGREKO PLC	1.G	3,500,000	3,815,083
94978* AZ4	Long Bond Replication	2.A						Bond Forward			46659*-AA-5	JM FAMILY ENTERPRISES INC	2.A	12,400,000	13,525,138
94978* AZ4	Long Bond Replication	2.A						Bond Forward	(284,388)		97786F-AW-2	WOLSELEY CAPITAL INC	2.A FE	2,500,000	2,747,406
REPL28	Long Bond Replication	1Z	350,000,000	355,809,178	405,282,724	10/22/2020	03/19/2024	Bond Forward			708653-AA-8	PENN-AMER WATER CO	1.E	3,062,368	4,133,010
REPL28	Long Bond Replication	1Z						Bond Forward			708653-AA-8	PENN-AMER WATER CO	1.E	3,715,561	4,957,447
REPL28	Long Bond Replication	1Z						Bond Forward			708653-AA-8	PENN-AMER WATER CO	1.E	98,370	132,762
REPL28	Long Bond Replication	1Z						Bond Forward			708653-AA-8	PENN-AMER WATER CO	1.E	120,640	160,962
REPL28	Long Bond Replication	1Z						Bond Forward			708653-AA-8	PENN-AMER WATER CO	1.E	4,061,598	5,446,349
REPL28	Long Bond Replication	1Z						Bond Forward			141781-AE-4	CARGILL INC	1.F FE	4,842,079	5,853,150
REPL28	Long Bond Replication	1Z						Bond Forward			26884T-AL-6	ERAC USA FINANCE LLC	2.A FE	5,765,501	6,393,425
REPL28	Long Bond Replication	1Z						Bond Forward			771196-BK-7	ROCHE HOLDINGS INC	1.C FE	6,662,807	7,385,209
REPL28	Long Bond Replication	1Z						Bond Forward			2027AO-HY-8	COMMONWEALTH BANK OF AUSTRALIA	1.D FE	3,893,048	4,302,558
REPL28	Long Bond Replication	1Z						Bond Forward			82620K-AL-7	SIEMENS FINANCIERINGSMAATSCHAPPI J	1.E FE	9,733,205	10,524,345
REPL28	Long Bond Replication	1Z						Bond Forward			00913R-AD-8	AIR LIQUIDE FINANCE SA	1.G FE	6,385,376	6,972,608
REPL28	Long Bond Replication	1Z						Bond Forward			771196-BL-5	ROCHE HOLDINGS INC	1.C FE	4,916,438	5,354,613

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1	2	3	4	5	6	7	8	Derivative Instrument(s) Open			Cash Instrument(s) Held				
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	9	10	11	12	13	14	15	16
								Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Designation or Other Description	Book/Adjusted Carrying Value	Fair Value
REPL28	Long Bond Replication	1Z						Bond Forward			649840-CQ-6	NEW YORK STATE ELECTRIC & GAS CORP	1.G FE	6,570,115	7,389,096
REPL28	Long Bond Replication	1Z						Bond Forward			233851-CU-6	DAIMLER FINANCE NORTH AMERICA LLC DEUTSCHE TELEKOM INTERNATIONAL FIN	2.A FE	5,535,668	6,208,175
REPL28	Long Bond Replication	1Z						Bond Forward			25156P-BA-0		2.B FE	10,491,874	11,805,255
REPL28	Long Bond Replication	1Z						Bond Forward			82620K-AU-7	SIEMENS FINANCIERINGSMAATSCHAPPIJ	1.E FE	3,747,585	4,231,013
REPL28	Long Bond Replication	1Z						Bond Forward			80622G-AC-8	SCENTRE MGMT LTD/REI LTD	1.F FE	3,534,599	3,823,350
REPL28	Long Bond Replication	1Z						Bond Forward			05565E-AT-2	BMW US CAPITAL LLC	1.F FE	3,437,617	3,824,291
REPL28	Long Bond Replication	1Z						Bond Forward			12636Y-AA-0	CRH AMERICA INC ROCHESTER GAS AND ELECTRIC CORPORA	2.A FE	5,025,158	5,626,710
REPL28	Long Bond Replication	1Z						Bond Forward			771367-CQ-9		1.F FE	2,296,947	2,542,742
REPL28	Long Bond Replication	1Z						Bond Forward			756250-AE-9	RECKITT BENCKISER TREASURY SERVICE	1.G FE	8,532,887	9,554,711
REPL28	Long Bond Replication	1Z						Bond Forward			100743-AK-9	BOSTON GAS COMPANY	1.G FE	4,996,737	5,551,150
REPL28	Long Bond Replication	1Z						Bond Forward			85221*-AK-0	SQUARE BUTTE ELECTRIC COOPERATIVE	2.A	4,650,000	5,518,814
REPL28	Long Bond Replication	1Z						Bond Forward			G1108*-AG-3	THE BRITISH LAND COMPANY PLC	1.F	8,500,000	10,116,477
REPL28	Long Bond Replication	1Z						Bond Forward			G4622*-AG-4	HOWARD DE WALDEN ESTATES LIMITED	1.G	15,000,000	17,745,447
REPL28	Long Bond Replication	1Z						Bond Forward			92239M-AA-8	VECTREN UTILITY HOLDINGS INC.	2.A	7,000,000	8,354,849
REPL28	Long Bond Replication	1Z						Bond Forward			Q9194*-AC-1	TRANSPOWER NEW ZEALAND LIMITED	1.D	5,200,000	5,961,376
REPL28	Long Bond Replication	1Z						Bond Forward			57169*-AT-4	MARS INC	1.F	5,000,000	5,507,131
REPL28	Long Bond Replication	1Z						Bond Forward			44929*-AF-1	IORE REIT HOLDINGS	2.A	4,600,000	5,320,567
REPL28	Long Bond Replication	1Z						Bond Forward			44929*-AF-1	IORE REIT HOLDINGS	2.A	4,600,000	5,320,567
REPL28	Long Bond Replication	1Z						Bond Forward			Q6235*-AG-7	MIRVAC GROUP FINANCE LTD	1.G	4,000,000	4,716,122
REPL28	Long Bond Replication	1Z						Bond Forward			Q5995*-AB-4	MIRVAC GROUP FINANCE LTD	2.A FE	8,500,000	9,696,067
REPL28	Long Bond Replication	1Z						Bond Forward			461127-E8-7	INTERTEK FINANCE PLC	2.A	4,000,000	4,650,983
REPL28	Long Bond Replication	1Z						Bond Forward			G2044*-BC-8	COMPASS GROUP PLC	1.G	10,500,000	12,488,595
REPL28	Long Bond Replication	1Z						Bond Forward			G1696*-BF-2	BUNZL FINANCE PLC	2.A	17,500,000	20,482,116
REPL28	Long Bond Replication	1Z						Bond Forward			Q3189*-AG-4	DEXUS FUNDS MANAGEMENT LTD	1.G	3,400,000	3,759,803
REPL28	Long Bond Replication	1Z						Bond Forward			Q3189*-AH-2	DEXUS FUNDS MANAGEMENT LTD	1.G	19,500,000	22,189,534
REPL28	Long Bond Replication	1Z						Bond Forward			Q3977*-AA-3	GENESIS ENERGY LIMITED	2.A FE	13,200,000	14,735,992
REPL28	Long Bond Replication	1Z						Bond Forward			Q3977*-AC-9	GENESIS ENERGY LIMITED	2.A FE	18,100,000	20,499,698
REPL28	Long Bond Replication	1Z						Bond Forward			G7332*-AG-8	PRPF ENGINE LEASING LIMITED	2.C FE	6,000,000	5,748,765
REPL28	Long Bond Replication	1Z						Bond Forward			74170*-AG-4	PRIME PROPERTY FUND LLC	1.F	18,600,000	20,779,710
REPL28	Long Bond Replication	1Z						Bond Forward			42241*-AH-2	HEARST COMMUNICATIONS INC	1.G	13,633,000	15,160,083
REPL28	Long Bond Replication	1Z						Bond Forward			77519*-AG-3	ROGERS GROUP INC	2.C	10,900,000	12,375,777
REPL28	Long Bond Replication	1Z						Bond Forward			Q8396*-AH-4	VICTORIA POWER NETWORKS (FINANCE)	1.G	8,400,000	9,420,489
REPL28	Long Bond Replication	1Z						Bond Forward			57169*-AX-5	MARS INC	1.F	9,000,000	9,821,655
REPL28	Long Bond Replication	1Z						Bond Forward			56081*-BF-6	MAJOR LEAGUE BASEBALL TRUST	1.F FE	2,300,000	2,536,796
REPL28	Long Bond Replication	1Z						Bond Forward			C9716*-AK-5	WASTE CONNECTIONS INC CLARION LION PROPERTIES FUND HOLDI	2.A	8,600,000	9,639,293
REPL28	Long Bond Replication	1Z						Bond Forward			18055*-AX-0		1.G	2,800,000	3,193,670
REPL28	Long Bond Replication	1Z						Bond Forward			G4691*-AJ-4	IMI GROUP LIMITED	2.A	8,000,000	9,168,418
REPL28	Long Bond Replication	1Z						Bond Forward			61201*-AA-3	MONTANA DAKOTA UTILITIES CO	1.G	5,500,000	6,918,786
REPL28	Long Bond Replication	1Z						Bond Forward			56081*-BQ-2	MAJOR LEAGUE BASEBALL TRUST	1.F FE	1,400,000	1,566,606
94978* BA8	Long Bond Replication	1.G	250,000,000	251,124,764	249,366,391	03/12/2020	09/24/2021	Bond Forward		(14,449,697)	05523R-AB-3	BAE SYSTEMS PLC	2.B FE	899,943	928,899
94978* BA8	Long Bond Replication	1.G						Bond Forward			05541V-AE-6	BG ENERGY CAPITAL PLC	1.E FE	999,258	1,026,660
94978* BA8	Long Bond Replication	1.G						Bond Forward			423012-AA-1	HEINEKEN NV	2.A FE	199,923	207,032
94978* BA8	Long Bond Replication	1.G						Bond Forward			25245B-AB-3	DIAGEO INVESTMENT CORP	1.G FE	2,298,859	2,378,361
94978* BA8	Long Bond Replication	1.G						Bond Forward			402479-CC-1	GULF POWER CO	1.F FE	349,898	359,863
94978* BA8	Long Bond Replication	1.G						Bond Forward			09247X-AJ-0	BLACKROCK INC CATERPILLAR FINANCIAL SERVICES COR	1.D FE	1,398,829	1,460,732
94978* BA8	Long Bond Replication	1.G						Bond Forward			14912L-SF-4		1.F FE	1,599,609	1,659,616
94978* BA8	Long Bond Replication	1.G						Bond Forward			23636T-AA-8	DANONE SA	2.A FE	999,519	1,038,200
94978* BA8	Long Bond Replication	1.G						Bond Forward			26867L-AG-5	EMD FINANCE LLC	2.A FE	3,248,932	3,336,840
94978* BA8	Long Bond Replication	1.G						Bond Forward			82620K-AD-5	SIEMENS FINANCIERINGSMAATSCHAPPIJ	1.E FE	800,000	825,576
94978* BA8	Long Bond Replication	1.G						Bond Forward			402479-CC-1	GULF POWER CO	1.F FE	399,397	411,272
94978* BA8	Long Bond Replication	1.G						Bond Forward			402479-CC-1	GULF POWER CO	1.F FE	199,544	205,636
94978* BA8	Long Bond Replication	1.G						Bond Forward			423012-AA-1	HEINEKEN NV	2.A FE	353,020	362,306
94978* BA8	Long Bond Replication	1.G						Bond Forward			756250-AB-5	RECKITT BENCKISER PLC DEUTSCHE TELEKOM INTERNATIONAL FIN	1.G FE	354,613	215,326
94978* BA8	Long Bond Replication	1.G						Bond Forward			25156P-AV-5		2.B FE	150,000	156,897
94978* BA8	Long Bond Replication	1.G						Bond Forward			00913R-AC-0	AIR LIQUIDE FINANCE SA	1.G FE	1,348,610	1,411,952
94978* BA8	Long Bond Replication	1.G						Bond Forward			25245B-AB-3	DIAGEO INVESTMENT CORP	1.G FE	5,169,001	5,273,757

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1	2	3	4	5	6	7	8	Derivative Instrument(s) Open			Cash Instrument(s) Held				
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	9	10	11	12	13	14	15	16
								Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Designation or Other Description	Book/Adjusted Carrying Value	Fair Value
94978* BA8	Long Bond Replication	1.G						Bond Forward			26884T-AT-9	ERAC USA FINANCE LLC	2.A FE	449,647	474,678
94978* BA8	Long Bond Replication	1.G						Bond Forward			60920L-AC-8	MONDELEZ INTERNATIONAL HOLDINGS NE	2.B FE	3,747,619	3,796,275
94978* BA8	Long Bond Replication	1.G						Bond Forward			771196-BM-3	ROCHE HOLDINGS INC	1.C FE	2,248,263	2,282,625
94978* BA8	Long Bond Replication	1.G						Bond Forward			233851-CK-8	DAIMLER FINANCE NORTH AMERICA LLC	2.A FE	1,499,927	1,520,925
94978* BA8	Long Bond Replication	1.G						Bond Forward			23636T-AC-4	DANONE SA	2.A FE	3,000,000	3,037,020
94978* BA8	Long Bond Replication	1.G						Bond Forward			63253W-AJ-0	NATIONAL AUSTRALIA BANK LIMITED	1.A FE	2,398,923	2,447,256
94978* BA8	Long Bond Replication	1.G						Bond Forward			25245B-AB-3	DIAGEO INVESTMENT CORP	1.G FE	475,059	491,183
94978* BA8	Long Bond Replication	1.G						Bond Forward			233851-CS-1	DAIMLER FINANCE NORTH AMERICA LLC	2.A FE	1,849,560	1,894,160
94978* BA8	Long Bond Replication	1.G						Bond Forward			06367X-D2-4	BANK OF MONTREAL	1.A FE	1,049,344	1,074,266
94978* BA8	Long Bond Replication	1.G						Bond Forward			891160-NR-0	TORONTO-DOMINION BANK/THE	1.A FE	949,814	971,223
94978* BA8	Long Bond Replication	1.G						Bond Forward			22535W-AA-5	CREDIT AGRICOLE SA	1.G FE	2,249,944	2,318,445
94978* BA8	Long Bond Replication	1.G						Bond Forward			08247X-AJ-0	BLACKROCK INC	1.D FE	1,363,532	1,408,563
94978* BA8	Long Bond Replication	1.G						Bond Forward			46849L-SS-1	JACKSON NATIONAL LIFE GLOBAL FUNDI	1.F FE	1,549,456	1,666,483
94978* BA8	Long Bond Replication	1.G						Bond Forward			2027A0-JK-6	COMMONWEALTH BANK OF AUSTRALIA	1.D FE	2,173,379	2,239,293
94978* BA8	Long Bond Replication	1.G						Bond Forward			87020P-AH-0	SWEDBANK AB	1.D FE	1,899,805	1,955,480
94978* BA8	Long Bond Replication	1.G						Bond Forward			82620K-AR-4	SIEMENS FINANCIERINGSMAATSCHAPPIJ	1.E FE	1,873,971	1,925,550
94978* BA8	Long Bond Replication	1.G						Bond Forward			90352J-AA-1	UBS GROUP FUNDING SWITZERLAND AG	1.G FE	1,225,000	1,274,760
94978* BA8	Long Bond Replication	1.G						Bond Forward			82460C-AK-0	SHINHAN BANK	1.E FE	1,847,940	1,903,354
94978* BA8	Long Bond Replication	1.G						Bond Forward			92928Q-AC-2	WEA FINANCE LLC /WESTFIELD UK & EU	2.A FE	2,199,113	2,237,488
94978* BA8	Long Bond Replication	1.G						Bond Forward			05565E-AR-6	BMW US CAPITAL LLC	1.F FE	2,799,346	2,877,756
94978* BA8	Long Bond Replication	1.G						Bond Forward			40139L-AD-5	GUARDIAN LIFE GLOBAL FUNDING	1.B FE	1,799,369	1,855,152
94978* BA8	Long Bond Replication	1.G						Bond Forward			53245J-BQ-0	ELI LILLY AND COMPANY	1.F FE	999,584	1,027,050
94978* BA8	Long Bond Replication	1.G						Bond Forward			05253J-AS-0	AUSTRALIA AND NEW ZEALAND BANKING	1.D FE	2,149,684	2,220,628
94978* BA8	Long Bond Replication	1.G						Bond Forward			09659W-2A-1	BNP PARIBAS SA	1.G FE	1,099,596	1,139,138
94978* BA8	Long Bond Replication	1.G						Bond Forward			14913Q-AA-7	CATERPILLAR FINANCIAL SERVICES COR	1.F FE	2,598,805	2,678,598
94978* BA8	Long Bond Replication	1.G						Bond Forward			36294B-AG-9	GS CALTEX CORP	2.B FE	1,199,411	1,235,820
94978* BA8	Long Bond Replication	1.G						Bond Forward			41283L-AQ-8	HARLEY-DAVIDSON FINANCIAL SERVICES	2.B FE	849,599	866,754
94978* BA8	Long Bond Replication	1.G						Bond Forward			46849L-SW-2	JACKSON NATIONAL LIFE GLOBAL FUNDI	1.F FE	849,199	876,860
94978* BA8	Long Bond Replication	1.G						Bond Forward			75625Q-AC-3	RECKITT BENCKISER TREASURY SERVICE	1.G FE	1,999,437	2,056,720
94978* BA8	Long Bond Replication	1.G						Bond Forward			874060-AC-0	TAKEDA PHARMACEUTICAL CO LTD	2.B FE	4,199,134	4,281,984
94978* BA8	Long Bond Replication	1.G						Bond Forward			78448T-AB-8	SIMC AVIATION CAPITAL FINANCE DAC	1.G FE	549,778	564,482
94978* BA8	Long Bond Replication	1.G						Bond Forward			50066A-AM-5	KOREA GAS CORPORATION	1.C FE	799,327	827,336
94978* BA8	Long Bond Replication	1.G						Bond Forward			01626P-AJ-5	ALIMENTATION COUCHE-TARD INC	2.B FE	1,199,633	1,240,296
94978* BA8	Long Bond Replication	1.G						Bond Forward			136069-UT-6	CANADIAN IMPERIAL BANK OF COMMERCE	1.A FE	799,781	825,536
94978* BA8	Long Bond Replication	1.G						Bond Forward			48268K-AF-8	KT CORPORATION	1.G FE	2,045,888	2,112,074
94978* BA8	Long Bond Replication	1.G						Bond Forward			90352J-AE-3	UBS GROUP FUNDING SWITZERLAND AG	1.G FE	3,050,000	3,161,844
94978* BA8	Long Bond Replication	1.G						Bond Forward			225401-AD-0	CREDIT SUISSE GROUP AG	2.A FE	3,700,000	3,868,683
94978* BA8	Long Bond Replication	1.G						Bond Forward			74153W-CN-7	PRICOA GLOBAL FUNDING I	1.D FE	3,098,856	3,211,569
94978* BA8	Long Bond Replication	1.G						Bond Forward			25245B-AB-3	DIAGEO INVESTMENT CORP	1.G FE	1,812,373	1,861,326
94978* BA8	Long Bond Replication	1.G						Bond Forward			23636T-AA-8	DANONE SA	2.A FE	301,549	311,460
94978* BA8	Long Bond Replication	1.G						Bond Forward			05578A-AA-6	BPOE SA	1.E FE	2,291,679	2,404,420
94978* BA8	Long Bond Replication	1.G						Bond Forward			09659W-2E-3	BNP PARIBAS SA	1.G FE	2,772,299	2,952,961
94978* BA8	Long Bond Replication	1.G						Bond Forward			166754-AQ-4	CHEVRON PHILLIPS CHEMICAL COMPANY	2.A FE	2,399,304	2,540,304
94978* BA8	Long Bond Replication	1.G						Bond Forward			2027A0-JX-8	COMMONWEALTH BANK OF AUSTRALIA	1.D FE	1,299,176	1,388,530
94978* BA8	Long Bond Replication	1.G						Bond Forward			89233Q-AB-7	TOYOTA INDUSTRIES CORPORATION	1.F FE	3,900,000	4,117,074
94978* BA8	Long Bond Replication	1.G						Bond Forward			654740-BH-1	NISSAN MOTOR ACCEPTANCE CORP	2.C FE	3,297,501	3,444,573
94978* BA8	Long Bond Replication	1.G						Bond Forward			05565E-AW-5	BMW US CAPITAL LLC	1.F FE	2,249,314	2,397,713
94978* BA8	Long Bond Replication	1.G						Bond Forward			78440P-AE-8	SK TELECOM CO LTD	1.G FE	699,269	747,278
94978* BA8	Long Bond Replication	1.G						Bond Forward			78440P-AE-8	SK TELECOM CO LTD	1.G FE	600,090	640,524
94978* BA8	Long Bond Replication	1.G						Bond Forward			78440P-AE-8	SK TELECOM CO LTD	1.G FE	700,226	747,278
94978* BA8	Long Bond Replication	1.G						Bond Forward			78440P-AE-8	SK TELECOM CO LTD	1.G FE	700,411	747,278
94978* BA8	Long Bond Replication	1.G						Bond Forward			22535W-AE-7	CREDIT AGRICOLE SA (LONDON BRANCH)	1.G FE	1,447,566	1,556,546
94978* BA8	Long Bond Replication	1.G						Bond Forward			40139L-AE-3	GUARDIAN LIFE GLOBAL FUNDING	1.B FE	1,499,136	1,602,345
94978* BA8	Long Bond Replication	1.G						Bond Forward			233851-DL-5	DAIMLER FINANCE NORTH AMERICA LLC	2.A FE	1,498,600	1,607,280

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value
94978* BA8	Long Bond Replication	1.G						Bond Forward			49245P-AA-4	KERRY GROUP FINANCIAL SERVICES	2.B FE	2,916,814	3,095,612
94978* BA8	Long Bond Replication	1.G						Bond Forward			423012-AD-5	HEINEKEN NV	2.A FE	3,836,932	4,091,373
94978* BA8	Long Bond Replication	1.G						Bond Forward			01882Y-AA-4	ALLIANT ENERGY FINANCE LLC	2.B FE	1,499,617	1,607,130
94978* BA8	Long Bond Replication	1.G						Bond Forward			225401-AG-3	CREDIT SUISSE GROUP AG	2.A FE	1,250,000	1,354,275
94978* BA8	Long Bond Replication	1.G						Bond Forward			07274N-AE-3	BAYER US FINANCE II LLC	2.A FE	1,048,222	1,143,786
94978* BA8	Long Bond Replication	1.G						Bond Forward			36294B-AH-7	GS CALTEX CORP	2.B FE	1,695,809	1,819,561
94978* BA8	Long Bond Replication	1.G						Bond Forward			615369-AB-1	MOODY'S CORPORATION	2.A FE	3,039,568	3,168,960
94978* BA8	Long Bond Replication	1.G						Bond Forward			5006EP-AJ-0	KOREA EAST-WEST POWER CO LTD	1.C FE	997,359	1,084,490
94978* BA8	Long Bond Replication	1.G						Bond Forward			693483-AD-1	POSCO	2.A FE	797,750	862,640
94978* BA8	Long Bond Replication	1.G						Bond Forward			82460C-AM-6	SHINHAN BANK	1.E FE	3,139,599	3,444,242
94978* BA8	Long Bond Replication	1.G						Bond Forward			806851-AJ-0	SCHLUMBERGER HOLDINGS CORP	2.A FE	848,975	926,475
												JACKSON NATIONAL LIFE GLOBAL FUND I			
94978* BA8	Long Bond Replication	1.G						Bond Forward			46849L-TE-1		1.F FE	624,793	644,838
94978* BA8	Long Bond Replication	1.G						Bond Forward			982330-AD-3	TOYOTA INDUSTRIES CORPORATION	1.F FE	650,000	668,941
94978* BA8	Long Bond Replication	1.G						Bond Forward			83368R-AT-9	SOCIETE GENERALE SA	2.B FE	1,049,557	1,144,805
94978* BA8	Long Bond Replication	1.G						Bond Forward			23636T-AD-2	DANONE SA	2.A FE	708,029	736,575
												MONDELEZ INTERNATIONAL HOLDINGS NE			
94978* BA8	Long Bond Replication	1.G						Bond Forward			60920L-AE-4		2.B FE	649,902	668,623
94978* BA8	Long Bond Replication	1.G						Bond Forward			853254-BV-1	STANDARD CHARTERED PLC	1.F FE	1,200,000	1,212,000
94978* BA8	Long Bond Replication	1.G						Bond Forward			Q7724F-AE-8	POWERCO LIMITED	2.B FE	1,800,000	1,965,503
94978* BA8	Long Bond Replication	1.G						Bond Forward			92239M-A8-0	VECTREN UTILITY HOLDINGS INC	2.A	1,000,000	1,036,978
94978* BA8	Long Bond Replication	1.G						Bond Forward			G2044@-AX-3	COMPASS GROUP PLC	1.G	1,500,000	1,546,620
												DOMINION ENERGY SOUTH CAROLINA INC			
94978* BA8	Long Bond Replication	1.G						Bond Forward			837004-D8-6		1.F	1,500,000	1,531,051
												AMERICAN WATER CAPITAL CORPORATION			
94978* BA8	Long Bond Replication	1.G						Bond Forward			03040#-AE-2		2.A	885,080	929,189
												AMERICAN WATER CAPITAL CORPORATION			
94978* BA8	Long Bond Replication	1.G						Bond Forward			03040#-AE-2		2.A	1,144,920	1,201,978
												CORE LABORATORIES (US) INTEREST HO			
94978* BA8	Long Bond Replication	1.G						Bond Forward			21867*-AB-4		2.C	1,500,000	1,606,992
94978* BA8	Long Bond Replication	1.G						Bond Forward			G2044@-AY-1	COMPASS GROUP PLC	1.G	2,500,000	2,788,950
94978* BA8	Long Bond Replication	1.G						Bond Forward			G4622F-AF-6	HOWARD DE WALDEN ESTATES LIMITED	1.G	1,500,000	1,655,231
94978* BA8	Long Bond Replication	1.G						Bond Forward			56081F-AM-2	MAJOR LEAGUE BASEBALL TRUST	1.F FE	1,105,000	1,140,167
94978* BA8	Long Bond Replication	1.G						Bond Forward			G9850B-AB-9	YORKSHIRE WATER SERVICES BRADFORD	1.G	1,000,000	1,029,799
94978* BA8	Long Bond Replication	1.G						Bond Forward			116794-AH-5	BRUKER CORPORATION	2.C	900,000	933,433
94978* BA8	Long Bond Replication	1.G						Bond Forward			G9605F-AF-6	WHITBREAD GROUP PLC	2.B	1,000,000	1,043,667
94978* BA8	Long Bond Replication	1.G						Bond Forward			910637-S9-9	THE UNITED ILLUMINATING COMPANY	1.G	100,000	103,220
94978* BA8	Long Bond Replication	1.G						Bond Forward			786584-AH-9	SAFFRAN	2.A	1,000,000	1,111,598
												THAMES WATER UTILITIES CAYMAN FINA			
94978* BA8	Long Bond Replication	1.G						Bond Forward			G8781F-AB-3		2.A	400,000	438,867
												THAMES WATER UTILITIES CAYMAN FINA			
94978* BA8	Long Bond Replication	1.G						Bond Forward			G8781F-AB-3		2.A	400,000	438,867
94978* BA8	Long Bond Replication	1.G						Bond Forward			G0646F-AM-1	ASSOCIATED BRITISH FOODS PLC	1.G	1,000,000	1,039,696
94978* BA8	Long Bond Replication	1.G						Bond Forward			G0646F-AN-9	ASSOCIATED BRITISH FOODS PLC	1.G	500,000	549,371
94978* BA8	Long Bond Replication	1.G						Bond Forward			910637-S8-7	THE UNITED ILLUMINATING COMPANY	1.G	100,000	103,220
94978* BA8	Long Bond Replication	1.G						Bond Forward			07132F-AD-4	BATTELLE MEMORIAL INSTITUTE	1.E	2,000,000	2,071,713
94978* BA8	Long Bond Replication	1.G						Bond Forward			C89738-AA-9	GAZ METRO INC	1.F	2,500,000	2,611,720
94978* BA8	Long Bond Replication	1.G						Bond Forward			154051-E9-9	CENTRAL MAINE POWER COMPANY	1.F	400,000	414,381
94978* BA8	Long Bond Replication	1.G						Bond Forward			278058-F*8	EATON CORP	2.A	800,000	859,760
94978* BA8	Long Bond Replication	1.G						Bond Forward			479142-C8-6	JOHNSON MATTHEY PLC	1.G	2,000,000	2,086,307
												NEW YORK STATE ELECTRIC & GAS CORP			
94978* BA8	Long Bond Replication	1.G						Bond Forward			649840-B#-1		1.G	800,000	835,271
94978* BA8	Long Bond Replication	1.G						Bond Forward			F0164F-AB-8	AIR LIQUIDE FINANCE	1.G	1,000,000	1,042,588
94978* BA8	Long Bond Replication	1.G						Bond Forward			P7341*-AB-2	OCEAN SPRAY CHILE SPA	2.C FE	1,700,000	1,818,745
94978* BA8	Long Bond Replication	1.G						Bond Forward			091948-AF-4	TRANSPOWER NEW ZEALAND LIMITED	1.D	1,603,517	1,693,476
												TELEDYNE TECHNOLOGIES INCORPORATED			
94978* BA8	Long Bond Replication	1.G						Bond Forward			979360-B8-3		2.B	11,500,000	11,763,318
94978* BA8	Long Bond Replication	1.G						Bond Forward			G7332F-AF-0	RRRF ENGINE LEASING LIMITED	2.C FE	1,500,000	1,528,472
94978* BA8	Long Bond Replication	1.G						Bond Forward			06659F-AE-7	BANNER SEVENTEEN LLC	2.B PL	5,000,000	6,379,799
94978* BA8	Long Bond Replication	1.G						Bond Forward			27965F-AL-6	EDENS LIMITED PARTNERSHIP	2.B PL	2,000,000	2,062,509
94978* BA8	Long Bond Replication	1.G						Bond Forward			97786F-AJ-1	WOLSELEY CAPITAL INC	2.A FE	1,800,000	1,883,483
94978* BA8	Long Bond Replication	1.G						Bond Forward			06659F-AF-4	BANNER SEVENTEEN LLC	2.B PL	8,100,000	8,685,793
94978* BA8	Long Bond Replication	1.G						Bond Forward			C9716#-AB-5	WASTE CONNECTIONS INC	2.A FE	1,300,000	1,365,371

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
94978* BA8	Long Bond Replication	1.G						Bond Forward				45167R-AF-1	IDEX CORPORATION	2.A FE	5,100,000	5,400,093
94978* BA8	Long Bond Replication	1.G						Bond Forward				311900-A8-3	FASTENAL COMPANY	1.G	5,200,000	5,358,658
94978* BA8	Long Bond Replication	1.G						Bond Forward				553530-A*-7	MSC INDUSTRIAL DIRECT CO INC	2.B	3,700,000	3,888,039
94978* BA8	Long Bond Replication	1.G						Bond Forward				37636#-AK-6	GIVAUDAN UNITED STATES INC	2.C	500,905	525,350
94978* BA8	Long Bond Replication	1.G						Bond Forward				97786#-AM-4	WOLSELEY CAPITAL INC	2.A FE	700,000	753,058
94978* BA8	Long Bond Replication	1.G						Bond Forward				185508-C*-7	CLECO POWER LLC	2.A	3,000,000	3,208,405
94978* BA8	Long Bond Replication	1.G						Bond Forward				742738-AB-9	PRIT CORE REALTY HOLDINGS LLC	2.A	997,431	1,067,542
94978* BA8	Long Bond Replication	1.G						Bond Forward				247138-AD-8	DELOITTE & TOUCHE USA LLP	1.F	2,000,000	2,094,491
94978* BA8	Long Bond Replication	1.G						Bond Forward				G2978#-AE-3	ELECTRICITY SUPPLY BOARD	1.G	3,000,000	3,471,258
94978* BA8	Long Bond Replication	1.G						Bond Forward				42251#-AH-7	HEB GROCERY COMPANY, L.P.	1.G	1,000,000	1,136,723
94978* BA8	Long Bond Replication	1.G						Bond Forward				Q8773#-AT-3	STOCKLAND FINANCE PTY LTD	1.G FE	2,000,000	2,161,645
94978* BA8	Long Bond Replication	1.G						Bond Forward				910637-NH-0	THE UNITED ILLUMINATING COMPANY	1.G	1,000,000	1,093,838
94978* BA8	Long Bond Replication	1.G						Bond Forward				Q91948-AB-3	TRANSPOWER NEW ZEALAND LIMITED	1.D	1,000,000	1,081,392
94978* BA8	Long Bond Replication	1.G						Bond Forward				G2978#-AE-3	ELECTRICITY SUPPLY BOARD	1.G	3,000,000	3,471,258
94978* BA8	Long Bond Replication	1.G						Bond Forward				G98508-AC-7	YORKSHIRE WATER SERVICES BRADFORD	1.G	1,500,000	1,639,854
94978* BA8	Long Bond Replication	1.G						Bond Forward				461127-C8-9	INTERTEK FINANCE PLC	2.A	4,000,000	4,384,364
94978* BA8	Long Bond Replication	1.G						Bond Forward				882384-AC-4	TEXAS EASTERN TRANSMISSION LP	2.A FE	333,896	387,615
													VOLKSWAGEN GROUP OF AMERICA FINANC			
94978* BA8	Long Bond Replication	1.G						Bond Forward				928668-AP-7		2.A FE	1,598,364	1,648,848
94978* BA8	Long Bond Replication	1.G						Bond Forward				233851-DV-3	DAIMLER FINANCE NORTH AMERICA LLC	2.A FE	638,368	680,076
94978* BA8	Long Bond Replication	1.G						Bond Forward				233851-DV-3	DAIMLER FINANCE NORTH AMERICA LLC	2.A FE	165,503	176,316
94978* BA8	Long Bond Replication	1.G						Bond Forward				233851-DV-3	DAIMLER FINANCE NORTH AMERICA LLC	2.A FE	165,503	176,316
94978* BA8	Long Bond Replication	1.G						Bond Forward				58989V-AA-2	MET TOWER GLOBAL FUNDING	1.D FE	273,018	301,017
94978* BA8	Long Bond Replication	1.G						Bond Forward				58989V-AA-2	MET TOWER GLOBAL FUNDING	1.D FE	182,012	200,678
94978* BA8	Long Bond Replication	1.G						Bond Forward				865622-AW-4	SUMITOMO MITSUI BANKING CORPORATIO	1.E FE	354,159	364,714
9999999999 - Totals				3,328,492,256	3,610,339,597	XXX	XXX	XXX		(104,851,232)	XXX	XXX	XXX	XXX	3,328,492,275	3,715,190,897

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ANNUAL STATEMENT FOR THE YEAR 2020 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	1	13,996,221	12	2,658,917,844	12	2,749,374,069	14	2,965,735,080	1	13,996,221
2. Add: Opened or Acquired Transactions.....	12	2,658,917,844		300,511,296	2		1	355,809,178	15	3,315,238,318
3. Add: Increases in Replication (Synthetic Asset) Transactions Statement Value.....	XXX		XXX	137,446,629	XXX	260,402,094	XXX	57,298,271	XXX	455,146,994
4. Less: Closed or Disposed of Transactions.....	1	13,996,221							1	13,996,221
5. Less: Positions Disposed of for Failing Effectiveness Criteria.....										
6. Less: Decreases in Replication (Synthetic Asset) Transactions Statement Value.....	XXX		XXX	347,501,700	XXX	44,041,083	XXX	50,350,272	XXX	441,893,055
7. Ending Inventory	12	2,658,917,844	12	2,749,374,069	14	2,965,735,080	15	3,328,492,257	15	3,328,492,257

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

	Book/Adjusted Carrying Value Check
1. Part A, Section 1, Column 14.....	611,966,397
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance	2,310,033
3. Total (Line 1 plus Line 2)	614,276,430
4. Part D, Section 1, Column 5	1,183,028,633
5. Part D, Section 1, Column 6	(568,752,203)
6. Total (Line 3 minus Line 4 minus Line 5) .....	.....
	Fair Value Check
7. Part A, Section 1, Column 16	387,427,965
8. Part B, Section 1, Column 13	2,310,034
9. Total (Line 7 plus Line 8)	389,737,999
10. Part D, Section 1, Column 8	1,092,980,033
11. Part D, Section 1, Column 9	(703,242,033)
12. Total (Line 9 minus Line 10 minus Line 11) .....	.....
	Potential Exposure Check
13. Part A, Section 1, Column 21	208,115,456
14. Part B, Section 1, Column 20	20,642,706
15. Part D, Section 1, Column 11	228,758,162
16. Total (Line 13 plus Line 14 minus Line 15) .....	.....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE NEW YORK LIFE INSURANCE COMPANY
SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	2,393,512,676	2,201,007,055	113,293,243	79,212,378
2. Cost of cash equivalents acquired	156,575,508,857	135,647,138,224	19,248,811,819	1,679,558,814
3. Accrual of discount	14,801,365	14,801,365		
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals	934,400	934,400		
6. Deduct consideration received on disposals	156,395,945,977	136,118,260,872	18,904,860,028	1,372,825,077
7. Deduct amortization of premium				
8. Total foreign exchange change in book/adjusted carrying value				
9. Deduct current year's other than temporary impairment recognized				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,588,811,321	1,745,620,172	457,245,034	385,946,115
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	2,588,811,321	1,745,620,172	457,245,034	385,946,115

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