



***New York Life Global Funding***  
***\$13,000,000,000***  
***GLOBAL DEBT ISSUANCE PROGRAM***

This supplement (“Base Prospectus Supplement”) is supplemental to and must be read in conjunction with the Offering Memorandum dated March 25, 2015 (the “Offering Memorandum”), as supplemented by a first base prospectus supplement dated June 18, 2015, prepared by New York Life Global Funding (the “Issuer”) under the Issuer’s \$13,000,000,000 Global Debt Issuance Program for the issuance of senior secured medium-term notes (the “Notes”).

This Base Prospectus Supplement has been approved by the Central Bank of Ireland, as competent authority under Directive 2003/71/EC (the “Prospectus Directive”). The Central Bank of Ireland only approves this Base Prospectus Supplement as meeting the requirements imposed under Irish and EU law pursuant to the Prospectus Directive.

This document constitutes a base prospectus supplement for the purposes of Article 16 of the Prospectus Directive. References herein to this document are to this Base Prospectus Supplement incorporating Annex 1 hereto.

On August 13, 2015, New York Life Insurance Company (“New York Life”) published its interim statutory statements as of June 30, 2015 (including any notes thereto, the “Second Quarter 2015 Statutory Statements”), and on August 21, 2015 made available New York Life’s Summary of Certain Second Quarter Financial Information, Certain Financial and Accounting Matters, Statutory Capitalization of New York Life, and Selected Historical Statutory Financial Information of New York Life (collectively, the “Second Quarter 2015 Financial Information”). The Second Quarter 2015 Statutory Statements and the Second Quarter 2015 Financial Information are set out in Annex 1 to this document. Copies of the Second Quarter 2015 Statutory Statements and the Second Quarter 2015 Financial Information will be made available for inspection at the offices of the parties at whose offices documents are to be available for inspection as identified in “General Information” in the Offering Memorandum.

Except as disclosed in this document, there has been no other significant new factor, material mistake or inaccuracy relating to the information included in the Offering Memorandum.

Each of the Issuer and New York Life accepts responsibility for the information contained in this Base Prospectus Supplement. To the best of the knowledge of each of the Issuer and New York Life (having taken all reasonable care to ensure that such is the case) the information contained in this Base Prospectus Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

Where there is any inconsistency among the Offering Memorandum and this Base Prospectus Supplement, the language used in this Base Prospectus Supplement shall prevail.

Base Prospectus Supplement dated September 2, 2015

## ANNEX 1

## SUMMARY OF CERTAIN SECOND QUARTER FINANCIAL INFORMATION

### Results of Operations – For the Six Months Ended June 30, 2015 Compared to the Six Months Ended June 30, 2014

#### *Net Income*

Net income, which is net gain from operations plus net realized capital gains (after-tax and transfers to the interest maintenance reserve (“**IMR**”)), was \$216 million for the six months ended June 30, 2015, which represented a \$90 million decrease from the net income of \$306 million reported for the six months ended June 30, 2014. The decrease was driven by a \$45 million decrease in net gain from operations, as well as a \$45 million decline in net realized capital gains/(losses) (see “—Net Realized Capital Gains/(Losses)”).

#### *Net Gain from Operations*

Net gain from operations after dividends and federal income taxes for the six months ended June 30, 2015 was \$242 million, which primarily consists of investment spread income and earnings from mortality spreads. This represents a decrease in net gain of \$45 million, or 15.7%, when compared to the \$287 million reported for the six months ended June 30, 2014, which was comprised of the following:

- Net gain before dividends and federal income taxes remained relatively flat as compared to the prior year;
- \$86 million of higher dividend expense to policyholders mainly due to the increase in New York Life’s dividend scale approved by the Board of Directors in November 2014; partially offset by
- \$40 million decrease in federal income tax expense (see “—Federal Income Taxes”).

Details on the key components of net gain from operations can be found in the following sections up to and through page 5.

#### *Premium Income*

Premiums are generated from sales of life and health insurance and annuities. In addition, sales of guaranteed products (“**GP**”), included within Institutional Annuities, and remaining Retirement Plan Services<sup>1</sup> (“**RPS**”) that include annuity purchase rate guarantees, are counted as premium income since there is exposure to mortality risk in these products.

<sup>1</sup> The retirement plan services business of providing administrative, record keeping and custody services within NYL Investments, a wholly owned non-insurance subsidiary, was sold during the second quarter of 2015.

The following table shows premium income by business operation for the six months ended June 30, 2015 and 2014 (\$ in millions):

	2015	2014	Change	
			\$	%
Individual Life .....	\$ 3,498	\$ 3,331	\$ 167	5.0 %
Direct Operations .....	740	696	44	6.3
Group Membership Association (“ <b>GMAD</b> ”) .....	260	256	4	1.6
Long Term Care (“ <b>LTC</b> ”) and Disability Income .....	131	123	8	6.5
<b>Insurance and Agency Group</b> .....	<b>4,629</b>	<b>4,406</b>	<b>223</b>	<b>5.1</b>
RPS .....	1,907	1,117	790	70.7
Institutional Annuities .....	545	1,138	(593)	(52.1)
<b>Investments Group</b> .....	<b>2,452</b>	<b>2,255</b>	<b>197</b>	<b>8.7</b>
<b>Total</b> .....	<b>\$ 7,081</b>	<b>\$ 6,661</b>	<b>\$ 420</b>	<b>6.3 %</b>

Insurance and Agency Group premiums for the six months ended June 30, 2015 increased \$223 million from the same period last year, primarily driven by higher single and renewal premiums from Individual Life business, as well as higher first year premiums from Direct Operations business.

Premiums from the Investments Group for the six months ended June 30, 2015 increased \$197 million from the same period last year. The increase in RPS was mainly driven by higher premiums from sales of stable value investment (“**SVI**”) separate accounts and guaranteed interest account (“**GIA**”) products during the first six months of 2015. This increase was partially offset by lower Institutional Annuities premiums, mainly driven by lower guaranteed investment contract (“**GIC**”) sales during the first six months of 2015, partially offset by an increase in premium income from structured settlement products.

#### *Net Investment Income*

Net investment income for the six months ended June 30, 2015 was \$2,634 million, an increase of \$67 million, or 2.6%, from the \$2,567 million reported for the six months ended June 30, 2014. The growth in net investment income is primarily driven by higher income on fixed income securities and mortgage loan investments due to larger asset balances, which was partially offset by the impact of lower portfolio yields due to turnover in investments.

#### *Benefit Payments*

Benefit payments primarily include death benefits, annuity benefits, accident and health benefits, surrender benefits (including scheduled maturities and withdrawals on GP (primarily GICs) and RPS) and interest on policy claims and deposit funds.

The following table shows benefit payments by business operation for the six months ended June 30, 2015 and 2014 (\$ in millions):

	2015	2014	Change	
			\$	%
Individual Life .....	\$ 2,353	\$ 2,488	\$ (135)	(5.4) %
Direct Operations .....	412	380	32	8.4
GMAD .....	160	154	6	3.9
LTC and Disability Income .....	43	37	6	16.2
<b>Insurance and Agency Group .....</b>	<b>2,968</b>	<b>3,059</b>	<b>(91)</b>	<b>(3.0)</b>
Institutional Annuities .....	1,111	1,518	(407)	(26.8)
RPS .....	1,023	1,055	(32)	(3.0)
Retail Annuities <sup>1</sup> .....	56	62	(6)	(9.7)
<b>Investments Group .....</b>	<b>2,190</b>	<b>2,635</b>	<b>(445)</b>	<b>(16.9)</b>
<b>Total .....</b>	<b>\$ 5,158</b>	<b>\$ 5,694</b>	<b>\$ (536)</b>	<b>(9.4) %</b>

<sup>1</sup> Retail Annuities are no longer sold through New York Life.

The decrease in the Insurance and Agency Group benefit payments was primarily driven by lower Individual Life death and surrender benefits, partially offset by higher death benefits from the Direct Operations business.

The decrease in the Investments Group benefit payments was primarily driven by lower Institutional Annuities surrender benefits mainly due to lower GIC withdrawals during the first six months of 2015. Also adding to the decrease were lower RPS surrender benefits mainly driven by lower withdrawals from the guaranteed separate accounts and pension separate accounts, partially offset by higher GIA withdrawals during the first six months of 2015.

#### *Additions to Reserves*

The following table shows additions to reserves by business operation for the six months ended June 30, 2015 and 2014 (\$ in millions):

	2015	2014	Change	
			\$	%
Individual Life .....	\$ 1,312	\$ 1,064	\$ 248	23.3 %
LTC and Disability Income .....	130	145	(15)	(10.3)
Direct Operations .....	90	92	(2)	(2.2)
GMAD .....	3	6	(3)	(50.0)
<b>Insurance and Agency Group .....</b>	<b>1,535</b>	<b>1,307</b>	<b>228</b>	<b>17.4</b>
RPS .....	442	391	51	13.0
Institutional Annuities .....	(86)	123	(209)	nm
Retail Annuities <sup>1</sup> .....	(38)	(37)	(1)	(2.7)
<b>Investments Group .....</b>	<b>318</b>	<b>477</b>	<b>(159)</b>	<b>(33.3)</b>
<b>Total .....</b>	<b>\$ 1,853</b>	<b>\$ 1,784</b>	<b>\$ 69</b>	<b>3.9 %</b>

nm = not meaningful

<sup>1</sup> Retail Annuities are no longer sold through New York Life.

The increase in the Insurance and Agency Group additions to reserves was primarily driven by Individual Life, largely reflecting the aging of the insurance inforce including the receipt of renewal premiums.

The decrease in the Investments Group additions to reserves was primarily driven by a decrease in Institutional Annuities reserves, mainly resulting from the decline in GIC sales from the same period last year, partially offset by the increase in reserves from group structured settlement products driven by the increase in premiums. Partially offsetting the decrease in Institutional Annuities reserves was a higher increase in reserves associated with RPS, primarily due to the increase in GIA net contributions for the first six months of 2015.

#### *Net Transfers to/from Separate Accounts*

Net transfers to separate accounts for the six months ended June 30, 2015 were \$487 million, a change of \$784 million from the \$297 million transferred from separate accounts for the six months ended June 30, 2014. The \$784 million change was primarily due to higher net deposits in 2015.

#### *Operating Expenses*

Operating expenses primarily include general insurance expenses, taxes, licenses, fees and commissions. For the six months ended June 30, 2015, total operating expenses of \$1,360 million reflected an increase of \$124 million, or 10.0%, from the \$1,236 million reported for the six months ended June 30, 2014. The increase was mainly driven by higher general expenses, including higher postretirement benefits costs primarily due to changes in the discount rates (the discount rate was locked in effective 12/31/14) and updates to mortality tables, as well as higher technology expenses.

#### *Dividends to Policyholders*

Based on the dividend scale approved by the Board of Directors in November 2014, which primarily factors in investment experience (interest earnings, credit loss experience and equity returns), mortality results and expense levels that develop over a period of time, the pre-tax expense recorded for dividends to policyholders for the six months ended June 30, 2015 was \$877 million, which was \$86 million, or 10.9%, higher than the \$791 million reported for the six months ended June 30, 2014.

## *Federal Income Taxes*

The following table reconciles the tax expense calculated at the statutory rate to the tax expense reflected in results of operations for the six months ended June 30, 2015 and 2014 (in millions):

### **Tax Reconciliation**

	<b>2015</b>	<b>2014</b>	<b>Change</b>
<b>Pre-tax gain from operations at 35%</b> .....	\$ 88	\$ 117	\$ (29)
Non-deductible pension and postretirement benefits costs ...	41	33	8
Excess of book over tax policyholder dividends .....	12	11	1
Amortization of IMR .....	(20)	(16)	(4)
Excess of tax over book loss on limited partnerships .....	(20)	3	(23)
Tax exempt income .....	(27)	(37)	10
Tax credits <sup>1</sup> .....	(67)	(73)	6
Other <sup>2</sup> .....	1	10	(9)
<b>Total federal income tax expense</b> .....	<b>\$ 8</b>	<b>\$ 48</b>	<b>\$ (40)</b>

<sup>1</sup> Tax credits result primarily from investments in low income housing and alternative energy.

<sup>2</sup> Primarily resulting from the change in recognition of tax benefits on short-term incentive compensation payments.

*Net Realized Capital Gains/(Losses)*

Net realized capital losses after taxes and transfers to the IMR were \$26 million for the six months ended June 30, 2015, a decrease of \$45 million from the net realized capital gains of \$19 million reported for the six months ended June 30, 2014. The following table represents the net realized capital gains/(losses) for the six months ended June 30, 2015 and 2014 (in millions):

**Net Realized Capital Gains/(Losses)**

	<b>2015</b>	<b>2014</b>	<b>Change</b>
Bonds .....	\$ 124	\$ 101	\$ 23
Common stock .....	56	79	(23)
Limited partnerships .....	14	27	(13)
Derivatives <sup>1</sup> .....	(116)	14	(130)
Other <sup>1</sup> .....	121	(24)	145
<b>Total before OTTI and capital gains tax .....</b>	<b>199</b>	<b>197</b>	<b>2</b>
OTTI .....	(108)	(73)	(35)
Capital gains tax expense <sup>2</sup> .....	(58)	(59)	1
<b>Net capital gains after-tax and before transfers to the IMR .....</b>	<b>33</b>	<b>65</b>	<b>(32)</b>
Capital gains transferred to the IMR <sup>3</sup> .....	(59)	(46)	(13)
<b>Net capital gains after-tax .....</b>	<b><u>\$ (26)</u></b>	<b><u>\$ 19</u></b>	<b><u>\$ (45)</u></b>

<sup>1</sup> Other primarily represents realized foreign exchange gains/(losses) on Global Medium Term Note contracts of \$118 million and \$(20) million for the six months ended June 30, 2015 and 2014, respectively. These gains/(losses) were substantially offset by realized (losses)/gains on currency swaps included in Derivatives.

<sup>2</sup> OTTI losses are generally not subject to current tax treatment; however, current year tax includes benefits on current year OTTI on residential mortgage-backed securities and sales of other securities impaired in prior years.

<sup>3</sup> Capital gains tax expense transferred to the IMR was \$32 million and \$25 million for the six months ended June 30, 2015 and 2014, respectively.

The following table shows the distribution of OTTI and the year-over-year change in OTTI by asset type for the six months ended June 30, 2015 and 2014 (in millions):

**OTTI**

	<b>2015</b>	<b>2014</b>	<b>Change</b>
Limited partnerships and other invested assets .....	\$ (88)	\$ (60)	\$ (28)
Bonds .....	(19)	(12)	(7)
Common and preferred stock .....	(1)	(1)	-
<b>Total OTTI .....</b>	<b><u>\$ (108)</u></b>	<b><u>\$ (73)</u></b>	<b><u>\$ (35)</u></b>



## Financial Position – At June 30, 2015 Compared to December 31, 2014

### *Assets*

Total assets at June 30, 2015 were \$150,016 million, which was \$3,749 million, or 2.6%, higher than the \$146,267 million reported at December 31, 2014. The increase primarily reflected:

- \$2,928 million higher cash and invested assets, primarily due to the investment of operating cashflow of \$1,876 million, unrealized gains on affiliated entities of \$392 million (see “—Statutory Surplus and AVR” for further details) and unsettled purchases of securities of \$231 million; and
- \$828 million increase in separate accounts assets, mainly due to net contributions during the year, investment income and realized gains earned during the year, and unsettled purchases of securities.

### *Liabilities*

Total liabilities, including the asset valuation reserve (“**AVR**”), at June 30, 2015 were \$131,229 million, which was \$3,568 million, or 2.8%, higher than the \$127,661 million reported at December 31, 2014. The increase primarily reflected:

- \$2,311 million higher policyholder liabilities (policy reserves, deposit funds and policy claims), mainly due to the aging of the insurance inforce;
- \$828 million increase in separate accounts liabilities (see “—Assets”); and
- \$241 million increase in the AVR (see “—Statutory Surplus and AVR” for further details).

### *Statutory Surplus and AVR*

Statutory Surplus was \$18,787 million at June 30, 2015, an increase of \$181 million, or 1.0%, from the \$18,606 million reported at December 31, 2014. The main drivers of the change in surplus are presented in the following table (in millions):

	<b>2015</b>
Beginning surplus .....	\$ 18,606
Net income .....	216
Net unrealized capital gains <sup>1</sup> .....	260
Pension and postretirement benefits impacts .....	111
Change in deferred taxes .....	39
Change in nonadmitted assets <sup>2</sup> .....	(64)
Correction of error .....	(142)
Change in AVR .....	(241)
Other .....	2
<b>Ending surplus</b> .....	<b>18,787</b>
AVR .....	2,679
<b>Surplus and AVR<sup>3</sup></b> .....	<b><u>\$ 21,466</u></b>

<sup>1</sup> Excludes deferred capital gains tax benefit on net unrealized gains of \$34 million reclassified to “Change in deferred taxes.”

<sup>2</sup> Excludes the increase in nonadmitted deferred income taxes of \$29 million reclassified to “Change in deferred taxes.”

<sup>3</sup> Consolidated surplus and AVR, which includes the AVR of New York Life’s wholly owned U.S. insurance subsidiaries (New York Life Insurance and Annuity Corporation (“**NYLIAC**”) and NYLIFE Insurance Company of Arizona (“**NYLAZ**”)), totaled \$22,515 million at June 30, 2015.

New York Life’s net income accounted for \$216 million of the change in surplus during the first six months of 2015. See “—Results of Operations—For the Six Months Ended June 30, 2015 Compared to the Six Months Ended June 30, 2014—Net Income.” Other items impacting New York Life’s 2015 surplus position included the following:

#### *Net Unrealized Capital Gains*

Net unrealized capital gains resulted in an increase in surplus of \$260 million at June 30, 2015. The increase was primarily due to \$392 million of unrealized gains on affiliated entities primarily attributable to:

- NYL Investments and NYL Investors – a net \$307 million increase primarily resulting from the gain on the sale of NYL Investments’ RPS business, along with positive operating results mainly driven by higher assets under management due to strong market performance and net flows (gross sales and other deposits, net of redemptions and other withdrawals); and
- NYLIAC – \$163 million increase resulting from positive operating results primarily driven by investment spread income and fee income; partially offset by
- New York Life Enterprises – a net \$79 million decrease primarily due to unrealized losses experienced on fixed maturity investments, which were mostly driven by interest rates in Mexico.

Partially offsetting the increase was \$132 million in other net unrealized losses from investments, mainly driven by:

- Net unrealized losses on limited partnerships of \$50 million primarily resulting from the reversal of prior years unrealized gains that are now recognized as distributed gains through net investment income;
- Net unrealized losses on unaffiliated equity investments of \$41 million primarily resulting from the reversal of unrealized gains from equity distributions and market depreciation; and
- Net unrealized losses on bonds of \$34 million primarily resulting from foreign exchange losses due to the strengthening of the U.S. dollar against various foreign currencies.

#### *Pension and Postretirement Benefits Impacts*

The calculation of pension and other postretirement benefits obligations requires management to select demographic and economic assumptions that affect the reported amounts of assets and liabilities at year end. Assumptions include, but are not limited to, interest rates, return on plan assets, mortality, withdrawal and retirement rates, and healthcare cost trend. The selected actuarial assumptions comply with the National Association of Insurance Commissioners (“NAIC”) guidance, which requires the Company to use its best estimate for each assumption, and are reviewed regularly for reasonableness, comparing assumed results to actual plan experience with adjustments made when necessary. New York Life uses a December 31<sup>st</sup> measurement date for these plans, as required.

Pension and postretirement related impacts increased surplus by \$111 million and are primarily due to the reclassification of previously recorded liabilities to net gain. Statutory accounting principles require that certain asset and liability changes be charged against surplus immediately, before the expense is incurred. When the expense is charged through net gain from operations, there is an offsetting benefit to negate the earnings reduction to surplus.

#### *Change in Deferred Taxes*

The net positive impact on surplus of the change in deferred taxes was \$39 million at June 30, 2015. The following table details the components of the change in deferred taxes (in millions):

<b>Change in Deferred Taxes</b>	
	<b>2015</b>
Deferred income tax benefit on operating results .....	\$ 34
Deferred capital gains tax benefit on change in net unrealized capital gains .....	34
<b>Subtotal.....</b>	<b>68</b>
Increase in deferred income taxes nonadmitted.....	(29)
<b>Total change in deferred taxes .....</b>	<b>\$ 39</b>

### *Change in Nonadmitted Assets*

Certain assets are not allowed as admitted assets under statutory accounting principles. Generally these are assets with economic value, but which cannot be readily used to pay policyholder obligations. A net increase in nonadmitted assets during 2015 resulted in a decrease to surplus of \$64 million during the six months ended June 30, 2015, primarily due to higher prepaid expenses and software consulting expenses. Also adding to the decrease was an increase in the value of affiliated LLC investments that are being nonadmitted in accordance with NAIC SAP since individual audited GAAP financial statements are not being prepared.

### *Correction of Error*

New York Life discovered an error, dating back to 2004, relating to reserves for its increasing premium term products. New York Life had been reserving for these products under NAIC guidelines as opposed to the more conservative New York State guidelines. To correct this error, New York Life increased term reserves by \$142 million and recorded a prior period correction that decreased statutory surplus by the same amount.

### *Change in AVR*

The AVR is an investment reserve established to provide for default risk on fixed income assets and market value fluctuation on equity-type investments. At June 30, 2015, the AVR increased \$241 million and consisted of a \$210 million increase to the equity component (primarily invested assets) and a \$31 million increase to the default component (primarily bonds) as required under the NAIC's AVR formula.

### *Subsequent Item of Note - John Hancock Transaction*

On December 23, 2014, New York Life agreed to enter into a reinsurance transaction with John Hancock Life Insurance Company (U.S.A.) ("**John Hancock**"), an affiliate of Manulife Financial Corporation, in which New York Life will reinsure, through a 100% coinsurance agreement, John Hancock's closed block comprised primarily of participating whole life insurance. In connection with this agreement, New York Life has agreed to cede back 40% of the business to John Hancock through a coinsurance with funds withheld agreement. The transaction closed on July 1, 2015, and will reduce New York Life's statutory surplus by approximately \$600 million during the 3<sup>rd</sup> quarter of 2015, representing approximately \$350 million of net ceding commission repaid and \$200 million of deferred taxes required to be nonadmitted since the recovery is expected to occur between four and ten years from the closing date.

## Liquidity Sources and Requirements

### *Liquidity Sources*

New York Life's principal cash inflows from its insurance activities are derived from life insurance premiums, annuity considerations, GICs and deposit funds. New York Life's principal cash inflows from investments result from proceeds on sales, repayments of principal, maturities of invested assets and investment income. The following table sets forth the total available liquidity of New York Life from liquid assets and other funding sources at the end of the specified periods (in millions):

#### **New York Life's Available Liquidity at Market Value**

	<b>June 30, 2015</b>	<b>December 31, 2014</b>	<b>2013</b>
<b>Cash and short-term investments:</b>			
Cash and cash equivalents .....	\$ 1,137	\$ 1,099	\$ 1,124
Short-term investments <sup>1</sup> .....	1,064	1,895	1,770
Less: securities lending, outstanding commercial paper and other short-term liabilities.....	(1,787)	(1,536)	(1,628)
<b>Net cash and short-term investments .....</b>	<b>414</b>	<b>1,458</b>	<b>1,266</b>
<b>Bonds:</b>			
U.S. government and agency bonds.....	7,792	8,246	8,325
Public corporate investment-grade bonds & collateralized mortgage obligations ("CMOs") <sup>2</sup> .....	38,486	39,152	33,089
<b>Liquid bonds.....</b>	<b>46,278</b>	<b>47,398</b>	<b>41,414</b>
<b>Equities:</b>			
Public equities portfolio .....	1,882	1,787	2,157
<b>Total liquid assets.....</b>	<b>48,574</b>	<b>50,643</b>	<b>44,837</b>
<b>Other funding sources:</b>			
Bank facility/commercial paper capacity .....	2,000	2,000	2,000
Federal Home Loan Bank available capacity <sup>3</sup> .....	5,569	5,158	4,723
<b>Total other funding sources .....</b>	<b>7,569</b>	<b>7,158</b>	<b>6,723</b>
<b>Total available liquidity .....</b>	<b>\$ 56,143</b>	<b>\$ 57,801</b>	<b>\$ 51,560</b>

<sup>1</sup> Includes New York Life Short Term Fund ("NYL STIF") of \$483 million, \$1,610 million and \$1,515 million at June 30, 2015, December 31, 2014 and 2013, respectively, which is included in Limited Partnerships and Other Investments within Assets.

<sup>2</sup> Includes all public corporate investment-grade bonds and CMOs regardless if they are carried above or below market value.

<sup>3</sup> Available capacity represents 5% of New York Life's total admitted assets, less secured borrowing. At June 30, 2015, New York Life's borrowing capacity with the Federal Home Loan Bank was \$6,920 million of which \$1,351 million had been used.

New York Life's U.S. insurance subsidiaries (NYLIAC and NYLAZ) are subject to certain insurance department regulatory restrictions as to the payment of dividends to New York Life. In general, a dividend may be paid without prior approval from the domiciliary state insurance department provided that the subsidiary's statutory earned surplus is positive. In addition, dividends paid in any twelve month period cannot exceed the greater of (i) 10% of the subsidiary's surplus, or (ii) the subsidiary's net gain from operations, each based on the preceding December 31<sup>st</sup> statutory financial statements, without

regulatory approval. These restrictions pose no short-term or long-term liquidity concerns for New York Life, as it does not rely on subsidiary dividends as a primary source of liquidity.

### *Liquidity Uses*

New York Life's principal cash outflows primarily relate to the payment of liabilities associated with its various life insurance, annuity and group pension products, GICs and funding agreements, operating expenses and income taxes. Liabilities arising from New York Life's insurance activities primarily relate to benefit payments, policy surrenders, maturities and withdrawals from GICs and funding agreements, and loans and dividends to policyholders.

A primary liquidity concern with respect to life insurance and annuity products is the risk of early policyholder and contractholder withdrawals. New York Life includes provisions in certain of its contracts that are designed to limit withdrawals from general account institutional pension products (group annuities, GICs and certain deposit fund liabilities) sold to employee benefit plan sponsors. Such provisions include surrender charges, market value adjustments and prohibitions or restrictions on withdrawals. New York Life closely monitors its liquidity requirements in order to match cash inflows with expected cash outflows, and employs an asset/liability management approach tailored to the specific requirements of each product line based upon the return objectives, risk tolerance, liquidity, tax and regulatory requirements of the underlying products. It also regularly conducts liquidity stress tests and monitors early warning indicators of potential liquidity issues.

New York Life participates in a securities lending program for its general account whereby fixed income securities are loaned to third parties, primarily major brokerage firms and commercial banks. The borrowers of its securities provide New York Life with collateral, typically in cash. New York Life separately manages this collateral and invests such cash collateral in other securities, primarily U.S. Treasuries, U.S. government agency securities, mortgage-backed securities and highly rated corporate fixed income securities with short maturities. Securities on loan under the program could be returned to New York Life by the borrowers, or New York Life could call such securities at any time. Returns of loaned securities would require New York Life to return the cash collateral associated with such loaned securities. New York Life was liable for cash collateral under its control of \$581 million at June 30, 2015. New York Life was liable for cash collateral under its control of \$554 million and \$437 million at December 31, 2014 and 2013, respectively.

New York Life may use liquid assets to maintain appropriate capitalization for its insurance and non-insurance subsidiaries to fund growth opportunities and support new products, and, with respect to its U.S. insurance subsidiaries, to maintain targeted Risk Based Capital ("**RBC**") levels. In addition, New York Life may make loans to its affiliates, to provide additional funds to meet the business needs of these entities. New York Life made capital contributions of \$6 million to its non-insurance subsidiaries during the six months ended June 30, 2015. New York Life received returns of capital of \$297 million from its non-insurance subsidiaries during the six months ended June 30, 2015. New York Life made capital contributions of \$263 million and \$26 million to its non-insurance subsidiaries during the years ended December 31, 2014 and 2013, respectively. New York Life received returns of capital of \$556 million and \$140 million from its non-insurance subsidiaries during the years ended December 31, 2014 and 2013, respectively.

## CERTAIN FINANCIAL AND ACCOUNTING MATTERS

### Accounting Policies and Principles

#### *Statutory Accounting Practices*

The financial statements of New York Life have been prepared on the basis of NAIC Statutory Accounting Principles (“**NAIC SAP**”) prescribed or permitted by the New York State Department of Financial Services (“**NYSDFS**”). NAIC SAP differs from accounting practices generally accepted in the United States (“**U.S. GAAP**”) in that NAIC SAP is primarily designed to reflect the ability of the insurer to satisfy its obligations to policyholders, contractholders and beneficiaries, whereas under U.S. GAAP, revenues and expenses are recorded in financial reporting periods to match revenues and expenses and reflect the ongoing financial results of the insurer. For example, under NAIC SAP, commissions and other costs incurred in connection with acquiring new business are charged to operations in the year incurred; whereas under U.S. GAAP, certain of these expenses are deferred and amortized on a basis to match them against appropriate revenues.

Under NAIC SAP, New York Life’s financial statements are not consolidated and investments in subsidiaries are generally shown at net equity value. Accordingly, the assets, liabilities and results of operations of New York Life’s subsidiaries are not consolidated with the assets, liabilities and results of operations, respectively, of New York Life. However, New York Life’s financial statements do reflect, in New York Life’s assets, the net equity value of New York Life’s subsidiaries and, in New York Life’s surplus, the current year change in net equity value, less dividends declared to and contributions received from New York Life, of subsidiaries as an unrealized gain or loss on investments. Dividends declared by subsidiaries to New York Life are included in New York Life’s net investment income.

#### *Discussion of Certain Differences between NAIC SAP and U.S. GAAP*

The financial information of New York Life is presented in accordance with NAIC SAP. Statutory accounting is used by state insurance regulators to monitor the operations of insurance companies. Financial statements prepared under NAIC SAP as determined under New York State Insurance Law vary from those prepared under U.S. GAAP in certain material respects, primarily as follows:

- non-public majority owned subsidiaries are generally carried at net equity value with earnings of such subsidiaries recognized in net investment income only when dividends are declared, whereas under U.S. GAAP, subsidiaries are consolidated with their earnings recognized in net income when earned, and dividends from such subsidiaries are eliminated in consolidation;
- the costs related to acquiring insurance contracts (principally commissions), policy issue expenses and sales inducements, are charged to income in the period incurred, whereas under U.S. GAAP, these costs are deferred when related to the successful sales and amortized over the periods benefited;
- life insurance reserves are based on different assumptions than they are under U.S. GAAP and dividends on participating policies are recognized for the full year when approved by the board of directors of New York Life (the “**Board of Directors**”), whereas under U.S. GAAP, they are accrued when earned by policyholders;
- life insurance companies are required to establish an AVR by a direct charge to surplus to offset potential investment losses, whereas under U.S. GAAP, no AVR is recognized;

- investments in bonds are generally carried at amortized cost or values as prescribed by the NYSDFS, whereas under U.S. GAAP, investments in bonds that are classified as available for sale or trading are carried at fair value, with changes in fair value of bonds classified as available for sale reflected in equity, and changes in fair value of bonds classified as trading reflected in earnings;
- realized gains and losses resulting from changes in interest rates are deferred in the IMR and amortized into investment income over the remaining life of the investment sold, whereas under U.S. GAAP, the gains and losses are recognized in income at the time of sale;
- deferred income taxes exclude state income taxes and are admitted to the extent they can be realized within three years subject to a 15% limitation of capital and surplus with changes in the net deferred tax reflected as a component of surplus, whereas under U.S. GAAP, deferred income taxes include federal and state income taxes, and changes in the deferred tax are reflected in either earnings or other comprehensive income;
- a tax loss contingency is required to be established if it is more likely than not that a tax position will not be sustained upon examination by taxing authorities. If a loss contingency is greater than 50 percent of the tax benefit associated with a tax position, the loss contingency is increased to 100 percent, whereas under U.S. GAAP the amount of the benefit for any uncertain tax position is the largest amount that is greater than 50 percent likely of being realized upon settlement;
- reinsurance accounting assessment is based on a criteria that differs from the criteria under U.S. GAAP, and assets and liabilities are reported net of reinsurance, whereas under U.S. GAAP, assets and liabilities are reported gross of reinsurance;
- U.S. GAAP requires that for certain reinsurance arrangements, whereby assets are retained by the ceding insurer (such as funds withheld or modified coinsurance) and a return is paid based on the performance of underlying investments, then the liabilities for these reinsurance arrangements must be adjusted to reflect the fair value of the invested assets; NAIC SAP does not contain a similar requirement;
- certain assets, such as intangible assets, overfunded pension plan assets, furniture and equipment, and unsecured receivables are considered nonadmitted and excluded from assets, whereas they are included in assets under U.S. GAAP subject to a valuation allowance, as appropriate;
- contracts that have any mortality and morbidity risk, regardless of significance, and contracts with life contingent annuity purchase rate guarantees are classified as insurance contracts, whereas under U.S. GAAP, only contracts that have significant mortality or morbidity risk are classified as insurance contracts, otherwise they are accounted for in a manner consistent with the accounting for interest bearing or other financial instruments;
- goodwill held by an insurance company is admitted subject to a 10% limitation on surplus and amortized over the useful life of the goodwill, not to exceed 10 years, and goodwill held by non-insurance subsidiaries is assessed in accordance with U.S. GAAP, subject to certain limitations for holding companies and foreign insurance subsidiaries, whereas under U.S. GAAP, goodwill, which is considered to have an indefinite useful life, is tested for impairment and losses are recorded, only when goodwill is deemed impaired;



- fair value is required to be used in the determination of the expected return on the plan assets component of the net periodic benefit cost of pension and other postretirement obligations, whereas under U.S. GAAP, the market-related value of plan assets is used. The market-related value of plan assets can be either fair value or a calculated value that recognizes asset gains or losses over a period not to exceed five years;
- effective January 1, 2013, NAIC SAP adopted U.S. GAAP guidance for pension and other postretirement benefit plans which resulted in two temporary differences: (i) the transition from the accrued liability for other postretirement benefits is scheduled to be phased-in over the period of 6 years (i.e., 2019), and (ii) the additional liability recognized as of January 1, 2013 related to non-vested participants, will be amortized into net periodic benefit cost over the remaining future service to the vesting date of the individual plans;
- surplus notes are included as a component of surplus, whereas under U.S. GAAP, they are presented as a liability;
- corporate securities deemed to be other than temporarily impaired are written down to fair value, whereas under U.S. GAAP, if certain conditions are met, credit impairments on corporate securities are recorded based on the net present value of future cash flows expected to be collected, discounted at the current book yield. Also, if certain conditions are met, the non-credit portion of the impairment on a loan-backed or structured security is not accounted for whereas under U.S. GAAP, if certain conditions are met, the non-credit portion of the impairment on a debt security is recorded through other comprehensive income. A non-credit loss exists when the fair value of a security is less than the present value of projected future cash flows expected to be collected;
- undistributed income and capital gains and losses for limited partnerships and limited liability companies are reported in surplus as unrealized gains or losses, whereas under U.S. GAAP, in many cases, i.e. under specialized accounting treatment for investment companies, unrealized gains and losses are included in net investment income;
- contracts that contain an embedded derivative are not bifurcated between components and are accounted for consistent with the host contract, whereas under U.S. GAAP either the contract is recorded at fair value with changes in the fair value included in earnings or the embedded derivative needs to be bifurcated from the host contract and accounted for separately;
- certain derivative instruments are carried at amortized cost, whereas under U.S. GAAP, all derivative instruments are carried at fair value; and
- changes in the fair value of derivative financial instruments not carried at amortized cost are recorded as unrealized capital gains or losses and reported as changes in surplus, whereas under U.S. GAAP, these changes are generally reported through earnings unless they qualify and are designated for cash flow or net investment hedge accounting.

The effects on the financial statements of the variances between NAIC SAP and U.S. GAAP are material to New York Life.

### *Adjustments for Impaired Investments*

The cost basis of bonds and equity securities are adjusted for impairments in value deemed to be other-than-temporary, with the associated realized loss reported in net income. The cost basis of limited partnerships is adjusted for impairments in value deemed to be other than temporary, with the difference between cost and carrying value (which approximates fair value) recognized as a realized loss reported in net income. The new cost basis of an impaired limited partnership is not adjusted for subsequent increases in the underlying audited equity of the investee.

### *Statutory Investment Reserves*

NAIC SAP requires a life insurance company to maintain both an AVR and an IMR to absorb both realized and unrealized gains and losses on a portion of its investments. The AVR is an investment reserve established to provide for default risk on fixed income assets and market value fluctuation on equity-type investments. The amount of the AVR is determined by formula, which considers the type of investment, the credit rating (where applicable) and current year changes in realized and unrealized capital gains and losses (other than those resulting from changes in interest rates). Under NAIC SAP, this reserve is included in total adjusted capital (“TAC”) for RBC purposes. Changes in the AVR are accounted for as direct increases or decreases in surplus.

The IMR applies to all types of fixed maturity securities, including bonds, preferred stocks, mortgage-backed securities, asset-backed securities, mortgage loans and certain derivatives. The IMR is designed to capture the after-tax capital gains or losses which are realized upon the sale of such investments and which result from changes in the overall level of interest rates. The captured after-tax net realized gains or losses are then amortized into income over the remaining period to the stated maturity of the investment sold. The IMR is not treated under NAIC SAP as part of TAC for RBC purposes. New York Life’s IMR was \$502 million at June 30, 2015.

### **Dividends**

New York Life annually determines the amount of dividends payable to eligible policyholders. These dividends have the effect of reducing the cost of insurance to policyholders and should be distinguished from the dividends paid on shares of capital stock by other types of business corporations or by stock life insurance companies. Policies on which such dividends may be payable are referred to as participating policies; policies on which such dividends are not payable are referred to as non-participating policies.

Annually, the Board of Directors approves the divisible surplus<sup>1</sup> of New York Life, which is paid out to eligible policyholders in accordance with an actuarially determined dividend scale. New York Life has discretion, subject to statutory requirements as to the source of dividends, to vary the amount of dividends payable to policyholders, even many years after the issuance of a particular policy. In determining the policyholder dividends payable in any year, the Board of Directors considers, among other things, the amounts necessary to meet New York Life’s future policy obligations, maintain reserves and operate the business. To the extent authorized by New York Life’s Board of Directors, New York Life has the right to continue to declare policyholder dividends and to make dividend payments on its participating policies. These dividends are paid out of surplus.

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<sup>1</sup> Divisible surplus is the portion of New York Life’s total surplus that is available, following each year’s operations, for distribution in the form of dividends.

## **Policy Reserves**

Life insurance companies price their insurance products based upon assumptions regarding certain future events, including investment income, expenses incurred and use of mortality and morbidity tables. NAIC SAP prescribes methods for providing for future benefits to be paid on a conservative basis, primarily by charging current operations with amounts necessary to establish appropriate reserves for anticipated future claims. Thus, under applicable state law, New York Life must maintain reserves in amounts which are actuarially calculated to be sufficient to meet its various policy and contract obligations as they become due. Such reserves appear as liabilities on New York Life's financial statements.

New York Life is required under the New York Insurance Law to conduct annually an analysis of the sufficiency of all life insurance and annuity statutory reserves.

## **Reinsurance**

New York Life uses a variety of reinsurance agreements with insurers to control its loss exposure. Generally, these agreements are structured either on an automatic basis, where all risks meeting prescribed criteria are automatically covered, or on a facultative basis, where the reinsurer must accept the specific reinsurance risk before the reinsurer becomes liable on that risk. The amount of each risk retained by New York Life on a facultative basis depends on its evaluation of the specific risk, its maximum retention limits and the amount of reinsurance available.

Under the terms of the reinsurance agreements, the reinsurers will be liable to reimburse New York Life for the ceded amount in the event a claim on a reinsured policy is paid. New York Life remains primarily liable for all claims payable on reinsured policies, even if the reinsurer fails to meet its obligations under the reinsurance agreement. New York Life routinely collects amounts due from its reinsurers on a timely basis.

## **Separate Accounts**

Under state insurance laws, insurers are permitted to establish separate investment accounts in which assets backing certain policies, including certain group annuity contracts, are held. The investments in each separate account (which may be pooled or customer specific) are maintained separately from those in other separate accounts and the general account. Generally, the investment results of the separate accounts assets pass through to separate account policyholders and contractholders, so that an insurer derives management and other fees from, but bears no investment risk on these assets. In separate accounts for products with minimum interest rate or benchmark guarantees, the risk that the investment results of the separate accounts assets will not meet the minimum rate guaranteed on these products is borne by the insurer. Under the terms of the contracts of certain guaranteed separate accounts, New York Life will share in the excess investment performance of the separate account over an established benchmark.

## STATUTORY CAPITALIZATION OF NEW YORK LIFE

New York Life is a mutual insurance company incorporated under the laws of the State of New York, United States. New York Life was incorporated on May 21, 1841 under the name Nautilus Insurance Company, was licensed to transact business in the State of New York on April 17, 1845 and changed its name to New York Life Insurance Company on April 5, 1849. The U.S. federal employer identification number of New York Life is 13-5582869. The registered office of New York Life is 51 Madison Avenue New York, New York 10010. The telephone number of New York Life is +1 (800) 692-3086.

As a mutual company, New York Life has no capital stock and no shareholders. New York Life's participating policyholders generally have certain rights to receive policy dividends, and they and certain other policyholders may have rights to receive distributions in a proceeding for its rehabilitation, liquidation or dissolution. Policyholders also have certain rights to vote in the election of directors as provided by New York State law.

New York Life's balance sheet includes its surplus and an AVR. The amount by which the admitted assets of New York Life exceed its liabilities is referred to as surplus. The AVR stabilizes surplus from fluctuations in the value of the investment portfolio (other than fluctuations in the value of certain fixed income investments due to interest rate changes) of New York Life.

The following table sets forth debt and the capitalization of New York Life at June 30, 2015. The AVR is included in the following table even though such reserve is shown as a liability on New York Life's balance sheet. This treatment is consistent with the general view of the insurance industry. In addition, such reserve is included as part of TAC for RBC purposes.

	<b>June 30, 2015</b>
	<b>(in millions)</b>
<b>Debt</b>	
Short-Term Debt (less than 1 year) <sup>1</sup> .....	\$ 503
Medium-Term Debt (1 – 10 years).....	1
Long-Term Debt (greater than 10 years).....	-
<b>Total Debt</b> .....	<b>\$ 504</b>
AVR .....	2,679
<b>Surplus:</b>	
Surplus notes .....	1,992
Unassigned funds .....	16,795
<b>Surplus and AVR</b> .....	<b><u>\$ 21,466</u></b>

<sup>1</sup> Primarily represents affiliated loans.

## SELECTED HISTORICAL STATUTORY FINANCIAL INFORMATION OF NEW YORK LIFE

The table presented below sets forth selected financial information for New York Life. Prospective investors should read it in conjunction with “Certain Financial and Accounting Matters”, “Summary of Certain Second Quarter Financial Information” and New York Life’s statutory financial statements. The selected financial information for New York Life at and for each of the years ended December 31, 2014, 2013, and 2012 has been derived from the annual audited statutory financial statements. The selected financial information for New York Life at and for the six months ended June 30, 2015 and 2014 has been derived from the quarterly unaudited statutory financial statements.

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. Actual results may differ from estimates. Historical results are not necessarily indicative of results for any future period.

	At or for the six months ended June 30,		At or for the year ended December 31,		
	2015	2014	2014	2013	2012
	(Unaudited)				
	(in millions)				
Statement of Operations Data:					
Total income.....	\$ 9,985	\$ 9,543	\$ 20,056	\$ 18,993	\$ 19,514
Dividends to policyholders <sup>1</sup> .....	877	791	1,687	1,507	1,403
Net gain from operations.....	242	287	902	473	813
Net income .....	216	306	848	520	690
Balance Sheet Data:					
Total assets .....	\$ 150,016	\$ 142,090	\$ 146,267	\$ 139,198	\$ 134,727
Total liabilities.....	\$ 131,229	\$ 123,250	\$ 127,661	\$ 121,344	\$ 118,158
Surplus:					
Surplus notes .....	\$ 1,992	\$ 1,992	\$ 1,992	\$ 1,992	\$ 1,991
Unassigned funds .....	16,795	16,848	16,614	15,862	14,578
Surplus.....	18,787	18,840	18,606	17,854	16,569
Asset valuation reserve <sup>2</sup> .....	2,679	2,571	2,438	2,418	2,279
Surplus and asset valuation reserve .....	\$ 21,466	\$ 21,411	\$ 21,044	\$ 20,272	\$ 18,848
Other Data:					
Equity investment in subsidiaries <sup>3</sup> .....	\$ 9,646	\$ 9,770	\$ 9,580	\$ 8,824	\$ 8,659

<sup>1</sup> Dividends to policyholders are discretionary and subject to the approval of New York Life’s Board of Directors.

<sup>2</sup> These amounts are included in Total liabilities but are treated as part of adjusted capital in the calculation of RBC.

<sup>3</sup> Included in Total assets above.



QUARTERLY STATEMENT  
AS OF JUNE 30, 2015  
OF THE CONDITION AND AFFAIRS OF THE  
**New York Life Insurance Company**  
NAIC Group Code 0826 , 0826 NAIC Company Code 66915 Employer's ID No.13-5582869  
(Current Period) (Prior Period)

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

INCORPORATED/ORGANIZED MAY 21, 1841	COMMENCED BUSINESS APRIL 12, 1845*
Statutory Home Office .....	51 Madison Avenue, New York, NY, U.S. 10010.....
Main Administrative Office .....	51 Madison Avenue, New York, NY, U.S. 10010.....
.....	212-576-7000 .....
Mail Address.....	51 Madison Avenue, New York, NY, U.S. 10010.....
Primary Location of Books and Records .....	51 Madison Avenue, New York, NY, U.S. 10010.....
.....	212-576-7000 .....
Internet Website address .....	www.newyorklife.com.....
Statutory Statement Contact Person and Phone Number ..	Robert Michael Gardner..... 212-576-8614.....
Statutory Statement Contact E-Mail Address .....	statement_contact@newyorklife.com .....
Statutory Statement Contact Fax Number .....	212-447-4272 .....

EXECUTIVE OFFICERS

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

JOHN YONG KIM#  
*President  
and Chief Investment Officer*

CHRISTOPHER OWSLEY BLUNT#  
*Executive Vice President  
and President of the Investments Group*

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

JOHN THOMAS FLEURANT  
*Executive Vice President  
and Chief Financial Officer*

MARK WILLIAM PFAFF#  
*Executive Vice President  
and Head of Agency*

PATRICIA BARBARI  
*Senior Vice President  
and General Auditor*

THOMAS ALEXANDER HENDRY  
*Senior Vice President  
and Treasurer*

GEORGE NICHOLS III  
*Senior Vice President  
in charge of the Office of  
Governmental Affairs*

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

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

SUSAN ANN THROPE  
*Senior Vice President,  
Deputy General Counsel, and  
Secretary*

ROBERT MICHAEL GARDNER  
*Vice President and Controller*

DIRECTORS

BETTY CARRAWAY ALEWINE  
MICHELE GROSS BUCK  
RALPH DE LA VEGA




MARK LAWRENCE FEIDLER  
KENT BENARD FOSTER  
CHRISTINA ALBEHDINA GOLD

THEODORE ALEXANDER MATHAS  
SIDNEY THOMAS MOSER  
THOMAS CLAYTON SCHIEVELBEIN

GERALD BERNARD SMITH  
WILLIAM GERALD WALTER

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.

 JOEL MARTIN STEINBERG Senior Vice President, Chief Risk Officer, and Chief Actuary	 THOMAS ALEXANDER HENDRY Senior Vice President and Treasurer	 ROBERT MICHAEL GARDNER Vice President and Controller
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Satish Singh  
Notary Public State of New York  
No. 01S16035662  
Qualified in Queens County  
Commission Expires March 14, 2018

Subscribed and sworn to before me this  
5<sup>th</sup> day of August 2015

- 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.

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	75,931,947,851		75,931,947,851	73,566,171,663
2. Stocks:				
2.1 Preferred stocks .....	90,325,699		90,325,699	63,292,070
2.2 Common stocks .....	9,813,896,254	23,663,485	9,790,232,769	9,563,132,015
3. Mortgage loans on real estate:				
3.1 First liens .....	11,843,879,673		11,843,879,673	11,261,317,166
3.2 Other than first liens.....	864,728,425		864,728,425	569,741,091
4. Real estate:				
4.1 Properties occupied by the company (less \$ ..... encumbrances) .....	269,230,970		269,230,970	269,756,072
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....	884,791,944		884,791,944	238,836,669
4.3 Properties held for sale (less \$ ..... encumbrances) .....				
5. Cash (\$ .....(55,227,482) ), cash equivalents (\$ .....1,197,519,869 ) and short-term investments (\$ .....517,494,483 ) .....	1,659,786,870		1,659,786,870	1,341,353,961
6. Contract loans (including \$ ..... premium notes) .....	8,977,730,083	2,325,859	8,975,404,224	8,866,326,753
7. Derivatives .....	933,721,331		933,721,331	891,137,110
8. Other invested assets .....	12,452,514,947	126,723,258	12,325,791,689	14,030,903,146
9. Receivables for securities .....	22,004,157		22,004,157	332,058
10. Securities lending reinvested collateral assets .....				
11. Aggregate write-ins for invested assets .....	42,073,215		42,073,215	43,396,583
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	123,786,631,419	152,712,602	123,633,918,817	120,705,696,357
13. Title plants less \$ ..... charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	1,039,394,065	1,002	1,039,393,063	1,309,506,057
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	427,369,490	2,991,538	424,377,952	209,579,819
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	1,594,069,012		1,594,069,012	1,513,440,058
15.3 Accrued retrospective premiums .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	18,614,442		18,614,442	55,462,224
16.2 Funds held by or deposited with reinsured companies .....	4,329,092,129		4,329,092,129	4,365,823,306
16.3 Other amounts receivable under reinsurance contracts .....	17,585,632		17,585,632	30,507,280
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon .....	62,840,861		62,840,861	70,007,062
18.2 Net deferred tax asset .....	2,406,117,589	749,317,629	1,656,799,960	1,617,351,442
19. Guaranty funds receivable or on deposit .....	25,692,824		25,692,824	25,470,521
20. Electronic data processing equipment and software .....	339,240,281	295,079,407	44,160,874	45,004,244
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	117,201,181	117,201,181		
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	254,530,918		254,530,918	311,765,744
24. Health care (\$ ..... ) and other amounts receivable .....	40,017,563	40,017,563		
25. Aggregate write-ins for other than invested assets .....	4,357,059,605	79,418,034	4,277,641,571	4,198,472,289
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	138,815,457,011	1,436,738,956	137,378,718,055	134,458,086,403
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	12,636,881,915		12,636,881,915	11,808,961,341
28. Total (Lines 26 and 27) .....	151,452,338,926	1,436,738,956	150,015,599,970	146,267,047,744
<b>DETAILS OF WRITE-INS</b>				
1101. Derivatives-collateral assets .....	42,071,850		42,071,850	43,396,583
1102. Derivative receivable .....	1,365		1,365	
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above) .....	42,073,215		42,073,215	43,396,583
2501. Amounts receivable on corporate owned life insurance .....	3,971,832,654		3,971,832,654	3,890,701,356
2502. Interest in annuity contracts .....	147,859,888		147,859,888	148,174,398
2503. Collateral assignments .....	78,819,620		78,819,620	79,360,400
2598. Summary of remaining write-ins for Line 25 from overflow page .....	158,547,443	79,418,034	79,129,409	80,236,135
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	4,357,059,605	79,418,034	4,277,641,571	4,198,472,289



STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ .....87,584,372,335 less \$ ..... included in Line 6.3 (including \$ .....470,301,363 Modco Reserve) .....	87,584,372,335	85,760,865,356
2. Aggregate reserve for accident and health contracts (including \$ .....628,668,025 Modco Reserve) .....	3,388,882,942	3,308,225,762
3. Liability for deposit-type contracts (including \$ ..... Modco Reserve) .....	14,310,096,526	13,992,816,786
4. Contract claims:		
4.1 Life .....	806,012,048	693,232,470
4.2 Accident and health .....	25,515,399	25,994,839
5. Policyholders' dividends \$ .....33,801,915 and coupons \$ ..... due and unpaid .....	33,801,915	19,276,660
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ .....141,000 Modco) .....	1,640,674,873	1,605,240,058
6.2 Dividends not yet apportioned (including \$ ..... Modco) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ .....126,746 discount; including \$ .....1,093,546 accident and health premiums .....	77,504,559	85,799,016
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 .....	56,647,520	
9.3 Other amounts payable on reinsurance, including \$ .....49,426,307 assumed and \$ .....8,812,054 ceded .....	58,238,361	50,755,591
9.4 Interest Maintenance Reserve .....	502,184,981	500,479,462
10. Commissions to agents due or accrued-life and annuity contracts \$ .....13,478,690 , accident and health \$ .....2,157,946 and deposit-type contract funds \$ ..... .....	15,636,636	15,461,770
11. Commissions and expense allowances payable on reinsurance assumed .....	16,989,789	17,586,013
12. General expenses due or accrued .....	1,088,191,235	1,152,403,299
13. Transfers to Separate Accounts due or accrued (net) (including \$ .....(10,073,989) accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(7,747,707)	(12,335,316)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	53,179,647	69,711,906
15.1 Current federal and foreign income taxes, including \$ .....(72,819,482) on realized capital gains (losses) .....	66,270,370	106,842,225
15.2 Net deferred tax liability .....		
16. Unearned investment income .....	1,026,475	1,058,860
17. Amounts withheld or retained by company as agent or trustee .....	710,875,186	676,414,074
18. Amounts held for agents' account, including \$ .....34,754,412 agents' credit balances .....	34,754,412	33,579,374
19. Remittances and items not allocated .....	131,253,759	212,818,683
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	20,885,679	14,542,019
21. Liability for benefits for employees and agents if not included above .....	937,679,357	925,091,285
22. Borrowed money \$ .....504,081,618 and interest thereon \$ .....9,552 .....	504,091,170	504,785,464
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve .....	2,678,716,345	2,437,644,780
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....	2,417,625	1,263,115
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....	64,146,790	42,909,978
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....	372,418,170	418,124,808
24.09 Payable for securities .....	339,767,981	121,492,159
24.10 Payable for securities lending .....	581,051,783	553,973,604
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	2,501,001,047	2,520,769,378
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	118,596,537,208	115,856,823,478
27. From Separate Accounts Statement .....	12,631,952,320	11,804,231,683
28. Total liabilities (Lines 26 and 27) .....	131,228,489,528	127,661,055,161
29. Common capital stock .....		
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....		
32. Surplus notes .....	1,992,224,961	1,992,023,795
33. Gross paid in and contributed surplus .....		
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	16,794,885,481	16,613,968,788
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 \$ .....4,929,595 in Separate Accounts Statement) .....	18,787,110,442	18,605,992,583
38. Totals of Lines 29, 30 and 37 .....	18,787,110,442	18,605,992,583
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	150,015,599,970	146,267,047,744
<b>DETAILS OF WRITE-INS</b>		
2501. Unfunded pension obligations for employees and agents .....	1,138,957,028	1,153,931,996
2502. Derivatives-collateral liability .....	631,565,975	601,238,151
2503. Special reserves on certain group policies .....	354,148,240	376,818,115
2598. Summary of remaining write-ins for Line 25 from overflow page .....	376,329,804	388,781,116
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	2,501,001,047	2,520,769,378
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 through 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 through 3403 plus 3498)(Line 34 above) .....		



STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts .....	7,080,699,085	6,660,697,456	13,934,117,097
2. Considerations for supplementary contracts with life contingencies .....	337,032	312,836	1,108,447
3. Net investment income .....	2,576,801,366	2,519,009,352	5,402,243,487
4. Amortization of Interest Maintenance Reserve (IMR) .....	57,480,092	47,400,188	119,247,313
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....			
6. Commissions and expense allowances on reinsurance ceded .....	7,103,853	10,267,780	19,240,876
7. Reserve adjustments on reinsurance ceded .....	(62,781,313)	(49,663,762)	(87,286,674)
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	6,666,765	6,418,173	13,154,741
8.2 Charges and fees for deposit-type contracts .....	37,297,205	35,327,357	72,085,262
8.3 Aggregate write-ins for miscellaneous income .....	218,825,552	263,200,997	494,870,836
9. Totals (Lines 1 to 8.3) .....	9,922,429,637	9,492,970,377	19,968,781,385
10. Death benefits .....	1,681,125,037	1,713,184,133	3,374,267,933
11. Matured endowments (excluding guaranteed annual pure endowments) .....	4,415,021	5,969,180	9,872,093
12. Annuity benefits .....	577,679,171	570,503,916	1,153,936,825
13. Disability benefits and benefits under accident and health contracts .....	110,813,217	107,813,554	215,788,889
14. Coupons, guaranteed annual pure endowments and similar benefits .....			
15. Surrender benefits and withdrawals for life contracts .....	2,651,409,846	3,162,393,076	6,360,526,022
16. Group conversions .....	26,926,848	9,560,340	19,175,489
17. Interest and adjustments on contract or deposit-type contract funds .....	130,530,368	132,564,182	272,725,870
18. Payments on supplementary contracts with life contingencies .....	1,573,420	1,346,032	2,518,790
19. Increase in aggregate reserves for life and accident and health contracts .....	1,761,866,401	1,743,090,244	3,582,415,690
20. Totals (Lines 10 to 19) .....	6,946,339,329	7,446,424,657	14,991,227,601
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) .....	208,421,195	185,011,822	376,518,928
22. Commissions and expense allowances on reinsurance assumed .....	34,281,052	35,729,557	70,905,498
23. General insurance expenses .....	1,006,302,128	882,501,060	1,867,426,607
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	98,487,154	112,799,209	199,749,977
25. Increase in loading on deferred and uncollected premiums .....	27,186,903	(920,748)	(7,125,647)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	487,274,606	(296,667,257)	(56,358,001)
27. Aggregate write-ins for deductions .....	(13,150,276)	2,245,268	(38,954,108)
28. Totals (Lines 20 to 27) .....	8,795,142,091	8,367,123,568	17,403,390,855
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	1,127,287,546	1,125,846,809	2,565,390,530
30. Dividends to policyholders .....	877,156,982	790,568,160	1,686,801,218
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	250,130,564	335,278,649	878,589,312
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	8,223,019	48,276,581	(23,172,354)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	241,907,545	287,002,068	901,761,666
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....25,461,241 (excluding taxes of \$ .....31,869,176 transferred to the IMR) .....	(25,467,565)	19,474,748	(53,498,466)
35. Net income (Line 33 plus Line 34) .....	216,439,980	306,476,816	848,263,200
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36. Capital and surplus, December 31, prior year .....	18,605,992,583	17,853,770,064	17,853,770,064
37. Net income (Line 35) .....	216,439,980	306,476,816	848,263,200
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....(34,368,296)	450,444,563	763,002,109	1,061,476,453
39. Change in net unrealized foreign exchange capital gain (loss) .....	(156,205,959)	49,359,564	(6,239,061)
40. Change in net deferred income tax .....	33,889,348	85,088,042	813,534,873
41. Change in nonadmitted assets .....	(93,191,351)	(178,824,596)	(579,718,202)
42. Change in liability for reinsurance in unauthorized and certified companies .....	(1,154,510)	1,604,789	1,680,955
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....			36,000,000
44. Change in asset valuation reserve .....	(241,071,565)	(153,316,217)	(19,506,355)
45. Change in treasury stock .....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....			
47. Other changes in surplus in Separate Accounts Statement .....	199,938	851,237	208,909
48. Change in surplus notes .....	201,167	201,167	402,333
49. Cumulative effect of changes in accounting principles .....	4,125,256		
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 .....	(32,559,008)	111,724,278	(1,403,880,586)
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	181,117,859	986,167,189	752,222,519
55. Capital and surplus, as of statement date (Lines 36 + 54) .....	18,787,110,442	18,839,937,253	18,605,992,583
<b>DETAILS OF WRITE-INS</b>			
08.301. Sundries .....	117,583,982	156,589,305	286,963,572
08.302. Adjustment in funds withheld .....	101,241,570	106,611,692	207,907,264
08.303. ....			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	218,825,552	263,200,997	494,870,836
2701. Interest on benefit plans for employees and agents .....	12,527,967	18,921,006	32,452,524
2702. Fines, penalties and fees from regulatory authorities .....	(441,859)	28,342	51,782
2703. Other deductions for reinsurance .....	(2,566,509)	(845,450)	(8,191,284)
2798. Summary of remaining write-ins for Line 27 from overflow page .....	(22,669,875)	(15,858,630)	(63,267,130)
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above) .....	(13,150,276)	2,245,268	(38,954,108)
5301. Change in overfunded pension plan asset .....	81,052,461	47,113,027	(572,389,580)
5302. Change in liability for pension benefits .....	14,974,968	5,038,384	(723,524,268)
5303. Change in liability for postretirement benefits .....	14,751,586	13,650,259	(153,207,026)
5398. Summary of remaining write-ins for Line 53 from overflow page .....	(143,338,023)	45,922,608	45,240,288
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above) .....	(32,559,008)	111,724,278	(1,403,880,586)

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	6,810,976,143	6,364,616,487	13,861,563,608
2. Net investment income .....	2,613,599,219	2,316,080,812	5,058,814,475
3. Miscellaneous income .....	170,882,848	202,699,874	383,220,077
4. Total (Lines 1 to 3) .....	9,595,458,210	8,883,397,173	19,303,598,160
5. Benefit and loss related payments .....	4,964,545,327	5,482,160,614	11,319,262,014
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	482,409,550	(296,966,314)	(57,843,149)
7. Commissions, expenses paid and aggregate write-ins for deductions .....	1,346,594,633	1,327,735,007	2,592,723,229
8. Dividends paid to policyholders .....	827,275,327	756,964,560	1,529,226,865
9. Federal and foreign income taxes paid (recovered) net of \$ ..... 67,077,400 tax on capital gains (losses) .....	98,959,090	(102,094,106)	(26,649,783)
10. Total (Lines 5 through 9) .....	7,719,783,927	7,167,799,761	15,356,719,176
11. Net cash from operations (Line 4 minus Line 10) .....	1,875,674,283	1,715,597,412	3,946,878,984
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	5,415,570,043	4,938,580,621	9,727,230,717
12.2 Stocks .....	658,048,852	742,015,174	1,546,773,485
12.3 Mortgage loans .....	929,719,509	725,053,146	1,524,500,037
12.4 Real estate .....		52,392	52,392
12.5 Other invested assets .....	11,077,914,919	7,934,156,075	16,169,493,978
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	4,315,061	(5,651,954)	3,986,047
12.7 Miscellaneous proceeds .....	211,536,492	347,448,216	232,244,353
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	18,297,104,876	14,681,653,670	29,204,281,009
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	7,503,783,725	6,573,266,825	12,772,259,142
13.2 Stocks .....	703,714,111	702,741,646	1,355,437,215
13.3 Mortgage loans .....	1,805,194,847	822,801,614	2,191,814,467
13.4 Real estate .....	58,045,048	6,385,922	15,987,087
13.5 Other invested assets .....	9,961,536,779	7,892,938,012	17,422,588,441
13.6 Miscellaneous applications .....		64,479,038	
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	20,032,274,510	16,062,613,057	33,758,086,352
14. Net increase (or decrease) in contract loans and premium notes .....	109,157,104	89,028,188	238,203,238
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(1,844,326,738)	(1,469,987,575)	(4,792,008,581)
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....			
16.2 Capital and paid in surplus, less treasury stock .....			
16.3 Borrowed funds .....	(687,955)	(398,991,213)	(351,762,888)
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	202,134,792	109,238,289	1,364,715,107
16.5 Dividends to stockholders .....			
16.6 Other cash provided (applied) .....	85,638,527	(128,499,125)	(152,184,691)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	287,085,364	(418,252,049)	860,767,528
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) ..	318,432,909	(172,642,212)	15,637,931
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	1,341,353,961	1,325,716,030	1,325,716,030
19.2 End of period (Line 18 plus Line 19.1) .....	1,659,786,870	1,153,073,818	1,341,353,961

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

20.0001. Transfer of other invested assets to real estate .....	605,115,284		
20.0002. Bond to be announced commitments-purchased/sold .....	444,534,398	1,856,088,669	2,164,608,746
20.0003. Transfer/exchange of bond investment to bond investment .....	256,517,421	197,682,022	282,771,421
20.0004. Transfer of other invested assets to affiliated other invested assets .....	118,964,350		
20.0005. Capitalized interest on bonds/payment in kind .....	62,225,562	53,211,167	113,300,575
20.0006. Depreciation/amortization on fixed assets .....	62,197,056		
20.0007. Capitalized interest on affiliated other invested assets .....	20,647,201	17,694,778	37,655,365
20.0008. Other invested assets stock distribution .....	16,465,230	5,306,693	13,157,508
20.0009. Exchange/conversion of bond investment to equity investment .....	13,271,975	7,333,564	11,511,801
20.0010. Low income housing tax credit future commitments .....	12,926,959		33,752,446

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

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

20.0011. Transfer of other invested assets to derivatives .....	8,060,230		
20.0012. Transfer of equity to charitable organizations .....	1,000,872		15,000,009
20.0013. Capitalized deferred interest on mortgage loans .....	979,037	2,077,259	4,618,766
20.0014. Merger/spinoff/exchange/conversion/transfer of equity investment to equity investment .....	565,236	39,160,447	45,135,265
20.0015. Increase/decrease of note payable to affiliated equity investment .....		75,000,000	75,000,000
20.0016. Transfer of bond investment to affiliated equity investment .....		2,570,066	2,570,066
20.0017. Transfer of affiliated equity investment to bond investment .....		2,570,066	2,570,066
20.0018. Transfer of affiliated equity investment to other invested assets .....			2,368,930,682
20.0019. Dividend reinvestment of equities .....			5,635,533

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life .....			
2. Ordinary life insurance .....	3,440,606,615	3,241,558,690	6,406,270,630
3. Ordinary individual annuities .....	19,555,002	44,037,731	65,430,361
4. Credit life (group and individual) .....			
5. Group life insurance .....	916,258,486	868,531,645	1,650,291,488
6. Group annuities .....	2,432,222,751	2,210,751,058	5,172,863,542
7. A & H - group .....	71,298,552	72,545,254	146,342,359
8. A & H - credit (group and individual) .....			
9. A & H - other .....	154,618,104	148,274,188	303,333,979
10. Aggregate of all other lines of business .....			
11. Subtotal .....	7,034,559,510	6,585,698,566	13,744,532,359
12. Deposit-type contracts .....	2,343,224,593	2,038,374,993	4,328,109,049
13. Total	9,377,784,103	8,624,073,559	18,072,641,408
DETAILS OF WRITE-INS			
1001. ....			
1002. ....			
1003. ....			
1098. Summary of remaining write-ins for Line 10 from overflow page .....			
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

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

The 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 State Insurance Law. The National Association of Insurance Commissioners’ (“NAIC”) *Accounting Practices and Procedures Manual* (“NAIC SAP”) has been adopted as a component of prescribed 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 at June 30, 2015 and December 31, 2014 between NAIC SAP and practices prescribed by the State of New York is shown below:

	2015	2014
Net income (Page 4, Line 35), New York basis	\$ 216,439,980	\$ 848,263,200
State prescribed practices:		
1. NYSDFS Circular Letter No. 11 (2010) impact on deferred premiums*	1,509,921	3,397,878
2. NYSDFS Seventh Amendment to Regulation No. 172 impact on admitted unearned reinsurance premium**	(571,816)	(1,413,208)
Net income, NAIC SAP	\$ 217,378,085	\$ 850,247,870

A reconciliation of the Company’s capital and surplus at June 30, 2015 and December 31, 2014 between practices prescribed by the State of New York and NAIC SAP is shown below:

	2015	2014
Capital and surplus (Page 3, Line 38), New York basis	\$ 18,787,110,442	\$ 18,605,992,583
State prescribed practices:		
1. NYSDFS Circular Letter No. 11 (2010) impact on deferred premiums*	106,802,957	105,293,036
2. NYSDFS Seventh Amendment to Regulation No. 172 impact on admitted unearned reinsurance premium**	(42,452,070)	(41,880,254)
Capital and surplus, NAIC SAP	\$ 18,851,461,329	\$ 18,669,405,365

\* 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. No change.  
C. (1) - (13) No change.

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 practices are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is generally reported as an adjustment to unassigned funds (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.

In December 2014, the NAIC adopted Issue Paper No. 149 on wholly owned single real estate property in limited liability companies, which requires an insurance company to account for single member/single asset real estate held in a limited liability company as a real estate investment as opposed to using the equity method. The guidance became effective January 1, 2015. As a result of the adoption of this guidance, the Company transferred \$583,704,246 of real estate previously held in limited liability companies from other invested assets to real estate, and recorded a change in accounting principle that decreased statutory surplus by \$4,125,256.

Prior Period Correction

The Company discovered an error, dating back to 2004, relating to reserves for its increasing premium term products. The Company had been reserving for these products under NAIC guidelines as opposed to the more conservative New York State guidelines. To correct this error, the Company increased term reserves by \$142,297,758 and recorded a prior period correction that decreased statutory surplus by the same amount.

3. Business Combinations and Goodwill

Not applicable.

4. Discontinued Operations

Not applicable.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

No change.

B. Debt Restructuring

No change.

C. Reverse Mortgages

The Company does not have any reverse mortgages.

NOTES TO FINANCIAL STATEMENTS

D. Loan-Backed Securities

- (1) Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from internal and external sources such as Bloomberg, Intex and Blackrock Solutions.
- (2) The Company did not have any loan-backed and structured securities which are other-than-temporarily impaired where the Company intends to sell, or does not have the intent and ability to hold until recovery.
- (3) The following table lists each security at a CUSIP level where the present value of cash flows expected to be collected is less than the amortized cost basis during the current year:

IMPAIRMENTS TAKEN ON CURRENT HOLDINGS DURING THE CURRENT YEAR						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP <sup>1</sup>	Amortized Cost Before Current Period OTTI	Projected Cash Flows	Current Period Recognized OTTI	Amortized Cost After OTTI	Fair Value	Financial Statement Reporting Period
General Account						
00011#AA1	3,845,120	3,845,119	1	3,845,119	1,529,920	6/30/2015
000112AA0	3,415,649	3,415,647	2	3,415,647	1,981,183	6/30/2015
059469AF3	3,573,810	3,525,472	48,337	3,525,472	3,178,658	6/30/2015
05947US41	3,750,000	300,000	3,450,000	300,000	300,000	6/30/2015
05947US58	4,000,000	280,000	3,720,000	280,000	280,000	6/30/2015
05951KBA0	862,333	848,485	7,341	854,992	849,132	6/30/2015
12627HAK6	2,203,979	2,182,496	21,484	2,182,496	2,140,646	6/30/2015
12628LAJ9	1,419,895	1,402,318	17,578	1,402,318	1,324,758	6/30/2015
225470VG5	2,574,358	2,388,422	185,936	2,388,422	2,475,582	6/30/2015
32051GZR9	3,131,974	3,086,298	38,263	3,093,711	3,108,454	6/30/2015
33883CAC0	6,442,668	6,095,250	347,418	6,095,250	4,803,750	6/30/2015
3622ELAG1	2,058,469	2,028,069	30,399	2,028,069	1,912,661	6/30/2015
3622EUAF3	1,092,939	1,060,513	32,426	1,060,513	1,043,552	6/30/2015
466247ZQ9	5,007,448	4,702,511	304,936	4,702,511	4,874,617	6/30/2015
46627MEA1	1,331,178	1,226,384	104,794	1,226,384	1,321,335	6/30/2015
46630MAG7	434,279	429,128	5,151	429,128	429,075	6/30/2015
61749EAH0	1,576,302	1,570,887	5,415	1,570,887	1,527,612	6/30/2015
69336QAL6	4,821,488	4,723,095	98,393	4,723,095	4,073,173	6/30/2015
69336RAK6	219,478	60,130	159,348	60,130	133,232	6/30/2015
81375WHK5	5,425,358	4,118,925	1,306,432	4,118,925	4,022,688	6/30/2015
86359DQR1	2,298,447	2,253,768	1	2,298,447	2,138,719	6/30/2015
93935YAA8	1,243,284	1,243,283	1	1,243,283	1,213,825	6/30/2015
94983UAB3	2,926,359	2,587,039	331,581	2,594,778	2,809,169	6/30/2015
059469AF3	3,729,060	3,714,124	14,936	3,714,124	3,347,768	3/31/2015
05947US66	245,431	240,000	5,431	240,000	240,000	3/31/2015
05951KAZ6	190,918	186,374	3,558	187,360	180,425	3/31/2015
05951KBA0	3,666,679	3,588,157	60,186	3,606,493	3,616,075	3/31/2015
12489WNN0	1,260,153	1,253,580	6,573	1,253,580	1,244,910	3/31/2015
12544TAH7	3,704,298	3,590,569	104,806	3,599,493	3,670,249	3/31/2015
12566VAN2	9,328,128	9,121,099	189,883	9,138,244	9,304,883	3/31/2015
12668AYL3	9,325,047	9,079,401	223,234	9,101,813	9,514,339	3/31/2015
15132ELF3	1,079,801	1,036,369	43,432	1,036,369	940,980	3/31/2015
16163HAG6	7,482,518	7,136,407	328,332	7,154,188	7,390,138	3/31/2015
225470A86	4,245,553	4,071,821	173,732	4,071,821	4,024,690	3/31/2015
251511AC5	2,520,197	2,493,173	14,380	2,505,817	2,570,434	3/31/2015
251511AF8	4,051,471	4,008,395	22,514	4,028,958	4,058,095	3/31/2015
251513AV9	385,875	375,162	7,914	377,961	368,181	3/31/2015
251513BC0	1,801,730	1,750,432	37,959	1,763,770	1,719,968	3/31/2015
32051GZR9	9,206,946	8,902,188	270,580	8,936,366	9,090,169	3/31/2015
3622EUAF3	1,129,971	1,118,900	11,071	1,118,900	1,095,477	3/31/2015
46630MAG7	444,398	443,139	1,259	443,139	437,723	3/31/2015
55265K4X4	80,681	65,006	15,675	65,006	73,209	3/31/2015
69336RCY4	9,594	8,527	1,067	8,527	4	3/31/2015
69337GAL7	2,610,929	2,470,352	139,994	2,470,935	2,341,148	3/31/2015
69337VAE0	2,200,623	2,200,305	319	2,200,305	1,794,311	3/31/2015
76110HS34	2,719,002	2,701,901	17,101	2,701,901	2,606,502	3/31/2015
76114QAC9	7,353,220	7,119,732	229,676	7,123,544	7,254,400	3/31/2015
83743SAA4	437,670	335,073	102,597	335,073	360,960	3/31/2015
Subtotal- General Account	XXX	XXX	12,241,446	XXX	XXX	



NOTES TO FINANCIAL STATEMENTS

IMPAIRMENTS TAKEN ON CURRENT HOLDINGS DURING THE CURRENT YEAR (continued)						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP <sup>1</sup>	Amortized Cost Before Current Period OTTI	Projected Cash Flows	Current Period Recognized OTTI	Amortized Cost After OTTI	Fair Value	Financial Statement Reporting Period
Guaranteed Separate Accounts						
059469AF3	3,226,144	3,182,500	43,647	3,182,500	2,871,046	6/30/2015
073880AG1	2,610,712	2,520,268	90,444	2,520,268	2,591,587	6/30/2015
12627HAK6	2,196,376	2,175,224	21,152	2,175,224	2,140,646	6/30/2015
12628KAF9	2,081,456	2,081,455	1	2,081,455	2,062,427	6/30/2015
12628LAJ9	1,893,193	1,869,757	23,437	1,869,757	1,766,344	6/30/2015
32056JAG9	946,653	811,042	99,485	847,169	845,896	6/30/2015
3622ELAG1	2,113,073	2,081,982	31,091	2,081,982	1,960,095	6/30/2015
46630MAG7	1,737,114	1,716,510	20,604	1,716,510	1,716,299	6/30/2015
61749EAH0	840,694	837,807	2,888	837,807	814,726	6/30/2015
61751DAE4	219,506	211,830	7,675	211,830	213,674	6/30/2015
86361PAF3	1,066,513	1,057,359	9,154	1,057,359	989,792	6/30/2015
94983UAB3	390,184	345,459	43,691	346,493	374,556	6/30/2015
059469AF3	3,366,398	3,352,837	13,561	3,352,837	3,023,790	3/31/2015
05951KAZ6	954,590	931,869	17,791	936,799	902,125	3/31/2015
073875AN6	1,465,260	1,446,503	18,757	1,446,503	1,378,445	3/31/2015
251511AC5	1,591,703	1,574,636	9,082	1,582,621	1,623,432	3/31/2015
32052MAA9	52,726	52,279	447	52,279	52,480	3/31/2015
46630MAG7	1,777,591	1,772,555	5,036	1,772,555	1,750,893	3/31/2015
61751DAE4	225,677	223,443	2,234	223,443	220,196	3/31/2015
863579UU0	1,049,705	1,029,884	17,986	1,031,719	1,030,698	3/31/2015
933636AC6	1,210,374	1,109,863	97,067	1,113,308	1,172,447	3/31/2015
Subtotal- Guaranteed Separate Accounts	XXX	XXX	575,230	XXX	XXX	
Grand Total	XXX	XXX	\$ 12,816,676	XXX	XXX	

<sup>1</sup> Only the impaired lots within each CUSIP are included within this table.

(4) The following table presents the Company’s gross unrealized losses and fair values for loan-backed and structured securities, aggregated by the length of time that the individual securities have been in a continuous unrealized loss position as of June 30, 2015:

	Less than 12 Months		12 Months or Greater		Total	
	Estimated Fair Value	Unrealized Losses	Estimated Fair Value	Unrealized Losses	Estimated Fair Value	Unrealized Losses
General Account	\$ 3,967,009,624	\$ 68,946,959	\$ 1,815,078,133	\$ 116,540,813	\$ 5,782,087,757	\$ 185,487,772
Guaranteed Separate Accounts	30,683,092	186,322	15,336,531	590,017	46,019,623	776,339
Total	\$ 3,997,692,716	\$ 69,133,281	\$ 1,830,414,664	\$ 117,130,830	\$ 5,828,107,380	\$ 186,264,111

(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. Repurchase Agreements and/or Securities Lending Transactions

(1) - (2) No change.

(3) Collateral Received

- a. No change.
- b. The Company has not sold or repledged collateral received from dollar repurchase or securities lending agreements. All collateral is received in cash.
- c. No change

(4) - (7) No change.

## NOTES TO FINANCIAL STATEMENTS

**F. Real Estate**

No change.

**G. Investment in Low Income Housing Tax Credits (“LIHTC”)**

No change.

**H. Restricted Assets**

No change.

**I. Working Capital Finance Investments**

Not applicable.

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

Not applicable.

**K. Structured Notes**

No change.

**6. Joint Ventures, Partnerships and Limited Liability Companies**

A. No change.

B. No change.

**7. Investment Income**

A. No change.

B. No change.

**8. Derivative Instruments**

A – F. No change.

**9. Income Taxes**

A – G. No change.

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

A – C. On September 22, 2014, New York Life Investment Management Holdings, LLC (“NYL Investments”) entered into a credit agreement with Cordius, a subsidiary of NYL Investments (which is a wholly-owned subsidiary of the Company), under which NYL Investments agreed to make loans to Cordius in an amount up to, but not exceeding, €50,000,000. Effective May 1, 2015, the Company entered into an assignment and assumption agreement with NYL Investments under which the Company assumed all rights and obligations as lender under the credit agreement with Cordius. At June 30, 2015, the Company had outstanding loans receivable from Cordius of \$56,252,629.

D – L. No change.

**11. Debt**

A. No change.

**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 tables below indicate the amounts of FHLB of NY stock purchased, collateral pledged, assets and liabilities related to the agreement with FHLB of NY.



NOTES TO FINANCIAL STATEMENTS

(2) FHLB of NY Capital Stock

a. Amount of FHLB of NY capital stock held, in aggregate, is as follow s:

1. Current Year

	1	2	3
	Total 2+3	General Account	Separate Accounts
Membership stock - Class A	\$ -	\$ -	\$ -
Membership stock - Class B	38,244,200	38,244,200	-
Activity stock	60,750,000	60,750,000	-
Excess stock	-	-	-
Aggregate total	\$ 98,994,200	\$ 98,994,200	\$ -
Actual or estimated borrow ing capacity as determined by the insurer	\$ 6,919,728,216	\$ 6,919,728,216	\$ -

2. Prior Year

	1	2	3
	Total 2+3	General Account	Separate Accounts
Membership stock - Class A	\$ -	\$ -	\$ -
Membership stock - Class B	38,134,000	38,134,000	-
Activity stock	72,000,000	72,000,000	-
Excess stock	-	-	-
Aggregate total	\$ 110,134,000	\$ 110,134,000	\$ -
Actual or estimated borrow ing capacity as determined by the insurer	\$ 6,759,378,783	\$ 6,759,378,783	\$ -

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 for redemption is as follows:

	Current Year Total	Not Eligible For Redemption	Less Than 6 Months	Less Than 1 Year	1 To Less Than 3 Years	3 to 5 Years
Membership stock						
Class A	\$ -	-	-	-	-	\$ -
Class B	\$ 38,244,200	-	-	-	-	\$ 38,244,200

(3) Collateral pledged to FHLB of NY

a. Amount pledged as collateral as of reporting date is as follow s:

	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current year total general and separate accounts	\$ 2,480,119,919	\$ 2,255,907,120	\$ 1,350,913,801
2. Current year general account	\$ 2,480,119,919	\$ 2,255,907,120	\$ 1,350,913,801
3. Current year separate accounts	\$ -	\$ -	\$ -
4. Prior year total general and separate accounts	\$ 2,762,801,368	\$ 2,518,856,394	\$ 1,600,915,480

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

	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current year total general and separate accounts	\$ 2,737,360,865	\$ 2,467,343,442	\$ 1,601,003,570
2. Current year general account	\$ 2,737,360,865	\$ 2,467,343,442	\$ 1,601,003,570
3. Current year separate accounts	\$ -	\$ -	\$ -
4. Prior year total general and separate accounts	\$ 3,222,195,394	\$ 2,927,264,642	\$ 1,451,432,985

NOTES TO FINANCIAL STATEMENTS

(4) Borrowing from FHLB of NY

a. Amount borrowed as of reporting date is as follow s:

1. Current Year

	1	2	3	4
				Funding Agreements Reserves Established
	Total 2+3	General Account	Separate Accounts	
Debt	\$ -	\$ -	\$ -	\$ -
Funding agreements	1,350,913,801	1,350,913,801	-	1,350,913,801
Other	-	-	-	-
Aggregate total	\$ 1,350,913,801	\$ 1,350,913,801	\$ -	\$ 1,350,913,801

2. Prior Year

	1	2	3	4
				Funding Agreements Reserves Established
	Total 2+3	General Account	Separate Accounts	
Debt	\$ -	\$ -	\$ -	\$ -
Funding agreements	1,600,915,480	1,600,915,480	-	1,600,915,480
Other	-	-	-	-
Aggregate total	\$ 1,600,915,480	\$ 1,600,915,480	\$ -	\$ 1,600,915,480

b. Maximum amount borrow ed during current reporting period is as follow s:

	1	2	3
		General Account	Separate Accounts
	Total 2+3		
Debt	\$ -	\$ -	\$ -
Funding agreements	1,601,050,953	1,601,050,953	-
Other	-	-	-
Aggregate total	\$ 1,601,050,953	\$ 1,601,050,953	\$ -

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

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

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

A. Defined Benefit Plans

(1) – (3) No change.

(4) Components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	June 30, 2015	December 31, 2014	June 30, 2015	December 31, 2014
Service cost	\$ 85,821,838	\$ 133,689,639	\$ 16,791,250	\$ 29,252,420
Interest cost	154,366,324	290,362,884	34,344,158	73,269,445
Expected return on plan assets	(210,671,964)	(370,952,400)	(20,498,586)	(38,899,215)
Gains and losses	92,271,232	90,320,684	8,052,186	10,721,661
Prior service cost or credit	(915,809)	(1,688,311)	(4,831,537)	(9,663,073)
Nonvested prior service cost or credit	4,672,006	15,670,447	11,530,937	26,241,929
Net periodic benefit cost	\$ 125,543,627	\$ 157,402,943	\$ 45,388,408	\$ 90,923,167

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 and postretirement costs of \$42,879,785 and \$16,698,520, respectively, were billed to subsidiaries for the six months ended June 30, 2015. Pension and postretirement costs of \$54,171,080 and \$35,617,067, respectively, were billed to subsidiaries for the year ended December 31, 2014.

	Postemployment Benefits	
	June 30, 2015	December 31, 2014
Service cost	N/A	N/A
Interest cost	N/A	N/A
Gains and losses	N/A	N/A
Change in benefit obligation	57,000	(3,385,000)
Benefits paid	3,143,000	3,629,404
Net periodic benefit cost	\$ 3,200,000	\$ 244,404

NOTES TO FINANCIAL STATEMENTS

(5) – (21) No change.

B – I. No change.

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

(1) – (13) No change.

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments

No change.

B. Assessments

No change.

C. Gain Contingencies

Not applicable.

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

No change.

E. Joint and Several Liabilities

Not applicable.

F. All Other Contingencies

No change.

15. Leases

A. Lessee Leasing Arrangements

No change.

B. Significant Leasing Arrangements

Not applicable.

16. Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

No change.

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) No change.

(2) - (7) Not applicable.

C. Wash Sales

- (1) In the course of the Company’s investment management activities, securities may be sold at a loss and repurchased within 30 days of the sale date to enhance the Company’s yield on its investment portfolio.
- (2) The details of the Company’s wash sales where securities with an NAIC rating designation of 3 or below, or unrated, were sold during the three months ended June 30, 2015 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	23	326,301	333,312	(7,011)
Bonds	NAIC 5	-	-	-	-
Bonds	NAIC 6	-	-	-	-
		23	\$ 326,301	\$ 333,312	\$ (7,011)

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

No change.

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

NOTES TO FINANCIAL STATEMENTS

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 as of June 30, 2015:

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
a. Assets at fair value				
1. Preferred stocks				
Non-redeemable preferred stocks	\$ -	\$ 1,921,158	\$ 987,154	\$ 2,908,312
Total preferred stocks	-	1,921,158	987,154	2,908,312
2. Bonds				
U.S. corporate	-	18,196,102	13,652	18,209,754
Non-agency residential mortgage-backed securities	-	2,138,723	-	2,138,723
Non-agency commercial mortgage-backed securities	-	10,844,569	3,980,000	14,824,569
Non-agency asset-backed securities	-	-	23,463,669	23,463,669
Total bonds	-	31,179,394	27,457,321	58,636,715
3. Common stocks	1,397,747,959	-	104,415,582	1,502,163,541
4. Derivative assets				
Interest rate swaps	-	477,585,894	-	477,585,894
Foreign currency swaps	-	290,389,786	-	290,389,786
Swaptions	-	42,686,145	-	42,686,145
Foreign currency forwards	-	23,218,324	-	23,218,324
Corridor options	-	14,446,508	-	14,446,508
Interest rate caps	-	1,161,982	-	1,161,982
Futures	71,670	-	-	71,670
Total derivative assets	71,670	849,488,639	-	849,560,309
5. Separate accounts assets	2,983,528,469	4,894,311,015	857,902,344	8,735,741,828
Total assets at fair value	\$ 4,381,348,098	\$ 5,776,900,206	\$ 990,762,401	\$ 11,149,010,705
b. Liabilities at fair value				
1. Derivative liabilities				
Interest rate swaps	\$ -	\$ 159,829,403	\$ -	\$ 159,829,403
Foreign currency swaps	-	121,787,126	-	121,787,126
Inflation swaps	-	52,962,164	-	52,962,164
Foreign currency forwards	-	1,077,867	-	1,077,867
Futures	1,594	-	-	1,594
Total derivative liabilities	1,594	335,656,560	-	335,658,154
2. Separate accounts liabilities - derivatives <sup>1</sup>	7,750	-	-	7,750
Total liabilities at fair value	\$ 9,344	\$ 335,656,560	\$ -	\$ 335,665,904

<sup>1</sup> Separate accounts contract holder liabilities are not included in the table as they are reported at contract value and not fair value in the Company's Statutory Financial Statement.

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

(2) The table below presents a rollforward of level 3 assets and liabilities for the three months ended June 30, 2015:

	Balance at 3/31/2015	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 6/30/2015
Non-redeemable preferred stocks	\$ 987,154	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 987,154
Bonds:										
U.S. corporate	13,117	-	-	-	535	-	-	-	-	13,652
Non-agency commercial mortgage-backed securities	3,900,000	-	-	(967)	80,967	-	-	-	-	3,980,000
Non-agency asset-backed securities	24,308,469	-	-	-	747,921	-	-	-	(1,592,721)	23,463,669
Total bonds	28,221,586	-	-	(967)	829,423	-	-	-	(1,592,721)	27,457,321
Common stocks	104,028,729	-	(201,240)	(2,976)	100,982	490,087	-	-	-	104,415,582
Separate accounts assets <sup>1</sup>	790,647,263	39,443,424	-	18,583,678	(305,565)	45,076,984	-	(35,527,588)	(15,852)	857,902,344
Total	\$923,884,732	\$39,443,424	\$ (201,240)	\$ 18,579,735	\$ 624,840	\$ 45,567,071	\$ -	\$ (35,527,588)	\$ (1608,573)	\$ 990,762,401

<sup>1</sup> 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, 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. For the separate accounts, transfers are mostly related to changes in the redemption restrictions of limited partnerships and hedge fund investments. The Company's policy is to assume the transfer occurs at the beginning of the period.

Transfers between Levels 1 and 2

During the three months ended June 30, 2015, there were no transfers between Levels 1 and 2.

Transfers into and out of Level 3

The Company's basis for transferring assets and liabilities into and out of Level 3 is based on changes in the observability of data, change in the security's measurement or changes in redemption restrictions of certain separate account investments.

Transfers into Level 3 totaled \$39,443,424 for the three months ended June 30, 2015 and were primarily the result of changes in the redemption period of some of the limited partnerships and hedge funds in which the separate accounts invest. Transfers out of Level 3 totaled \$201,240 for the three months ended June 30, 2015 and consisted of securities that moved from Level 3 to Level 1.

(3) Determination of fair value

The Company has an established and well-documented process for determining fair value. Security pricing is applied using a hierarchy approach whereby publicly available prices are first sought from nationally recognized third-party pricing services. For most private placement securities, the Company applies a matrix-based pricing methodology, which uses spreads derived from third-party benchmark bond indices. For private placement securities that cannot be priced through these processes, the Company uses internal models and calculations. All other securities are submitted to independent brokers for prices. The Company performs various analyses to ascertain that the prices represent fair value. Examples of procedures performed include, but are not limited to, back testing recent trades, monitoring trading volumes, and performing variance analysis of monthly price changes using different thresholds based on asset type. The Company also performs an annual review of all third-party pricing services. During this review, the Company obtains an understanding of the process and sources used by the pricing service to ensure that they maximize the use of observable inputs, the pricing service's frequency of updating prices, and the controls that the pricing service uses to ensure that their prices reflect market assumptions. The Company also selects a sample of securities and obtains a more detailed understanding from each pricing service regarding how they derived the price assigned to each security. Where inputs or prices do not reflect market participant assumptions, the Company will challenge these prices and apply different methodologies that will enhance the use of observable inputs and data. The Company may use non-binding broker quotes or internal valuations to support the fair value of securities that go through this formal price challenge process. At June 30, 2015, the Company did not challenge the price it received from third-party pricing services on securities.

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

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

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

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

## 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, exchange traded funds, common stocks and actively traded open-end mutual funds with a daily net asset value (“NAV”). The NAV can be observed by redemption and subscription transactions between third parties, or may be obtained from fund managers. Therefore the fair values of these investments have been reflected within Level 1 in the fair value hierarchy. 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 a discounted cash flow model or a market approach to arrive at the security's fair value.

#### *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 a discounted cash-flow model or a market approach. 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 matrix-based pricing methodology, which uses spreads derived from third-party benchmark bond indices. Specifically, the Barclays Credit 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.

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. This 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 based upon observable market transactions, while the maturity and rating adjustments are based upon data obtained from Bloomberg. 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.

#### *Derivatives*

The fair value of derivative instruments is generally derived using valuation models. 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. This also relates to investments in limited partnerships and hedge funds that use NAV where the investment can be redeemed at NAV at the measurement date or in the near-term (generally 90 days).

### 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 the price received from third-party pricing services does not appear to reflect market activity, the Company may challenge the price. For securities which go through this formal price challenge process, a non-binding broker quote or internal valuation is used to support the fair value instead. The Company also uses non-binding broker quotes to fair value certain bonds, when the Company is unable to obtain prices from third-party vendors.

Private placement securities where adjustments for liquidity are considered significant to the overall price are classified as Level 3.

#### *Common stocks*

These securities include equity investments with privately held entities, including a government organization, where the prices are derived from internal valuations.

#### *Separate accounts assets*

These assets are primarily related to limited partnership investments and hedge funds that are restricted with respect to transfer or withdrawal (generally greater than 90 days).



STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

- B.

Not applicable.
- C.

The following table presents the carrying amounts and estimated fair values of the Company's financial instruments at June 30, 2015. 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	Not Practicable
Assets:						
Bonds	\$ 81,772,362,168	\$ 75,931,947,851	\$ -	\$ 80,086,315,151	\$ 1,686,047,017	\$ -
Preferred stocks	103,418,861	90,325,699	-	90,987,491	12,431,370	-
Common stocks	1,502,163,538	1,502,163,540	1,397,747,956	-	104,415,582	-
Mortgage loans	13,355,630,000	12,708,608,098	-	-	13,355,630,000	-
Cash, cash equivalents and short-term investments	1,659,786,870	1,659,786,870	44,709,649	1,615,077,221	-	-
Derivatives	996,973,013	933,721,331	71,670	996,901,343	-	-
Other invested assets <sup>1</sup>	3,167,691,265	3,294,126,405	48,795	516,166,925	2,651,475,545	-
Derivatives collateral	42,071,850	42,071,850	-	42,071,850	-	-
Investment income due and accrued	1,039,393,063	1,039,393,063	-	1,039,393,063	-	-
Separate accounts assets	12,655,814,793	12,636,881,915	2,983,528,469	8,782,111,391	890,174,933	-
Total assets	\$ 116,295,305,421	109,839,026,622	\$ 4,426,106,539	\$ 93,169,024,435	\$ 18,700,174,447	\$ -
Liabilities:						
Deposit fund contracts:						
Funding agreements	\$ 13,792,841,407	\$ 12,569,863,909	\$ -	\$ -	\$ 13,792,841,407	\$ -
Annuities certain	91,965,794	91,744,203	-	-	91,965,794	-
Dividends accumulations and other deposit funds	1,355,666,676	1,355,666,676	-	-	1,355,666,676	-
Supplementary contracts	162,553,779	162,553,779	-	-	162,553,779	-
Continued interest accounts	130,267,960	130,267,960	-	130,267,960	-	-
Premiums paid in advance	77,504,559	77,504,559	-	77,504,559	-	-
Derivatives	374,866,411	372,418,170	1,594	374,864,817	-	-
Derivatives - collateral	631,565,975	631,565,975	-	631,565,975	-	-
Borrowed money	504,091,170	504,091,170	-	504,091,170	-	-
Amounts payable under securities lending	581,051,783	581,051,783	-	581,051,783	-	-
Separate accounts liabilities - derivatives	7,750	7,750	7,750	-	-	-
Separate accounts liabilities - deposit type contracts	1,448,682,026	1,448,682,026	-	1,448,682,026	-	-
Total liabilities	\$ 19,151,065,290	\$ 17,925,417,960	\$ 9,344	\$ 3,748,028,290	\$ 15,403,027,656	\$ -

<sup>1</sup> Excludes investments accounted for under the equity method.

Bonds

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

The pricing service generally uses a discounted cash-flow model or market approach to determine fair value. 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 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.

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 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, loan to value and remaining term of each loan. The spread is a significant component of the pricing inputs.

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

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

**Derivatives (including separate accounts liabilities)**

The fair value of derivative instruments is generally derived using valuation models, 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 loans receivable from Madison Capital Funding LLC (“MCF”) and NYL Investments, LIHTC investments and investments in mortgage loan funds. The fair value of the loan receivable from NYL Investments is based on a discounted cash flow calculation using a market yield based on comparable public data and therefore, classified as Level 2. The fair value of the MCF loans and the LIHTC investments is based on a discounted cash flow calculation using a discount rate that is determined internally (see Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties, for details on the MCF and NYL Investments loans and Note 5 – Investments, for details on LIHTC investments). The fair value of investments in mortgage loan funds is determined based on the same methodology described above under Mortgage loans. For certain other investments included in this line, carrying value is deemed to approximate fair value.

**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**

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, dividend accumulations, continued interest accounts and supplemental contracts, estimated fair value is equal to account value.

**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, repurchase agreements 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 as of June 30, 2015.

**Amounts payable under securities lending**

Amounts payable under securities lending consists of cash collateral received under securities lending agreements. The carrying value approximates fair value.

**Separate accounts liabilities – deposit-type contracts**

For deposit-type contracts, which are funding agreements, the carrying value of the liability 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.

**21. Other Items**

**A. Extraordinary Items**

Not applicable.

**B. Troubled Debt Restructuring: Debtors**

Not applicable.

**C. Other Disclosures and Unusual Items**

No change.



## NOTES TO FINANCIAL STATEMENTS

### D. Business Interruption Insurance Recoveries

Not applicable.

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

No change.

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

No change.

### G. Retained Assets

No change.

## 22. Events Subsequent

On December 23, 2014, the Company agreed to enter into a reinsurance transaction with John Hancock Life Insurance Company (U.S.A.) ("John Hancock"), an affiliate of Manulife Financial Corporation, in which the Company will reinsure, through a 100 percent coinsurance agreement, John Hancock's closed block comprised primarily of participating whole life insurance. In connection with this agreement, the Company has agreed to cede back 40 percent of the business to John Hancock through a coinsurance with funds withheld agreement. The transaction closed on July 1, 2015, and will reduce statutory surplus by approximately \$600,000,000.

As of August 12, 2015, the date the financial statements were available to be issued, there have been no events, other than the item described above, occurring subsequent to the close of the Company's books or accounts for the accompanying financial statement that would have a material effect on the financial condition of the Company.

## 23. Reinsurance

### A. Ceded Reinsurance Report

#### Section 1 – General Interrogatories

No change.

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

No change.

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

No change.

### B. Uncollectible Reinsurance

Not applicable.

### C. Commutation of Ceded Reinsurance

Not applicable.

### D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable.

## 24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

A – C. Not applicable.

D. No change.

E. Risk Sharing Provisions of the Affordable Care Act ("ACA")

(1) As of June 30, 2015, 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 six months ended June 30, 2015 are as follows:

a. Permanent ACA Risk Adjustment Program

Not applicable.

b. Transitional ACA Reinsurance Program

At June 30, 2015, the Company's liability for contributions payable due to ACA reinsurance program (not reported as ceded premium) was \$2,646.

c. Temporary ACA Risk Corridors Program

Not applicable.

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

(3) A roll-forward of prior year ACA risk-sharing provisions for the following liability balance as of June 30, 2015 is as follows:

				Differences		Adjustments		Unsettled Balances as of the Reporting Date	
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		Prior Year Accrued Less Payments (Col 1 -3)	Prior Year Accrued Less Payments (Col 2 -4)	To Prior Year Balances	To Prior Year Balances	Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
1	2	3	4	5	6	7	8	9	10
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)									
\$ -	\$ 2,961	\$ -	\$ -	\$ -	\$ 2,961	\$ -	\$ (315)	A	\$ - \$ 2,646
d. Total for ACA risk-sharing provisions									
\$ -	\$ 2,961	\$ -	\$ -	\$ -	\$ 2,961	\$ -	\$ (315)		\$ - \$ 2,646

Explanation of Adjustments:

A. 5 covered lives were removed during 2015.

25. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2014 were \$1,348,057,071. As of June 30, 2015, \$82,624,984 has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$1,147,833,624 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 \$117,598,463 favorable prior-year development from December 31, 2014 to June 30, 2015. 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.

26. Intercompany Pooling Arrangements

Not applicable.

27. Structured Settlements

No change.

28. Health Care Receivables

Not applicable.

29. Participating Policies

No change.

30. Premium Deficiency Reserves

No change.

31. Reserves for Life Contracts and Annuity Contracts

No change.

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

No change.

33. Premium and Annuity Considerations Deferred and Uncollected

No change.

34. Separate Accounts

A. Separate Account Activity

No change.

B. General Nature and Characteristics of Separate Account Business

No change.

C. Reconciliation of Net Transfers to (from) Separate Accounts

No change.

35. Loss/Claim Adjustment Expenses

No change.

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes [ ] No [ X ]
- 1.2

If yes, has the report been filed with the domiciliary state?

Yes [ ] No [ ]
- 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

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

Yes [ X ] No [ ]
- 3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [ X ] No [ ]
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.  
All changes to New York Life's organizational chart made during the second quarter of 2015 have been made in the ordinary course of New York Life's business activities.
- 4.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [ ] No [ X ]
- 4.2

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	2	3
Name of Entity	NAIC Company Code	State of Domicile

5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?  
If yes, attach an explanation.

Yes [ ] No [ ] N/A [ X ]
- 6.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2014
- 6.2

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.

12/31/2009
- 6.3

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).

06/08/2011
- 6.4

By what department or departments?  
New York State Department of Financial Services in conjunction with representatives of the other zones established by the NAIC.
- 6.5

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 ]
- 6.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [ ] No [ ] N/A [ X ]
- 7.1

Has this 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 ]
- 7.2

If yes, give full information:
- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [ ] No [ X ]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [ X ] No [ ]
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
NYLIFE Securities LLC	New York, NY				YES
NYLIFE Distributors LLC	Parsippany, 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
Institutional Capital LLC	Chicago, IL				YES
GoldPoint Partners LLC	New York, NY				YES
Cornerstone Capital Management Holdings LLC	New York, NY				YES
NYLIM Service Company LLC	Parsippany, NJ				YES
Private Advisors, L.L.C.	Richmond, VA				YES
MCF Capital Management LLC	Chicago, IL				YES
Cornerstone Capital Management LLC	Minneapolis, MN				YES
NYL Investors LLC	New York, NY				YES

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 9.1

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? .....  
(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.

Yes [ X ] No [ ]
- 9.11

If the response to 9.1 is No, please explain:
- 9.2

Has the code of ethics for senior managers been amended? .....

Yes [ ] No [ X ]
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3

Have any provisions of the code of ethics been waived for any of the specified officers? .....

Yes [ ] No [ X ]
- 9.31

If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? .....

Yes [ X ] No [ ]
- 10.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....

\$ .....

INVESTMENT

- 11.1

Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) .....

Yes [ ] No [ X ]
- 11.2

If yes, give full and complete information relating thereto:
12.

Amount of real estate and mortgages held in other invested assets in Schedule BA: .....

\$ .....1,140,698,891
13.

Amount of real estate and mortgages held in short-term investments: .....

\$ .....
- 14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates? .....

Yes [ X ] No [ ]
- 14.2

If yes, please complete the following:
- |   | 1   | 2  |
|---|---|--|
|   | Prior Year-End<br>Book/Adjusted<br>Carrying Value | Current Quarter<br>Book/Adjusted<br>Carrying Value |
| 14.21 Bonds .....   | \$ .....  | \$ .....   |
| 14.22 Preferred Stock .....   | \$ .....  | \$ .....   |
| 14.23 Common Stock .....  | \$ .....8,203,801,528                             | \$ .....8,311,732,713                              |
| 14.24 Short-Term Investments .....  | \$ .....  | \$ .....   |
| 14.25 Mortgage Loans on Real Estate .....   | \$ .....  | \$ .....   |
| 14.26 All Other .....   | \$ .....9,156,882,029                             | \$ .....7,365,741,647                              |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) ..... | \$ .....17,360,683,557                            | \$ .....15,677,474,360                             |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....                       | \$ .....  | \$ .....   |
- 15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB? .....

Yes [ X ] No [ ]
- 15.2

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

Yes [ X ] No [ ]
- If no, attach a description with this statement.

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

\$

591,897,997
- 16.2

Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$

591,750,413
- 16.3

Total payable for securities lending reported on the liability page.

\$

581,051,783

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

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

1 Name of Custodian(s)	2 Custodian Address
JPMorgan Chase	4 Metro Tech Center – 16th Fl., Brooklyn, NY 11201
The Bank of New York Mellon	One Wall Street, New York, NY 10286
RBC Dexia Investor Services Trust	155 Wellington Street West, 7th Floor, Toronto, ON M5V 3L3
The Northern Trust Company	50 S LaSalle Street, 2nd Floor, Chicago, IL 60603

- 17.2 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)

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes ☐ No ☒

- 17.4 If yes, give full information relating thereto:

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

- 17.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
107149	Institutional Capital LLC	225 West Wacker Drive, Suite 2400, Chicago, IL 60606
107717	MacKay Shields LLC	9 West 57th Street, New York, NY 10019
148500	Cornerstone Capital Management Holdings LLC	1180 Avenue of the Americas, New York, NY 10036-8401
109591	New York Life Investment Management LLC	51 Madison Avenue, New York, NY 10010
116776	GoldPoint Partners LLC	51 Madison Avenue, New York, NY 10010
109247	Private Advisors, L.L.C.	1800 Bayberry Court, Suite 300, Richmond, VA 23226
158808	MCF Capital Management LLC	30 Southwacker Drive, Suite 3700, Chicago, IL 60606
169553	NYL Investors LLC	51 Madison Avenue, New York, NY 10010

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes ☐ No ☒

- 18.2 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: 13 securities.  
-Filings that have been submitted but not yet rated by the SVO: 19 securities.

GENERAL INTERROGATORIES

PART 2 - LIFE & HEALTH

1.

Report the statement value of mortgage loans at the end of this reporting period for the following categories:

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

13,034,266

1.13

Commercial Mortgages

\$

12,650,484,850

1.14

Total Mortgages in Good Standing

\$

12,663,519,116

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

1.3

Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

583,551

1.43

Commercial Mortgages

\$

44,505,431

1.44

Total Mortgages in Process of Foreclosure

\$

45,088,982

1.5

Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)

\$

12,708,608,098

1.6

Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

2.

Operating Percentages:

2.1

A&H loss percent

74.516 %

2.2

A&H cost containment percent

0.000 %

2.3

A&H expense percent excluding cost containment expenses

24.226 %

3.1

Do you act as a custodian for health savings accounts?

Yes [ ] No [ X ]

3.2

If yes, please provide the amount of custodial funds held as of the reporting date

\$

3.3

Do you act as an administrator for health savings accounts?

Yes [ ] No [ X ]

3.4

If yes, please provide the balance of the funds administered as of the reporting date

\$





STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

			Direct Business Only						
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts	
			2	3					
States, Etc.			Active Status	Life Insurance Premiums	Annuity Considerations				
1.	Alabama .....	AL	L	42,042,977	654,989	3,299,882	5,518,267	51,516,115	
2.	Alaska .....	AK	L	21,996,238	80,724	1,053,833	588,970	23,719,765	
3.	Arizona .....	AZ	L	42,230,044	732,022	3,590,197	8,517,721	55,069,984	
4.	Arkansas .....	AR	L	23,466,888	101,966	1,654,723	378,956	25,602,533	
5.	California .....	CA	L	465,163,642	9,136,447	27,975,815	114,466,559	616,742,463	
6.	Colorado .....	CO	L	48,168,368	10,320,849	3,516,906	(4,770,017)	57,236,106	
7.	Connecticut .....	CT	L	36,130,524	1,524,037	2,108,675	49,062,065	88,825,301	
8.	Delaware .....	DE	L	8,981,487	177,291,165	487,243	(119,370)	186,640,525	2,330,443,234
9.	District of Columbia .....	DC	L	6,408,478	3,079,118	525,635	10,182,655	20,195,886	
10.	Florida .....	FL	L	146,040,240	2,642,170	10,501,917	7,271,242	166,455,569	
11.	Georgia .....	GA	L	84,729,728	140,056	4,417,054	88,172,424	177,459,262	
12.	Hawaii .....	HI	L	19,581,979	25,577	1,786,752	16,784,195	38,178,503	
13.	Idaho .....	ID	L	10,302,155	190,346	971,002	(3,766)	11,459,737	
14.	Illinois .....	IL	L	109,469,247	2,120,776	5,909,151	45,758,396	163,257,570	
15.	Indiana .....	IN	L	29,082,686	1,072,093	1,402,721	11,511,826	43,069,326	
16.	Iowa .....	IA	L	36,194,902	5,590	3,724,620	1,085,270	41,010,382	
17.	Kansas .....	KS	L	27,705,117	240,190	2,533,698	(311,479)	30,167,526	
18.	Kentucky .....	KY	L	30,986,419	605,063	2,354,571	36,870,774	70,816,827	
19.	Louisiana .....	LA	L	81,868,978	299,066	4,863,036	(198,048)	86,833,032	
20.	Maine .....	ME	L	8,103,892	101,699	996,850	1,352,045	10,554,486	
21.	Maryland .....	MD	L	72,138,078	15,178,507	5,183,865	2,525,233	95,025,683	
22.	Massachusetts .....	MA	L	89,201,389	375,112	5,289,066	99,966,704	194,832,271	
23.	Michigan .....	MI	L	52,656,330	40,880	3,202,078	26,816,192	82,715,480	
24.	Minnesota .....	MN	L	31,903,353	745,354	2,219,144	1,391,951	36,259,802	
25.	Mississippi .....	MS	L	26,021,000	23,237	2,177,276		28,221,513	
26.	Missouri .....	MO	L	41,122,408	306,787	3,613,024	9,096,768	54,138,987	(16,177)
27.	Montana .....	MT	L	13,042,741	73,312	1,030,351	(27,956)	14,118,448	
28.	Nebraska .....	NE	L	17,383,360	57,209	1,877,105	(10,284)	19,307,390	
29.	Nevada .....	NV	L	27,421,893	5,298,000	1,433,861	(5,046,901)	29,106,853	
30.	New Hampshire .....	NH	L	13,497,070	38,001	1,012,853	(359,142)	14,188,782	
31.	New Jersey .....	NJ	L	128,629,983	411,983	7,176,231	13,670,162	149,888,359	
32.	New Mexico .....	NM	L	19,712,226	341,473	1,407,225	(1,226)	21,459,698	1,300,000
33.	New York .....	NY	L	411,547,745	10,627,947	35,065,471	1,175,139,160	1,632,380,323	(2,502,464)
34.	North Carolina .....	NC	L	70,199,558	397,563	4,475,316	45,907,649	120,980,086	
35.	North Dakota .....	ND	L	9,495,674	4,026	697,439	11,008	10,208,147	
36.	Ohio .....	OH	L	77,362,814	1,481,037	6,018,537	6,628,673	91,491,061	14,000,000
37.	Oklahoma .....	OK	L	33,237,504	309,029	2,827,356	35,248,256	71,622,145	
38.	Oregon .....	OR	L	22,334,733	399,541	2,137,418	249,502,004	274,373,696	
39.	Pennsylvania .....	PA	L	112,807,180	824,489	7,674,242	21,604,302	142,910,213	
40.	Rhode Island .....	RI	L	9,193,395	5,107	517,566	1,317,364	11,033,432	
41.	South Carolina .....	SC	L	45,157,561	1,117,605	2,998,034	2,458,258	51,731,458	
42.	South Dakota .....	SD	L	20,799,229	56,315	2,119,532	2,096,609	25,071,685	
43.	Tennessee .....	TN	L	39,602,739	337,511	3,284,734	9,309,150	52,534,134	
44.	Texas .....	TX	L	241,732,964	544,319	15,583,549	60,274,939	318,135,771	
45.	Utah .....	UT	L	19,529,801	606,774	1,054,486	154,376	21,345,437	
46.	Vermont .....	VT	L	7,940,238	3,079	550,907	3,383,482	11,877,706	
47.	Virginia .....	VA	L	89,953,192	2,403,193	7,497,692	12,040,055	111,894,132	
48.	Washington .....	WA	L	69,654,343	872,465	5,592,057	18,755,941	94,874,806	
49.	West Virginia .....	WV	L	13,724,931	113,137	690,223	(247)	14,528,044	
50.	Wisconsin .....	WI	L	30,037,442	1,180,048	2,275,864	12,872,217	46,365,571	
51.	Wyoming .....	WY	L	15,400,327	61,562	803,976	(9,356)	16,256,509	
52.	American Samoa .....	AS	N						
53.	Guam .....	GU	L	357,663		2,514		360,177	
54.	Puerto Rico .....	PR	L	1,406,004	23,194	199,061		1,628,259	
55.	U.S. Virgin Islands .....	VI	L	1,898,338		12,806		1,911,144	
56.	Northern Mariana Islands .....	MP	N						
57.	Canada .....	CAN	L	19,656,735		112,319		19,769,054	
58.	Aggregate Other Aliens .....	OT	XXX	14,086,572	116,186	120,249		14,323,007	
59.	Subtotal .....	(a)	54	3,188,500,502	254,737,925	221,607,708	2,196,834,026	5,861,680,161	2,343,224,593
90.	Reporting entity contributions for employee benefits plans .....		XXX	7,122				7,122	
91.	Dividends or refunds applied to purchase paid-up additions and annuities .....		XXX	703,433,096	204,545			703,637,641	
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	23,591,769		4,034,764		27,626,533	
94.	Aggregate or other amounts not allocable by State .....		XXX	306,658,990				306,658,990	
95.	Totals (Direct Business) .....		XXX	4,222,191,479	254,942,470	225,642,472	2,196,834,026	6,899,610,447	2,343,224,593
96.	Plus Reinsurance Assumed .....		XXX	99,781,833				99,781,833	
97.	Totals (All Business) .....		XXX	4,321,973,312	254,942,470	225,642,472	2,196,834,026	6,999,392,280	2,343,224,593
98.	Less Reinsurance Ceded .....		XXX	166,375,118		22,378,052		188,753,170	
99.	Totals (All Business) less Reinsurance Ceded .....		XXX	4,155,598,194	254,942,470	203,264,420	2,196,834,026	6,810,639,110	2,343,224,593
DETAILS OF WRITE-INS									
58001.	MEX Mexico .....		XXX	244,204		102		244,306	
58002.	PHL Philippine Islands .....		XXX	9,348		44		9,392	
58003.	Other .....		XXX	13,833,020	116,186	120,103		14,069,309	
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	14,086,572	116,186	120,249		14,323,007	
9401.	Paid-up Additions Applied as Credits .....		XXX	302,437,215				302,437,215	
9402.	Dividend Accumulations applied as premium or annuity considerations in states that do not allow a dividend deduction .....		XXX	4,221,775				4,221,775	
9403.	.....		XXX						
9498.	Summary of remaining write-ins for Line 94 from overflow page .....		XXX						
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above) .....		XXX	306,658,990				306,658,990	



STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (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.

(a) Insert the number of L responses except for Canada and Other Alien.

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. Group Life, Group Health, and Group Annuity contracts are allocated according to the residence of the individual for whom benefits are purchased or provided. 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.

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

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 (See page 12.2 for entity's org chart)(13-3044743) (91596)(DE) NYLIFE Insurance Company of Arizona (52-1530175)(81353)(AZ) New York Life Enterprises LLC (See page 12.2 for entity's org chart)(13-4199614)(DE) NYLIFE LLC (See page 12.2 for entity's org chart)(13-4081725)(DE) New York Life Investment Management Holdings LLC (See page 12.3 for entity's org chart)(52-2206685)(DE) NYLife Real Estate Holdings LLC (See page 12.7 for entity's org chart)(DE) Samsung US Dynamic Asset Allocation Securities Feeder Investment Trust H (ROK) NYL Real Assets LLC (DE) NYL Emerging Manager LLC (DE) Biris Holdings LLC (DE) NYL Investors LLC (DE)(46-4293486) New York Life Investment Management (U.K.) Ltd. (GBR) New York Life Short Term Fund (NY) NYL Wind Investments LLC (DE) PTC Acquisitions, LLC (DE) NYMH-Farmingdale, NY LLC (DE) NYLMDC-King of Prussia GP, LLC (DE) NYLMDC-King of Prussia Realty, LP (DE) NYMH-Attleboro MA, 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) 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) Silver Spring, LLC (DE) Silver Spring Associates, L.P. (PA) NYLIM Flatiron CLO 2004-1 Ltd. (CYM) NYLIM Flatiron CLO 2004-1 Equity Holdings LLC, Series A (CYM) NYLIM Flatiron CLO 2005-1 Ltd. (CYM) NYLIM Flatiron CLO 2006-1 Ltd. (CYM) NYLIM Flatiron CLO 2006-1 Equity Holdings LLC, Series A (CYM) Flatiron CLO 2007-1 Ltd. (CYM) NYLIM Flatiron CLO 2007-1 Equity Holdings LLC, Series A (CYM) Flatiron CLO 2011-1 Ltd. (CYM) Flatiron CLO 2012-1 Ltd. (CYM) Flatiron CLO 2013-1 Ltd. (CYM) Flatiron CLO 2014-1 Ltd. (CYM) Flatiron CLO 16 Ltd. (CYM) Flatiron CLO 2015-1 Ltd. (CYM) Stratford CDO 2001-1 Ltd. (CYM) Silverado CLO 2006-II Limited (CYM) Silverado 2006-II Equity Holdings LLC, Series A (CYM) New York Life Funding (CYM) New York Life Global Funding (DE) Martingale Road LLC (DE) UFI-NOR Federal Receivables (NY) Government Energy Savings Trust 2003-A (NY) NYL Equipment Issuance Trust (DE) NYLARC Holding Company Inc. (86-0742726)(AZ) New York Life Agents Reinsurance Company (86-0742727)(68723)(AZ) Cumberland Condominium Association, Inc. (TN) MainStay ICAP Global Fund (DE) MainStay New York Tax Free Opportunities Fund (DE) MainStay California Tax Free Opportunities Fund (DE) Candriam Balanced Asset Alloc (LUX) Candriam L Defensive Asset Fund (LUX) REEP-IND FREEDOM MA LLC (DE) REEP-IND AEGEAN MA LLC (DE) REEP-IND LYMAN MA LLC (DE)
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STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

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-OFC Drakes Landing CA LLC (DE)
- REEP-OFC Bellevue WA LLC (DE)
- REEP-IND Kent LLC (DE)
- REEP-IND RTG NC LLC (DE)
- REEP-IND Fridley MN LLC (MN)
- REEP-IND Green Oaks IL LLC (DE)
- REEP-MF Issaquah WA LLC (DE)
- REEP-MF Chandler AZ LLC
- REEP-MF Verde NC LLC (DE)
- REEP-MF Mount Vernon GA LLC (DE)
- REEP-MF Wallingford WA LLC (DE)
- REEP-IND Chino CA LLC (DE)
- 2015 DIL PORTFOLIO HOLDINGS LLC (DE)
  - CT 611 W. JOHNSON AVE LLC (DE)
  - CT 550 RESEARCH PKWY LLC (DE)
  - CT 160 CORPORATE COURT LLC (DE)
  - NJ 663 E. CRESCENT AVE LLC (DE)
  - NJ 1881 ROUTE 46 LLC (DE)
  - PA 180 KOST RD LLC (DE)
- NYLIM Holdings NCVAD, GP, LLC (DE)
  - McMorgan Northern California Value Add/Development Fund I, L.P. (DE)
    - MNCVAD-IND Greenwood CA LLC (DE)
    - MNCVAD-IND Concourse CA LLC (DE)
    - MNCVAD-IND Norris Canyon CA LLC (DE)
      - MNCVAD-CP Norris Canyon LLC (DE)
    - MNCVAD-OFC 2665 North First CA LLC (DE)
      - MNCVAD-SEAGATE 2665 North First LLC (DE)
    - MNCVAD-IND Petaluma CA LLC (DE)
    - MNCVAD-OFC Bridgepointe CA LLC (DE)

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

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

PART 1 - ORGANIZATIONAL CHART

New York Life Insurance and Annuity Corporation

Ausbil IT - Ausbil Microcap Fund (AUS)

New York Life Enterprises LLC

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

NYLIFE LLC

- Eagle Strategies LLC (DE)
- New York Life Capital Corporation (DE)
- New York Life Trust Company (13-3808042) (NY)
  - New York Life Structured Settlement Trust (NY)
- NYL Executive Benefits LLC (DE)
- NYLIFE Securities LLC (13-2649692) (DE)
- NYLINK Insurance Agency Incorporated (DE)
- NYLUK I Company (GBR)
  - NYLUK II Company (GBR)
    - Gresham Mortgage (GBR)
    - W Construction Company (GBR)
  - WIM (AIM) (GBR)
  - WUT (GBR)

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

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

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC

Institutional Capital LLC (03-0598064)(DE) Einstein Merger Sub, LLC (DE) ICAP Master Collective Investment Trust – ICAP Large Cap Value Equity Collective Trust (PA) NYLIFE Distributors LLC (13-3741759)(DE) NYLIM Service Company LLC (DE) MackKay Shields LLC (13-4080466)(DE) MackKay Shields Core Plus Opportunities Fund GP LLC (DE) MackKay Shields Core Plus / Opportunities Fund LP (DE) MackKay Shields Credit Strategy Fund Ltd (CYM) MackKay Shields Defensive Bond Arbitrage Fund Ltd. (BMU) MackKay Shields High Yield Active Core Fund GP LLC (DE) MackKay Shields High Yield Active Core Fund LP (DE) MackKay Shields Core Fixed Income Fund GP LLC (DE) MackKay Shields Core Fixed Income Fund LP (45-2733007)(DE) MackKay Municipal Managers Opportunities GP LLC (DE) MackKay Municipal Opportunities Master Fund, L.P. (DE) MackKay Municipal Opportunities Fund, L.P. (DE) MackKay Municipal Managers Credit Opportunities GP LLC (DE) MackKay Municipal Credit Opportunities Master Fund, L.P. (DE) MackKay Municipal Credit Opportunities Fund, L.P. (DE) MackKay Municipal Short Term Opportunities Fund GP LLC (DE) MackKay Municipal Short Term Opportunities Fund LP (45-3041041)(DE) Plainview Funds plc (IRL) Plainview Funds plc – MackKay Shields - Emerging Markets Credit Portfolio (IRL) Plainview Funds plc – MackKay Shields - Flexible Bond Portfolio (IRL) Plainview Funds plc – MackKay Shields - Unconstrained Bond Portfolio (IRL) Plainview Funds plc – MackKay Shields - Floating Rate High Yield Portfolio (IRL) Plainview Funds plc – MackKay Shields Core Plus Opportunities Portfolio (IRL) MackKay Shields Statutory Trust – High Yield Bond Series (CT) MackKay Shields (International) Ltd. (GBR) MackKay Shields (Services) Ltd. (GBR) MackKay Shields UK LLP (GBR) MackKay Shields Global Derivatives LLC (DE) MackKay Municipal Managers Puerto Rico Opportunities GP LLC (DE) MackKay Puerto Rico Opportunities Fund, L.P. (DE) MackKay Puerto Rico Opportunities Feeder Fund, L.P. (DE) MackKay Municipal Managers California Opportunities GP LLC (DE) MackKay Municipal California Opportunities Fund, L.P. (DE) Madison Capital Funding LLC (DE) Madison Avenue Loan Fund GP LLC (DE)	Madison Avenue Loan Fund LP (80-0920962)(DE) MCF Co-Investment GP, LLC (DE) MCF Co-Investment GP, LP (DE) Madison Capital Funding Co-Investment Fund, LP (DE) MCF Fund I LLC (DE) Warwick McAlester Holdings, LLC (DE) Meeco Sullivan, LLC (DE) Electric Avenue, LLC (DE) WDC Liquidation Trust (IL) Young America Holdings, LLC (DE) YAC.ECOM Incorporated (MN) Young America, LLC (MN) Global Fulfillment Services, Inc. (AZ) SourceOne Worldwide, Inc. (MN) YA Canada Corporation (CAN) Zenith Products Holdings, Inc (DE) ZPC Holding Corp. (DE) Zenith Products Corporation (DE) MCF Capital Management LLC (DE) MCF Mezzanine Carry I LLC (DE) MCF Mezzanine Fund I LLC (DE) Montpelier Carry Parent, LLC (DE) Montpelier Carry, LLC (DE) Montpelier GP, LLC (DE) Montpelier Fund, L.P. (90-0938480) (DE) Ironshore Investment BL I Ltd. (BMU) LMF WF Portfolio II, LLC (DE) MCF CLO I LLC (DE) MCF CLO II LLC (DE) MCF CLO III LLC (DE) MCF CLO IV LLC (DE) MCF CLO V Warehouse LLC (DE) Cornerstone Capital Management Holdings LLC (13-5582869)(DE) Cornerstone Capital Management LLC (41-1763532)(DE) Cornerstone Capital Management Large-Cap Enhanced Index Fund GP, LLC (DE) Cornerstone Capital Management Large-Cap Enhanced Index Fund L.P. (DE) NYL Workforce GP LLC (DE)
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STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

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

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC (continued)

New York Life Investment Management Holdings International S.á.r.l. (LUX) New York Life Investment Management Holdings II International S.á.r.l. (LUX) New York Life Investment Management Global Holdings S.á.r.l. (LUX) Candriam Luxco S.á.r.l. (LUX) Ausbil Investment Management Limited (LUX) Ausbil Australia Pty. Ltd. (AUS) Ausbil Asset Management Pty. Ltd. (AUS) ISPT Holding (BEL) AUSBIL IT – Australian Geared Equity (AUS) Candriam Luxembourg, partnership limited by shares (LUX) BIL Prime Advanced Cash + 100 (LUX) Candriam France, simplified joint-stock company (FRA) Candriam Dublin (IRE) Candriam Treasury Management (FRA) Candriam Belgium, public limited company (BEL) Cordius CIG (LUX)	MIREF Barton's Creek, LLC (DE) Barton's Lodge Apartments, LLC (DE) MIREF Marketpointe, LLC (DE) MIREF 101 East Crossroads, LLC (DE) 101 East Crossroads, LLC (DE) MIREF Waterview, LLC (DE) MIREF Chain Bridge, LLC (DE) 1991 Chain Bridge Road, LLC (DE) MIREF Aptakisic, LLC (DE) Aptakisic Creek Corporate Park, LLC (DE) MIREF 250 Montgomery, LLC (DE) MIREF Hawthorne, LLC (DE) MIREF Auburn 277, LLC (DE) MIREF Sumner North, LLC (DE) MIREF Wellington, LLC (DE) MIREF Warner Center, LLC (DE) MADISON-IND Valley Business Park CA LLC (DE) MADISON-IND Assateague MD LLC (DE) MADISON-SP Assateague LLC (DE) MADISON-MF Duluth GA LLC (DE) MADISON-MF Casa Santa Fe AZ LLC (DE) MADISON-MF Cabrillo AZ LLC (DE) MADISON-OFC Centerstone I CA LLC (DE) MADISON-RTL Centerstone II CA LLC (DE) MADISON-OFC Centerstone III CA LLC (DE) MADISON-MOB Centerstone IV CA LLC (DE) MADISON-OFC Canyon Commons 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) NYLIM-GCR Fund I, LLC (DE) NYLIM Fund II GP, LLC (DE) NYLIM Real Estate Mezzanine Fund II, LP (DE) NYLIM-TND, LLC (DE) NYLIM-DCM, LLC (DE) NYLIM-MM, LLC (DE) DCM-N, LLC (DE) DCM Warehouse Series A, LLC (DE) DCM Warehouse Series One, LLC (DE)
New York Life Investment Management LLC (DE) Madison Core Property Fund LLC (DE) MIREF 1500 Quail, LLC (DE) MIREF Mission Heritage, LLC (DE) MIREF Linpro Center, LLC (DE) MIREF Mill Creek, LLC (DE) MIREF Gateway, LLC (DE) MIREF Delta Court, LLC (DE) MIREF Seaside, LLC (DE) MIREF Fremont Distribution Center, LLC (DE) 1101 Taylor Road LLC (DE) MIREF Century, LLC (DE) MIREF York Road, LLC (DE) York Road EW, LLC (DE) York Road Retail West, LLC (DE) 2001 EW LLC (DE) 2122 EW LLC (DE) MIREF Saddle River LLC (DE) Via Verde San Dimas, LLC (DE) MIREF DC Corp. (DE) MIREF L Street, LLC (DE) 1901 L Street Corp. (DE) 1901 L Street LLC (DC) MIREF Newpoint Commons, LLC (DE) MIREF Northsight, LLC (DE) MIREF Riverside, LLC (DE) MIREF Corporate Woods, LLC (DE) MIREF Bedminster, LLC (DE)	

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

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)	
WFHG GP, LLC (DE) Workforce Housing Fund I-2007 LP (DE) NYLCAP Holdings (Mauritius) LLC (MUS) Jacob Ballas Capital India PVT. Ltd. (MUS) Evolveance Asset Management, Ltd. (IND) GoldPoint Partners LLC (13-4091043) (DE) GoldPoint Mezzanine Partners IV GenPar GP, LLC (DE) GoldPoint Mezzanine Partners Offshore IV, L.P. (CYM) GoldPoint Mezzanine Partners IV GenPar LP (DE) GoldPoint Mezzanine Partners IV, LP (DE) NYLCAP 2010 Co-Invest GenPar GP, LLC (DE) NYLCAP 2010 Co-Invest GenPar L.P. (DE) NYLCAP 2010 Co-Invest L.P. (DE) NYLCAP 2010 Co-Invest ECI Blocker Holdco A L.P. (DE) NYLCAP 2010 Co-Invest ECI Blocker A L.P. (DE) NYLCAP 2010 Co-Invest ECI Blocker Holdco B L.P. (DE) NYLCAP 2010 Co-Invest ECI Blocker B L.P. (DE) NYLCAP 2010 Co-Invest ECI Blocker Holdco C L.P. (DE) NYLCAP 2010 Co-Invest ECI Blocker C L.P. (DE) NYLCAP 2010 Co-Invest ECI Blocker Holdco E L.P. (DE) NYLCAP 2010 Co-Invest ECI Blocker E L.P. (DE) NYLCAP 2010 Co-Invest ECI Blocker Holdco F L.P. (DE) NYLCAP 2010 Co-Invest ECI Blocker F L.P. (DE) NYLCAP 2010 Co-Invest ECI Blocker Holdco G L.P. (DE) NYLCAP 2010 Co-Invest ECI Blocker G L.P. (DE) New York Life Capital Partners, LLC (DE) New York Life Capital Partners, LP (13-4091045) (DE) New York Life Capital Partners II, LLC (DE) New York Life Capital Partners II, L.P. (DE) New York Life Capital Partners III GenPar GP, LLC (DE) New York Life Capital Partners III GenPar, LP (DE) New York Life Capital Partners III, LP (DE) New York Life Capital Partners III, LP (DE) New York Life Capital Partners III-A, LP (DE) NYLCAP III-A RBG Corp. (DE) New York Life Capital Partners IV GenPar GP, LLC (DE) New York Life Capital Partners IV GenPar, LP (DE) New York Life Capital Partners IV, LP (DE) New York Life Capital Partners IV-A, LP (DE) GoldPoint Partners Co-Investment V GenPar GP LLC (DE) GoldPoint Partners Co-Investment V GenPar, L.P. (DE)	Sixteen West Savannah, LLC (IN) Metropolis II Construction, LLC (DE) Streets Las Vegas, LLC (AZ) NYLIM RE Mezzanine Fund II Investment Corporation (DE) NYLIM ME Mezzanine Partners IV GenPar GP, LLC (DE) GoldPoint Partners Co-Investment V, LP (DE) GoldPoint Partners Co-Investment V ECI Blocker Holdco A, LP (DE) GoldPoint Partners Co-Investment V ECI Blocker A, LP (DE) GoldPoint Partners Co-Investment V ECI Blocker Holdco B, LP (DE) GoldPoint Partners Co-Investment V ECI Blocker B, LP (DE) GoldPoint Partners Co-Investment V ECI Blocker Holdco C, LP (DE) GoldPoint Partners Co-Investment V ECI Blocker C, LP (DE) GoldPoint Partners Co-Investment V ECI Blocker Holdco D, LP (DE) GoldPoint Partners Co-Investment V ECI Blocker D, LP (DE) GoldPoint Partners Co-Investment V ECI Blocker E, LP (DE) GoldPoint Partners Co-Investment V ECI Blocker E, LP (DE) NYLCAP India Funding LLC (DE) NYLIM-JB Asset Management Co. (Mauritius) LLC (MUS) New York Life Investment Management India Fund II, LLC (Mauritius) (MUS) New York Life Investment Management India Fund (FVCI) II, LLC (Mauritius) (MUS) NYLCAP India Funding III LLC (DE) NYLIM-Jacob Ballas Asset Management Company III (Mauritius) LLC (MUS) NYLIM Jacob Ballas India Fund III (Mauritius) LLC (MUS) NYLIM Jacob Ballas Capital India (FVCI) III (Mauritius) LLC (MUS) NYLIM Jacob Ballas India (FI) III (Mauritius) LLC (MUS) NYLIM Jacob Ballas India Holdings (Mauritius) IV NYLIM Mezzanine GenPar GP, LLC (DE) NYLIM Mezzanine GenPar, LP (DE) New York Life Investment Management Mezzanine Partners, LP (DE) NYLIM Mezzanine Partners Parallel Fund, LP (DE) NYLIM Mezzanine Partners II GenPar GP, LLC (DE) NYLIM Mezzanine Offshore Partners II, LP (CYM) NYLIM Mezzanine Partners II GenPar, LP (DE) New York Life Investment Management Mezzanine Partners II, LP (DE) NYLIM Mezzanine II Luxco S.a.r.l. (LUX) NYLIM Mezzanine II Parallel Fund, LP (DE) NYLIM Mezzanine II Parallel Luxco S.a.r.l. (LUX) Voice Holdco Ltd. (CAN) NYLCAP Mezzanine Partners III GenPar GP, LLC (DE) NYLCAP Mezzanine Partners III GenPar, LP (DE) NYLCAP Mezzanine Partners III-K Fund, LP (DE) NYLCAP Mezzanine Partners III, LP (DE) NYLCAP Mezzanine III Luxco S.a.r.l (LUX) NYLCAP Mezzanine Partners III Parallel Fund, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest, LP (DE) NYLCAP Mezzanine III 2012 Luxco S.a.r.l. (LUX) NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco A, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker A, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco B, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker B, LP (DE)



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 Mezzanine Partners III 2012 Co-Invest ECI Blocker D, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco E, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco C, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker C, LP (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker Holdco D, LP (DE) NYLCAP Select Manager GenPar, LP (DE) C.B. Fleet TopCo, LLC (DE) NYLCAP Mezzanine Partners III 2012 Co-Invest ECI Blocker E, LP (DE) NYLCAP Mezzanine Offshore Partners III, L.P. (DE) NYLCAP Select Manager GenPar GP, LLC (DE) NYLCAP Select Manager Fund, LP (DE) NYLCAP Select Manager Cayman Fund, LP (CYM) NYLCAP Select Manager Fund II, L.P. (CYM) NYLCAP Canada GenPar Inc. (CAN) NYLCAP Select Manager Canada Fund, LP (CAN) NYLCAP Select Manager II GenPar GP, LLC (DE) NYLCAP Select Manager II GenPar GP L.P. (CYM) NYLCAP Canada II GenPar Inc. (CAN) NYLCAP Select Manager Canada Fund II, L.P. (CAN) NYLCAP 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) Private Advisors LLC (54-1886751)(DE) Alternative Fund LV, LLC (DE) Alternative Fund LV II, LLC (DE) Private Advisors Alternative Asset Fund LLC (DE) PACIF GP, LLC (DE) Private Advisors Coinvestment Fund, LP (DE) PACIF Carry Parent, LLC (DE) PACIF Carry, LLC (DE) PACIF II Carry Parent, LLC (DE) PACIF II Carry, LLC (DE) PACIF II GP, LLC (DE) Private Advisors Coinvestment Fund II, LP (DE) PACIF III Carry Parent, LLC (DE) PACIF III Carry, LLC (DE) PACIF III GP, LLC (DE) Private Advisors Coinvestment Fund III, LP (46-1360141) (DE) Private Advisors Distressed Opportunities Fund, L.P. (DE) Private Advisors Income Fund, L.P. (DE) PAPEF Carry Parent, LLC (DE) PAPEF Carry, LLC (DE) Private Advisors Small Company Buyout Fund, L.P. (DE) Private Advisors Alternative Small Company Buyout Fund, L.P. (DE) Small Company Buyout Blocker Corp. (DE)	Small Company Buyout ECI, LP (DE) Small Company Buyout Holding, LP (DE) Private Advisors Small Company Buyout Fund II, L.P. (DE) PASCBF III GP, LLC (DE) Private Advisors Small Company Buyout Fund III, LP (DE) PASCBF IV Carry Parent, LLC (DE) PASCBF IV Carry, LLC (DE) PASCBF IV GP, LLC (DE) Private Advisors Small Company Buyout Fund IV, LP (DE) PASCBF V Carry Parent, LLC (DE) PASCBF V Carry, LLC (DE) PASCBF V GP, LLC (DE) Private Advisors Small Company Buyout Fund V, LP (DE) PASCPEF VI Carry Parent, LLC (DE) PASPEF VI Carry, LLC (DE) PASCPEF VI GP, LLC (DE) Private Advisors Small Company Private Equity Fund VI, LP (DE) Private Advisors Small Company Private Equity Fund VI (Cayman), LP (CYM) PA Real Assets Carry Parent, LLC (DE) PA Real Assets Carry, LLC (DE) PA Emerging Manager Carry Parent, LLC (DE) PA Emerging Manager Carry, LLC (DE) RIC I GP, LLC (DE) Richmond Coinvestment Partners I, LP (DE) RIC I Carry Parent, LLC (DE) RIC I Carry, LLC (DE) Cuyahoga Capital Partners I Management Group, LLC (DE) Cuyahoga Capital Partners II Management Group LLC (DE) Cuyahoga Capital Partners III Management Group LLC (DE) Cuyahoga Capital Partners IV Management Group LLC (DE) Cuyahoga Capital Emerging Buyout Partners Management Group LLC (DE) UVF GP, LLC (DE) Undiscovered Value Fund, LP (DE) Undiscovered Value Fund, Ltd. (CYM) Undiscovered Value Master Fund SPC (CYM) Private Advisors Stable Value Fund, Ltd. (DE) Index IQ Holdings Inc. (DE) Financial Development LLC (DE) IndexIQ, Inc. (DE) IndexIQ LLC (DE) IndexIQ Advisors LLC (DE)
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STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

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

PART 1 - ORGANIZATIONAL CHART

NYLife Real Estate Holdings LLC

CC Acquisitions, LP (DE)  
Huntsville NYL LLC (DE)  
NYL Midwest Apartments LLC (DE)  
REEP-MF Cumberland TN LLC (DE)  
    Cumberland Apartments, LLC (TN)  
REEP-RTL Bradford PA LLC (DE)  
REEP-IND Forest Park NJ LLC (DE)  
    FP Building 1-2-3 LLC (DE)  
    FP Building 4 LLC (DE)  
    FP Building 17, LLC (DE)  
    FP Building 18, LLC (DE)  
    FP Building 19, LLC (DE)  
    FP Building 20, LLC (DE)  
    FP Mantua Grove LLC (DE)  
    FP Lot 1.01 LLC (DE)  
REEP-IND NJ LLC (DE)  
    NJIND JV LLC (DE)  
    NJIND Hook Road LLC (DE)  
    NJIND Old Post Road LLC (DE)  
    NJIND Brunswick Avenue LLC (DE)  
    NJIND Raritan Center LLC (DE)  
    NJIND Talmadge Road LLC (DE)  
    NJIND Bay Avenue LLC (DE)  
    NJIND Melrich Road LLC (DE)  
    NJIND Carter Drive LLC (DE)  
    NJIND Corbin Street LLC (DE)

REEP-IND Valwood TX LLC (DE)  
REEP-MF Marina Landing WA LLC (DE)  
    REEP-SP Marina Landing LLC (DE)  
REEP-MF Enclave TX LLC (DE)  
REEP-MF Mira Loma II TX LLC (DE)  
REEP-MF Summitt Ridge CO LLC (DE)  
REEP-OF Centerpointe VA LLC (DE)  
REEP-OFC 575 Lex NY LLC (DE)  
REEP-OFC 575 Lex NY GP LLC (DE)  
REEP-OFC Westory DC LLC (DE)  
REEP-RTL SASI GA LLC (DE)  
REEP-MF Woodridge IL LLC (DE)  
REEP-IND Continental NC LLC (DE)  
    LRC-Patriot, LLC (DE)  
    REEP-LRC Industrial LLC (DE)  
REEP-OFC 525 N Tryon NC LLC (DE)  
    525 Charlotte Office LLC (DE)

STATEMENT AS OF JUNE 30, 2015 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
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)	Control If Ownership Provides Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0826	New York Life Group	68915	13-5582869	1583827	0000071633		New York Life Insurance Company Corporation	NY			Ownership	100.000	New York Life Insurance Company	
0826	New York Life Group	91596	13-3044743	3683691	0000727136		New York Life Insurance & Annuity Corporation	DE	DS	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
0826	New York Life Group	81353	52-1530175				Ausbi II IT - Ausbi II Microcap Fund	AUS	NIA	New York Life Insurance & Annuity Corporation	Ownership	11.800	New York Life Insurance Company	
		00000	13-4199614				NYLIFE Insurance Company of Arizona	AZ	DS	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					New York Life Enterprises LLC	DE	DS	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					New York Life International Holdings Limited				Ownership	84.000	New York Life Insurance Company	
		00000					New York Life International Holdings Limited	JMS	NIA	New York Life Enterprises LLC	Ownership			
		00000					NYL Cayman Holdings Ltd.	JMS	NIA	NYL Cayman Holdings Ltd.	Ownership	16.000	New York Life Insurance Company	
		00000					NYL Worldwde Capital Investments, LLC	CYM	NIA	New York Life Enterprises LLC	Ownership	100.000	New York Life Insurance Company	
		00000					Candriam Balanced Asset Alloc	DE	NIA	NYL Cayman Holdings Ltd.	Ownership	100.000	New York Life Insurance Company	
		00000					Candriam L Defensive Asset Fund	LUX	NIA	New York Life Insurance Company	Ownership	17.400	New York Life Insurance Company	
		00000					Seguros Monterrey New York Life, S.A. de C.V.	LUX	NIA	New York Life Insurance Company	Ownership	19.800	New York Life Insurance Company	
		00000					Seguros Monterrey New York Life, S.A. de C.V.	MEX	IA	New York Life Enterprises LLC	Ownership	100.000	New York Life Insurance Company	
		00000					Administradora de Conductos SINYL, 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	
		00000					Agencias de Distribucion SINYL, 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	
		00000					Imobiliaria SINYL, 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	
		00000					Imobiliaria SINYL, S.A. de C.V.	MEX	NIA	Agencias de Distribucion SINYL, S.A. de C.V.	Ownership	1.000	New York Life Insurance Company	
		00000					SEAF Sichuan SIE Investment Fund LLC	DE	NIA	New York Life Enterprises LLC	Ownership	39.980	New York Life Insurance Company	
		00000					Sansung US Dynamic Asset Allocation				Ownership			
		00000					Securities Feeder Investment Trust H	KOR	NIA	New York Life Insurance Company	Ownership	49.100	New York Life Insurance Company	
		00000					NYL Real Assets LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					NYL Emerging Manager LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000	13-4081725	2928649	0001270096		NYLIFE LLC	DE	DS	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					Eagle Strategies LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	
		00000					New York Life Capital Corporation	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	
		00000					NYL Executive Benefits LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	
		00000					NYLIFE Securities LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	
		00000	13-2649692		0000071637		NYLINK Insurance Agency Incorporated	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	
		00000					NYLINX Company	GBR	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	
		00000					NYLUX I Company	GBR	NIA	NYLUX I Company	Ownership	100.000	New York Life Insurance Company	
		00000					Gresham Mortgage	GBR	NIA	NYLUX II Company	Ownership	100.000	New York Life Insurance Company	
		00000					W Construction Company	GBR	NIA	NYLUX II Company	Ownership	100.000	New York Life Insurance Company	
		00000					WIM (AIM)	GBR	NIA	NYLUX II Company	Ownership	100.000	New York Life Insurance Company	
		00000					WUT	GBR	NIA	NYLUX II Company	Ownership	100.000	New York Life Insurance Company	
		00000					Biris Holdings LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000	46-4293486				NYL Investors LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					New York Life Short Term Fund (STF)	NY	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					NYL Wind Investments LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					PTO Acquisitions, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					NYLIFE Real Estate Holdings, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					CC Acquisitions, LP	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					Huntsville NYL LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000		3683273			NYL Midwest Apartments LLC	DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	Control If Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
		00000					PEEP-IND FREEDOM WA LLC	DE	N/A	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-IND AEGEAN WA LLC	DE	N/A	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-IND LYMAN WA LLC	DE	N/A	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-IND Kent LLC	DE	N/A	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-MF Cumber land TN LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					Cumber land Apartments, LLC	TN	N/A	PEEP-MF Cumber land TN LLC	Ownership	100.000	New York Life Insurance Company	
		00000					Cumber land Condominium Association, Inc.	TN	N/A	New York Life Insurance Company	Board of Directors	0.000	New York Life Insurance Company	
		00000					PEEP-RTL Bradford PA LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					FP Bui lding 1-2-3 LLC	DE	N/A	PEEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		00000					FP Bui lding 4 LLC	DE	N/A	PEEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		00000					FP Bui lding 17, LLC	DE	N/A	PEEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		00000					FP Bui lding 18, LLC	DE	N/A	PEEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		00000					FP Bui lding 19, LLC	DE	N/A	PEEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		00000					FP Bui lding 20, LLC	DE	N/A	PEEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		00000					FP Mantua Grove LLC	DE	N/A	PEEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		00000					FP Lot 1.01 LLC	DE	N/A	PEEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-IND Continental NC LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					LRC-Patriot, LLC	DE	N/A	PEEP-IND Continental NC LLC	Ownership	93.000	New York Life Insurance Company	
		00000					PEEP-LRC Industrial LLC	DE	N/A	LRC-Patriot, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-QFC 525 N Tryon NC LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					525 Charlotte Office LLC	DE	N/A	PEEP-QFC 525 N Tryon NC LLC	Ownership	95.000	New York Life Insurance Company	
		00000					PEEP-IND RTG NC LLC	DE	N/A	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-IND Ohio CA LLC	DE	N/A	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-IND Fridley MN LLC	MN	N/A	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-IND Green Oaks IL LLC	DE	N/A	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-QFC Bellevue WA LLC	DE	N/A	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-IND NJ LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					NJIND JV LLC	DE	N/A	PEEP-IND NJ LLC	Ownership	93.000	New York Life Insurance Company	
		00000					NJIND Hook Road LLC	DE	N/A	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		00000					NJIND Old Post Road LLC	DE	N/A	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		00000					NJIND Brunswick Avenue LLC	DE	N/A	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		00000					NJIND Par itian Center LLC	DE	N/A	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		00000					NJIND Talmadge Road LLC	DE	N/A	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		00000					NJIND Bay Avenue LLC	DE	N/A	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		00000					NJIND Melrich Road LLC	DE	N/A	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		00000					NJIND Carter Drive LLC	DE	N/A	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		00000					NJIND Corbin Street LLC	DE	N/A	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-Enclave TX LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-MF Issaquah WA LLC	DE	N/A	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-MF Mira Loma I I TX LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-MF Verde NC LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-MF Mount Vernon GA LLC	DE	N/A	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-MF Summitt Ridge CO LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-QF Centerpointe VA LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-RTL SASI GA LLC	DE	N/A	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-MF Chandler AZ LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-MF Woodridge IL LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-MF Wallingford WA LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-IND Valwood TX LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		00000					PEEP-MF Marina Landing WA LLC	DE	N/A	NWLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	

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)	Control If Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
		.0000					REP-SP Marina Landing LLC	DE	NIA	REP-IF Marina Landing WA LLC	Ownership	.98.000	New York Life Insurance Company	
		.0000					REP-IFC 575 Lex NY LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					REP-IFC 575 Lex NY GP LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					REP-IFC Drakes Landing CA LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					REP-IFC Westory DC LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					CT 160 CORPORATE COURT LLC	DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH Farmingdale, NY, LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVJMC King of Prussia GP, LLC	DE	NIA	NVJMC King of Prussia GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH Attleboro MA, LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-Emis GP, LLC	DE	NIA	NVH-Emis GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-Emis, L.P.	TX	NIA	NVH-Emis GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-Freepot GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-Freepot, L.P.	TX	NIA	NVH-Freepot GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-Houston GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-Houston, L.P.	TX	NIA	NVH-Houston GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-Plano GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-Plano, L.P.	TX	NIA	NVH-Plano GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-San Antonio GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-San Antonio, L.P.	TX	NIA	NVH-San Antonio GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-Stephenville GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-Stephenville, L.P.	TX	NIA	NVH-Stephenville GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-Taylor GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					NVH-Taylor, L.P.	TX	NIA	NVH-Taylor GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-002 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-003 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-006 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-007 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-008 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-009 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-017 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-018 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-021 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-025 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-031 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-036 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-041 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-043 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-044 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-048 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-061 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-063 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-067 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-069 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					SP 2005-021-070 LLC	DE	NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.0000					Silver Spring Associates, L.P.	DE	NIA	Silver Spring, LLC	Ownership	.100.000	New York Life Insurance Company	
		.0000					2015 DIL PORTFOLIO HOLDINGS LLC	DE	NIA	New York Life Insurance Company	Ownership	.62.308	New York Life Insurance Company	
		.0000					2015 DIL PORTFOLIO HOLDINGS LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	.37.692	New York Life Insurance Company	
		.0000					CT 611 W. JOHNSON AVE LLC	DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	.100.000	New York Life Insurance Company	

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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 (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)	Control Is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
		.00000					CT 550 RESEARCH PKWY LLC	.DE	.N/A	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NJ 663 E. CRESCENT AVE LLC	.DE	.N/A	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NJ 1881 ROUTE 46 LLC	.DE	.N/A	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PA 180 KOST RD LLC	.DE	.N/A	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000	52-2206685		0001513831		New York Life Investment Management Holdings LLC	.DE	.DS	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					Index IQ Holdings Inc.	.DE	.N/A	New York Life Investment Management Holdings LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001460140		Financial Development LLC	.DE	.N/A	Holdings LLC	Ownership	.74.370	New York Life Insurance Company	
		.00000			0001460140		Financial Development LLC	.DE	.N/A	Index IQ Holdings Inc.	Ownership	.25.630	New York Life Insurance Company	
		.00000			0001364028		IndexIQ, Inc.	.DE	.N/A	Financial Development LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					IndexIQ LLC	.DE	.N/A	Financial Development LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001415996		IndexIQ Advisors LLC	.DE	.N/A	IndexIQ LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000	03-0598064		0000050672		Institutional Capital LLC	.DE	.N/A	New York Life Investment Management Holdings LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					ICAP Master Collective Investment Trust							
		.00000					ICAP Large Cap Value Equity Collective Trust	.PA	.N/A	Institutional Capital LLC	Other	.0.000	New York Life Insurance Company	.1
		.00000	13-3741759		0000914898		NYLIFE Distributors LLC	.DE	.N/A	New York Life Investment Management Holdings LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001035588		NYLIM Service Company LLC	.DE	.N/A	New York Life Investment Management Holdings LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000	13-4080466		0000061227		Mackay Shields LLC	.DE	.N/A	New York Life Investment Management Holdings LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Mackay Shields Core Plus Opportunities Fund GP LLC	.DE	.N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001502131		Mackay Shields Core Plus / Opportunities Fund LP	.DE	.N/A	Mackay Shields Core Plus Opportunities Fund GP LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Mackay Shields Credit Strategy Fund LTD	.CYM	.N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001502133		Mackay Shields Defensive Bond Arbitrage Fund Ltd.	.BMU	.N/A	Mackay Shields LLC	Board of Directors	.0.000	New York Life Insurance Company	
		.00000			0001502133		Mackay Shields Defensive Bond Arbitrage Fund Ltd.	.BMU	.N/A	New York Life Insurance Company	Ownership	.13.250	New York Life Insurance Company	
		.00000			0001502133		Mackay Shields Defensive Bond Arbitrage Fund Ltd.	.BMU	.N/A	Mackay Shields LLC	Ownership	.0.580	New York Life Insurance Company	
		.00000					Mackay Shields High Yield Active Core Fund GP LLC	.DE	.N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Mackay Shields High Yield Active Core Fund LP	.DE	.N/A	Mackay Shields High Yield Active Core Fund GP LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001502130		Mackay Shields High Yield Active Core Fund LLC	.DE	.N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Mackay Shields Core Fixed Income Fund GP	.DE	.N/A	Mackay Shields Core Fixed Income Fund GP	Ownership	.100.000	New York Life Insurance Company	
		.00000	45-2733007		0001529525		Mackay Shields Core Fixed Income Fund LP	.DE	.N/A	Mackay Shields Core Fixed Income Fund GP LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Mackay Municipal Managers Opportunities GP LLC	.DE	.N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Mackay Municipal Opportunities Master Fund, L.P.	.DE	.N/A	Mackay Municipal Managers Opportunities GP LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001432467		Mackay Municipal Opportunities Master Fund, L.P.	.DE	.N/A	Mackay Municipal Managers Opportunities GP LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001432468		Mackay Municipal Opportunities Fund, L.P.	.DE	.N/A	Mackay Municipal Managers Opportunities GP LLC	Ownership	.100.000	New York Life Insurance Company	

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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)	Control If Ownership Provides Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
		.00000					Mackay Municipal Managers Credit Opportunities GP, LLC	.DE	N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001460030		Mackay Municipal Credit Opportunities Master Fund, L.P.	.DE	N/A	Mackay Municipal Managers Credit Opportunities GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001460023		Mackay Municipal Credit Opportunities Fund, L.P.	.DE	N/A	Mackay Municipal Managers Credit Opportunities GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Mackay Municipal Short Term Opportunities Fund GP LLC	.DE	N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000	45-3041041		0001532022		Mackay Municipal Short Term Opportunities Fund LP	.DE	N/A	Mackay Municipal Short Term Opportunities Fund GP LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Mackay Municipal Managers Puerto Rico Opportunities GP LLC	.DE	N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001633566		Mackay Puerto Rico Opportunities Fund, L.P.	.DE	N/A	Mackay Municipal Managers Puerto Rico Opportunities GP LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001633564		Mackay Puerto Rico Opportunities Feeder Fund, L.P.	.DE	N/A	Mackay Municipal Managers Puerto Rico Opportunities GP LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Mackay Municipal Managers California Opportunities GP LLC	.DE	N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001641693		Mackay Municipal California Opportunities Fund, L.P.	.DE	N/A	Mackay Municipal Managers California Opportunities GP LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Plainview Funds plc	.JRL	N/A	Mackay Shields LLC	Ownership	.50.000	New York Life Insurance Company	
		.00000					Plainview Funds plc	.JRL	N/A	Mackay Shields LLC	Board of Directors	.0.000	New York Life Insurance Company	
		.00000					Plainview Funds plc – Mackay Shields – Emerging Markets Credit Portfolio	.JRL	N/A	New York Life Insurance Company	Ownership	.42.970	New York Life Insurance Company	
		.00000					Plainview Funds plc – Mackay Shields – Emerging Markets Credit Portfolio	.JRL	N/A	New York Life Insurance & Annuity Corporation	Ownership	.42.970	New York Life Insurance Company	
		.00000					Plainview Funds plc – Mackay Shields – Emerging Markets Credit Portfolio	.JRL	N/A	New York Life Insurance Company	Ownership	.56.230	New York Life Insurance Company	
		.00000					Flexible Bond Portfolio	.JRL	N/A	New York Life Insurance & Annuity Corporation	Ownership	.23.470	New York Life Insurance Company	
		.00000					Plainview Funds plc – Mackay Shields – Flexible Bond Portfolio	.JRL	N/A	New York Life Insurance Company	Ownership	.1.230	New York Life Insurance Company	
		.00000					Plainview Funds plc – Mackay Shields – Flexible Bond Portfolio	.JRL	N/A	Mackay Shields LLC	Ownership	.30.740	New York Life Insurance Company	
		.00000					Unconstrained Bond Portfolio	.JRL	N/A	New York Life Insurance Company	Ownership	.0.910	New York Life Insurance Company	
		.00000					Plainview Funds plc – Mackay Shields – Unconstrained Bond Portfolio	.JRL	N/A	Mackay Shields LLC	Ownership	.95.370	New York Life Insurance Company	
		.00000					Floating Rate High Yield Portfolio	.JRL	N/A	New York Life Insurance Company	Ownership	.4.620	New York Life Insurance Company	
		.00000					Plainview Funds plc – Mackay Shields – Floating Rate High Yield Portfolio	.JRL	N/A	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					Plus Opportunities Portfolio	.JRL	N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Mackay Shields Statutory Trust High Yield Bond Series	.JRL	N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Mackay Shields (International) Ltd.	.CT	N/A	Mackay Municipal Short Term Opportunities Fund GP LLC	Management	.0.000	New York Life Insurance Company	3
		.00000					Mackay Shields (Services) Ltd.	.GBR	N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Mackay Shields UK LLP	.GBR	N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Mackay Shields UK LLP	.GBR	N/A	Mackay Shields (International) Ltd.	Ownership	.99.000	New York Life Insurance Company	
		.00000					Mackay Shields Global Derivatives LLC	.GBR	N/A	Mackay Shields (Services) Ltd.	Ownership	.1.000	New York Life Insurance Company	
		.00000					Mackay Municipal Managers Puerto Rico Opportunities GP LLC	.DE	N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Opportunities GP LLC	.DE	N/A	Mackay Shields LLC	Ownership	.100.000	New York Life Insurance Company	



STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	Control If Ownership Provides Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
		.00000					Mackay Puerto Rico Opportunities Funds, L.P.	DE	N/A	Mackay Municipal Managers Puerto Rico Opportunities & LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Mackay Municipal Managers California Opportunities & LLC	DE	N/A	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Mackay Municipal Managers California Opportunities Fund, L.P.	DE	N/A	Mackay Municipal Managers California Opportunities & LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Madison Capital Funding LLC	DE	N/A	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Madison Avenue Loan Fund & LLC	DE	N/A	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	
		.00000	80-0920962		0001577927		Madison Avenue Loan Fund LP	DE	N/A	Madison Avenue Loan Fund & LLC	Ownership	100.000	New York Life Insurance Company	
		.00000			0001535685		MOF Co-Investment & GP LLC	DE	N/A	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	
		.00000			0001535684		Madison Capital Funding Co-Investment Fund LP	DE	N/A	MOF Co-Investment & GP LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					MOF Fund I LLC	DE	N/A	MOF Co-Investment & GP LP	Ownership	100.000	New York Life Insurance Company	
		.00000					Warwick McLeister Holdings, LLC	DE	N/A	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Meeco Sullivan, LLC	DE	N/A	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Electric Avenue, LLC	DE	N/A	Warwick McLeister Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					WDC Liquidation Trust	IL	N/A	Warwick McLeister Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Young America Holdings, LLC	DE	N/A	Madison Capital Funding LLC	Ownership	36.350	New York Life Insurance Company	
		.00000					YAC ECOM Incorporated	IN	N/A	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Young America, LLC	IN	N/A	Young America Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Global Fulfillment Services, Inc.	AZ	N/A	Young America Holdings, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					SourceOne Worldwide, Inc.	IN	N/A	Young America, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					YA Canada Corporation	CAN	N/A	Young America, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Zenith Products Holdings, Inc	DE	N/A	Madison Capital Funding LLC	Ownership	16.360	New York Life Insurance Company	
		.00000			0001347648		ZPC Holding Corp.	DE	N/A	Zenith Products Holdings, Inc	Ownership	100.000	New York Life Insurance Company	
		.00000					Zenith Products Corporation	DE	N/A	ZPC Holding Corp.	Ownership	100.000	New York Life Insurance Company	
		.00000					MOF Capital Management LLC	DE	N/A	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Ironshore Investment BL I Ltd.	BMU	N/A	MOF Capital Management LLC	Other	100.000	New York Life Insurance Company	2
		.00000					MOF QLO III LLC	DE	N/A	MOF Capital Management LLC	Ownership	2.330	New York Life Insurance Company	
		.00000					MOF QLO IV LLC	DE	N/A	MOF Capital Management LLC	Other	0.000	New York Life Insurance Company	2
		.00000					MOF QLO V Warehouse LLC	DE	N/A	MOF Capital Management LLC	Other	0.000	New York Life Insurance Company	2
		.00000					MOF QLO V Warehouse LLC	DE	N/A	MOF Capital Management LLC	Ownership	5.000	New York Life Insurance Company	
		.00000					LMF WF Portfolio II, LLC	DE	N/A	MOF Capital Management LLC	Other	0.000	New York Life Insurance Company	2
		.00000					MOF QLO I LLC	DE	N/A	MOF Capital Management LLC	Other	0.000	New York Life Insurance Company	2
		.00000					MOF QLO I LLC	DE	N/A	MOF Capital Management LLC	Other	0.000	New York Life Insurance Company	2
		.00000					MOF QLO II LLC	DE	N/A	MOF Capital Management LLC	Ownership	2.530	New York Life Insurance Company	
		.00000					Cornerstone Capital Management Holdings LLC	DE	N/A	MOF Capital Management LLC	Other	0.000	New York Life Insurance Company	2
		.00000	13-5562869		0001453415		Cornerstone Capital Management Holdings LLC	DE	N/A	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	
		.00000	41-1763532		0001123570		Cornerstone Capital Management Large-Cap Enhanced Index Fund & LLC	DE	N/A	Cornerstone Capital Management Holdings LLC	Ownership	51.000	New York Life Insurance Company	
		.00000					Cornerstone Capital Management Large-Cap Enhanced Index Fund & LLC	DE	N/A	Cornerstone Capital Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	
		.00000			0001329043		Cornerstone Capital Management Large-Cap Enhanced Index Fund, LP	DE	N/A	Cornerstone Capital Management Large-Cap Enhanced Index Fund & LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYL Workforce GP LLC	DE	N/A	Enhanced Index Fund GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLIM Holdings NCAD, GP, LLC	DE	N/A	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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		00000			0001133639		New York Life Investment Management LLC New York Life Investment Management (U.K.) Ltd.	DE	N/A	New York Life Investment Management Holdings LLC	Ownership	100.00	New York Life Insurance Company	
		00000					Madison Core Property Fund LLC	GBR	N/A	NYL Investors LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF 1500 Quail, LLC	DE	N/A	Madison Core Property Fund LLC	Management	0.00	New York Life Insurance Company	3
		00000					MIREF Mission Heritage, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Linpro Center, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Mill Creek, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Gateway, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Delta Court, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Seaside, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Fremont Distribution Center, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					1101 Taylor Road LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Century, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF York Road, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					York Road EW, LLC	DE	N/A	MIREF York Road, LLC	Ownership	64.80	New York Life Insurance Company	
		00000					York Road Retail West, LLC	DE	N/A	York Road EW, LLC	Ownership	64.80	New York Life Insurance Company	
		00000					2001 EN LLC	DE	N/A	York Road EW, LLC	Ownership	100.00	New York Life Insurance Company	
		00000					2122 EN LLC	DE	N/A	York Road EW, LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Saddle River LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					Via Verde San Dimas, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF DC Corp.	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF L Street, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					1901 L Street Corp.	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					1901 L Street LLC	DC	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Newport Commons, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Northsight, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Riverside, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Corporate Woods, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Bedminster, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					Bar tons Bartons Creek, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					Bartons Lodge Apartments, LLC	DE	N/A	MIREF Bartons Creek, LLC	Ownership	90.00	New York Life Insurance Company	
		00000					MIREF Marketpointe, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF 101 East Crossroads, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					101 East Crossroads, LLC	DE	N/A	MIREF 101 East Crossroads, LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Waterview, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Chain Bridge, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					1991 Chain Bridge Road, LLC	DE	N/A	MIREF Chain Bridge, LLC	Ownership	100.00	New York Life Insurance Company	
		00000					Aptakisic LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					Aptakisic Creek Corporate Park, LLC	DE	N/A	MIREF Aptakisic, LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF 250 Montgomery, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Hawthorne, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Auburn 277, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Sumner North, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Wellington, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MIREF Warner Center, LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MADISON-IND Valley Business Park CA LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MADISON-IND Assateague MD LLC	DE	N/A	Madison Core Property Fund LLC	Ownership	100.00	New York Life Insurance Company	
		00000					MADISON-SP Assateague LLC	DE	N/A	MADISON-IND Assateague MD LLC	Ownership	90.00	New York Life Insurance Company	
		00000					MADISON-NE Duluth GA LLC	DE	N/A	MADISON-IND Assateague MD LLC	Ownership	100.00	New York Life Insurance Company	



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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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		.00000					MADISON-IF Casa Santa Fe AZ LLC	.DE	.NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-IF Cabrilho AZ LLC	.DE	.NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-OFC Centerstone I CA LLC	.DE	.NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-RTL Centerstone III CA LLC	.DE	.NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-HOB Centerstone IV CA LLC	.DE	.NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-OFC Centerstone Commons CA LLC	.DE	.NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-OFC Centerpoint Plaza CA LLC	.DE	.NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-IND Logistics NC LLC	.DE	.NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MOP-LRC Logistics LLC	.DE	.NIA	MADISON-IND Logistics NC LLC	Ownership	.90.000	New York Life Insurance Company	
		.00000					MADISON-IF Desert Mirage AZ LLC	.DE	.NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-OFC One Main Place OR LLC	.DE	.NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-IND Fenton MO LLC	.DE	.NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					MADISON-IND Hitzert Roadway MO LLC	.DE	.NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Molorgan Northern California Value Add/Development Fund I, L.P.	.DE	.NIA	Madison Core Property Fund LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001570433		Add/Development Fund I, L.P.	.DE	.NIA	NYLM Holdings NCVAD, GP, LLC	Ownership	.50.000	New York Life Insurance Company	
		.00000					MNCVAD-IND Greenwood CA LLC	.DE	.NIA	Molorgan Northern California Value Add/Development Fund I, L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					MNCVAD-IND Concourse CA LLC	.DE	.NIA	Molorgan Northern California Value Add/Development Fund I, L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					MNCVAD-IND Norris Canyon CA LLC	.DE	.NIA	Molorgan Northern California Value Add/Development Fund I, L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					MNCVAD-CP Norris Canyon LLC	.DE	.NIA	Molorgan Northern California Value Add/Development Fund I, L.P.	Ownership	.94.000	New York Life Insurance Company	
		.00000					MNCVAD-OFC 2665 North First CA LLC	.DE	.NIA	Molorgan Northern California Value Add/Development Fund I, L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					MNCVAD-SEAGATE 2665 North First LLC	.DE	.NIA	Molorgan Northern California Value Add/Development Fund I, L.P.	Ownership	.90.000	New York Life Insurance Company	
		.00000					MNCVAD-IND Petaluma CA LLC	.DE	.NIA	Molorgan Northern California Value Add/Development Fund I, L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					MNCVAD-OFC Bridgepointe CA LLC	.DE	.NIA	Molorgan Northern California Value Add/Development Fund I, L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Investment Management Holdings International S.á.r.l.	LUX	.NIA	New York Life Investment Management Holdings LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Investment Management Holdings II International S.á.r.l.	LUX	.NIA	New York Life Investment Management Holdings International S.á.r.l.	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Investment Management Global Holdings S.á.r.l.	LUX	.NIA	New York Life Investment Management Holdings II International S.á.r.l.	Ownership	.100.000	New York Life Insurance Company	
		.00000					Candriam Luxco S.á.r.l.	LUX	.NIA	New York Life Investment Management Global Holdings S.á.r.l.	Ownership	.100.000	New York Life Insurance Company	
		.00000					Candriam Luxembourg, partnership limited by shares	LUX	.NIA	New York Life Investment Management Global Holdings S.á.r.l.	Ownership	.97.000	New York Life Insurance Company	
		.00000					Candriam Luxembourg, partnership limited by shares	LUX	.NIA	New York Life Investment Management Global Holdings S.á.r.l.	Ownership	.3.000	New York Life Insurance Company	
		.00000					Ausbil Investment Management Limited	AUS	.NIA	New York Life Investment Management Global Holdings S.á.r.l.	Ownership	.72.310	New York Life Insurance Company	
		.00000					Ausbil Australia Pty. Ltd.	AUS	.NIA	Ausbil Investment Management Limited	Ownership	.100.000	New York Life Insurance Company	
		.00000					Ausbil Asset Management Pty. Ltd.	AUS	.NIA	Ausbil Investment Management Limited	Ownership	.100.000	New York Life Insurance Company	
		.00000					ISPT Holding	BEL	.NIA	Ausbil Investment Management Limited	Ownership	.0.039	New York Life Insurance Company	
		.00000					AUSBIL IT – Australian Geared Equity	AUS	.NIA	Ausbil Investment Management Limited	Influence	.0.000	New York Life Insurance Company	.4
		.00000					BIL Prime Advanced Cash + 100	LUX	.NIA	Candriam Luxembourg, partnership limited by shares	Ownership	.31.040	New York Life Insurance Company	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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		.00000					BIL Prime Advanced Cash + 100 company	LUX	NIA	Candriam Belgium, public limited company	Ownership	.27.690	New York Life Insurance Company	
		.00000					Candriam France, simplified joint-stock company	FRA	NIA	Candriam Luxembourg, partnership limited by shares	Ownership	100.000	New York Life Insurance Company	
		.00000					Candriam Dublin	IRL	NIA	Candriam France, simplified joint-stock company	Ownership	100.000	New York Life Insurance Company	
		.00000					Candriam Belgium public limited company	BEL	NIA	Candriam Luxembourg, partnership limited by shares	Ownership	.99.990	New York Life Insurance Company	
		.00000					Candriam Belgium public limited company	BEL	NIA	New York Life Investment Management	Ownership	0.010	New York Life Insurance Company	
		.00000					Candriam Treasury Management	FRA	NIA	Global Holdings S.a.r.l.	Ownership	8.220	New York Life Insurance Company	
		.00000					Candriam Treasury Management	FRA	NIA	Candriam France, simplified joint-stock company	Ownership	4.260	New York Life Insurance Company	
		.00000					Cordius CIG	LUX	NIA	Candriam Luxembourg, partnership limited by shares	Ownership	.50.020	New York Life Insurance Company	
		.00000					Cordius CIG	LUX	NIA	Candriam Belgium public limited company	Ownership	24.990	New York Life Insurance Company	
		.00000					Cordius CIG	LUX	NIA	Candriam France, simplified joint-stock company	Ownership	24.990	New York Life Insurance Company	
		.00000					NYLIM-GCR Fund I, LLC	DE	NIA	New York Life Investment Management LLC	Ownership	50.000	New York Life Insurance Company	
		.00000					NYLIM Fund II GP, LLC	DE	NIA	New York Life Investment Management LLC	Ownership	100.000	New York Life Insurance Company	
		.00000	0001355337				NYLIM Real Estate Mezzanine Fund II, LP	DE	NIA	NYLIM Fund II GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLIM-TNO, LLC	DE	NIA	NYLIM Real Estate Mezzanine Fund II, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLIM-DOH, LLC	DE	NIA	NYLIM Real Estate Mezzanine Fund II, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLIM-IM, LLC	DE	NIA	NYLIM-DOH, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					DOH-N, LLC	DE	NIA	NYLIM-IM, LLC	Ownership	90.000	New York Life Insurance Company	
		.00000					DOH-N, LLC	DE	NIA	NYLIM RE Mezzanine Fund II Investment Corporation	Ownership	20.000	New York Life Insurance Company	
		.00000					DOH Warehouse Series A, LLC	DE	NIA	DOH-N, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					DOH Warehouse Series One, LLC	DE	NIA	DOH Warehouse Series A, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Sixteen West Savannah, LLC	IN	NIA	DOH Warehouse Series One, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Metropolis II Construction, LLC	DE	NIA	DOH Warehouse Series One, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					Streets Las Vegas, L.L.C.	AZ	NIA	DOH Warehouse Series One, LLC	Ownership	90.000	New York Life Insurance Company	
		.00000					NYLIM RE Mezzanine Fund II Investment Corporation	DE	NIA	NYLIM Real Estate Mezzanine Fund II, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					WFG6, GP LLC	DE	NIA	New York Life Investment Management LLC	Ownership	50.000	New York Life Insurance Company	
		.00000			0001406803		Workforce Housing Fund I – 2007, LP	DE	NIA	WFG6, GP LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCP Holdings (Mauritius) LLC	JMS	NIA	New York Life Investment Management	Ownership	100.000	New York Life Insurance Company	
		.00000					Jacob Ballas Capital India PVT, LTD	JMS	NIA	Holdings LLC	Ownership	23.300	New York Life Insurance Company	
		.00000					Evolveance Asset Management, Ltd.	IND	NIA	NYLCP Holdings (Mauritius) LLC	Ownership	24.500	New York Life Insurance Company	
		.00000	13-4091043				GoPoint Partners LLC	DE	NIA	GoPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	
		.00000			0001292892		NYLCP 2010 Co-Invest GenPar GP, LLC	DE	NIA	NYLCP 2010 Co-Invest GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCP 2010 Co-Invest GenPar L.P.	DE	NIA	GoPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCP 2010 Co-Invest L.P.	DE	NIA	NYLCP 2010 Co-Invest GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCP 2010 Co-Invest ECI Blocker Holdco A L.P.	DE	NIA	NYLCP 2010 Co-Invest GenPar L.P.	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCP 2010 Co-Invest ECI Blocker A L.P.	DE	NIA	NYLCP 2010 Co-Invest L.P.	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCP 2010 Co-Invest ECI Blocker A L.P.	DE	NIA	NYLCP 2010 Co-Invest ECI Blocker Holdco A L.P.	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCP 2010 Co-Invest ECI Blocker Holdco B L.P.	DE	NIA	NYLCP 2010 Co-Invest L.P.	Ownership	100.000	New York Life Insurance Company	

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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		.00000					NYLCAP 2010 Co-Invest ECI Blocker B L.P.	.DE	NIA	NYLCAP 2010 Co-Invest ECI Blocker B L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker Holdco C L.P.	.DE	NIA	NYLCAP 2010 Co-Invest L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker C L.P.	.DE	NIA	NYLCAP 2010 Co-Invest ECI Blocker Holdco C L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker Holdco E L.P.	.DE	NIA	NYLCAP 2010 Co-Invest L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker E L.P.	.DE	NIA	NYLCAP 2010 Co-Invest ECI Blocker Holdco E L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker F L.P.	.DE	NIA	NYLCAP 2010 Co-Invest L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker F L.P.	.DE	NIA	NYLCAP 2010 Co-Invest ECI Blocker Holdco F L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP 2010 Co-Invest ECI Blocker Holdco G L.P.	.DE	NIA	NYLCAP 2010 Co-Invest L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001513540		NYLCAP 2010 Co-Invest ECI Blocker G L.P.	.DE	NIA	NYLCAP 2010 Co-Invest ECI Blocker Holdco G L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000	13-4091045		0001513533		New York Life Capital Partners, LLC	.DE	NIA	GoldPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001293285		New York Life Capital Partners II, LLC	.DE	NIA	GoldPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001293286		New York Life Capital Partners II, LP	.DE	NIA	New York Life Capital Partners II, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Capital Partners III GenPar GP, LLC	.DE	NIA	GoldPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Capital Partners III GenPar, LP	.DE	NIA	New York Life Capital Partners III GenPar GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Capital Partners III, LP	.DE	NIA	GenPar, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP III RBG Corp.	.DE	NIA	New York Life Capital Partners III, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Capital Partners III-A, LP	.DE	NIA	GenPar, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCAP III-A RBG Corp.	.DE	NIA	New York Life Capital Partners III-A, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Capital Partners IV GenPar GP, LLC	.DE	NIA	GoldPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					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	
		.00000					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	
		.00000					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	
		.00000					GoldPoint Partners Co-Investment V GenPar GP LLC	.DE	NIA	GoldPoint Partners Co-Investment V GenPar GP LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					GoldPoint Partner Co-Investment V GenPar, L.P.	.DE	NIA	GoldPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001562188		GoldPoint Partner Co-Investment V, L.P.	.DE	NIA	GoldPoint Partners Co-Investment V GenPar, L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					GoldPoint Partners Co-Investment V ECI Blocker Holdco A, LP	.DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					GoldPoint Partners Co-Investment V ECI Blocker A, LP	.DE	NIA	GoldPoint Partners Co-Investment V ECI Blocker Holdco A, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000						.DE	NIA		Ownership	.100.000	New York Life Insurance Company	

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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	Domiliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	Control If Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
		.00000					Go dPoint Partners Co-Investment V ECI Blocker Holdco B, LP	.DE	.NIA	Go dPoint Partners Co-Investment V, LP Go dPoint Partners Co-Investment V ECI Blocker Holdco B, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					Blocker B, LP	.DE	.NIA		Ownership	.100.000	New York Life Insurance Company	
		.00000					Go dPoint Partners Co-Investment V ECI Blocker Holdco C, LP	.DE	.NIA	Go dPoint Partners Co-Investment V, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					Go dPoint Partners Co-Investment V ECI Blocker C, LP	.DE	.NIA	Go dPoint Partners Co-Investment V ECI Blocker Holdco C, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					Go dPoint Partners Co-Investment V ECI Blocker Holdco D, LP	.DE	.NIA	Go dPoint Partners Co-Investment V, LP Go dPoint Partners Co-Investment V ECI Blocker Holdco D, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					Go dPoint Partners Co-Investment V ECI Blocker Holdco E, LP	.DE	.NIA	Go dPoint Partners Co-Investment V, LP Go dPoint Partners Co-Investment V ECI Blocker Holdco E, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					Go dPoint Partners Co-Investment V ECI Blocker E, LP	.DE	.NIA	Go dPoint Partners Co-Investment V ECI Blocker Holdco E, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLICAP India Funding LLC NYLIM-JB Asset Management Co. (Mauritius) LLC	.DE	.NIA	Go dPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Investment Management India Fund II, LLC (Mauritius)	.JMS	.NIA	NYLICAP India Funding LLC NYLIM-JB Asset Management Co. (Mauritius) LLC	Ownership	.24.660	New York Life Insurance Company	.5
		.00000			0001356865		New York Life Investment Management India Fund (FIC) II, LLC (Mauritius)	.JMS	.NIA	New York Life Investment Management India Fund II, LLC (Mauritius)	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM-Jacob Ballas Asset Management Company III, (Mauritius) LLC	.JMS	.NIA	Go dPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM-Jacob Ballas Asset Management Company III, (Mauritius) LLC	.JMS	.NIA	NYLIM-Jacob Ballas Asset Management Company III, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001435025		NYLIM-Jacob Ballas Capital India (FIC) III (Mauritius) LLC	.JMS	.NIA	NYLIM-Jacob Ballas India Fund III (Mauritius) LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM-Jacob Ballas India (FII) III (Mauritius) LLC	.JMS	.NIA	NYLIM-Jacob Ballas India Fund III (Mauritius) LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM-Jacob Ballas India Holdings IV	.JMS	.NIA	NYLIM-Jacob Ballas India Fund III (Mauritius) LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001513541		NYLIM Mezzanine GenPar GP, LLC	.DE	.NIA	Go dPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001513539		NYLIM Mezzanine GenPar, LP	.DE	.NIA	NYLIM Mezzanine GenPar GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001193500		New York Life Investment Management Mezzanine Partners, LP	.DE	.NIA	NYLIM Mezzanine GenPar, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001295936		NYLIM Mezzanine Partners Parallel Fund LP	.DE	.NIA	NYLIM Mezzanine GenPar, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Mezzanine Partners II GenPar GP, LLC	.DE	.NIA	Go dPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Mezzanine Offshore Partners II, LP	.CYM	.NIA	NYLIM Mezzanine Partners II GenPar GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Mezzanine Partners II GenPar, LP	.DE	.NIA	NYLIM Mezzanine Partners II GenPar GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					New York Life Investment Management Mezzanine Partners II, LP	.DE	.NIA	NYLIM Mezzanine Partners II GenPar, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Mezzanine II Luxco S.a.r.l.	.LUX	.NIA	New York Life Investment Management Mezzanine Partners II, LP	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001387095		NYLIM Mezzanine Partners II Parallel Fund, LP	.DE	.NIA	NYLIM Mezzanine Partners II GenPar, LP	Ownership	.100.000	New York Life Insurance Company	

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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)	Control If Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
		.00000					NYLIM Mezzanine I I Parallel Luxco S.a.r.l.	LUX	NIA	NYLIM Mezzanine Partners I I Parallel Fund, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					Voice Holdco Ltd.	CAN	NIA	NYLIM Mezzanine I I Parallel Luxco S.a.r.l.	Ownership	27.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III GenPar GP, LLC				Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Offshore Partners III, LP	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	
		.00000						DE		NYLCAP Mezzanine Partners III GenPar GP, LLC	Ownership			
		.00000					NYLCAP Mezzanine Partners III GenPar, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine I I I Luxco S.a.r.l.	LUX	NIA	NYLCAP Mezzanine Partners III, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III-K Fund, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar, LP	Ownership	100.000	New York Life Insurance Company	
		.00000			0001482545		NYLCAP Mezzanine Partners III, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar, LP	Ownership	100.000	New York Life Insurance Company	
		.00000			0001539552		NYLCAP Mezzanine Partners III Parallel Fund, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					Invest, LP	DE	NIA	NYLCAP Mezzanine Partners III GenPar, LP	Ownership	100.000	New York Life Insurance Company	
		.00000								NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	100.000	New York Life Insurance Company	
		.00000			0001483925		NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco A, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker A, LP	DE	NIA	Invest EC1 Blocker Holdco A, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker B, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker B, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco B, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker C, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker C, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco C, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker D, LP	DE	NIA	Invest, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker D, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco D, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker E, LP	DE	NIA	Invest EC1 Blocker Holdco E, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker E, LP	DE	NIA	NYLCAP Mezzanine Partners III 2012 Co-Invest EC1 Blocker Holdco E, LP	Ownership	100.000	New York Life Insurance Company	
		.00000					C.B. Fleet TopCo, LLC	DE	NIA	Invest EC1 Blocker Holdco C, LP	Ownership	17.000	New York Life Insurance Company	
		.00000					GoldPoint Mezzanine Partners IV GenPar GP, LLC	DE	NIA	GoldPoint Partners LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					GoldPoint Mezzanine Partners Offshore IV, L.P.	CYM	NIA	GoldPoint Mezzanine Partners IV GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					GoldPoint Mezzanine Partners IV GenPar LP	DE	NIA	GoldPoint Mezzanine Partners IV GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	
		.00000					GoldPoint Mezzanine Partners IV, LP	DE	NIA	GoldPoint Mezzanine Partners IV GenPar LP	Ownership	100.000	New York Life Insurance Company	



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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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		.00000					NYLCP Select Manager GerPar GP, LLC	.DE	.NIA	Go dPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCP Select Manager GerPar, LP	.DE	.NIA	NYLCP Se lect Manager GerPar GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001441093		NYLCP Select Manager Fund, LP	.DE	.NIA	NYLCP Se lect Manager GerPar GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCP Select Manager Cayman Fund, LP	.CYM	.NIA	NYLCP Se lect Manager GerPar GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCP Canada GerPar, Inc.	.CAN	.NIA	Go dPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCP Canada GerPar, Inc.	.CAN	.NIA	NYLCP Canada GerPar, Inc.	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCP Select Manager Canada Fund, LP	.DE	.NIA	Go dPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCP Select Manager I I GerPar GP, LLC	.CYM	.NIA	NYLCP Se lect Manager I I GerPar GP, L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCP Select Manager I I GerPar GP, L.P.	.CYM	.NIA	NYLCP Se lect Manager I I GerPar GP, L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001520743		NYLCP Select Manager Fund I I, L.P.	.CYM	.NIA	NYLCP Se lect Manager I I GerPar GP, L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCP Canada I I GerPar, Inc.	.CAN	.NIA	Go dPoint Partners LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLCP Select Manager Canada Fund I I, L.P.	.CAN	.NIA	NYLCP Canada I I GerPar, Inc.	Ownership	.100.000	New York Life Insurance Company	
		.00000					Go dPoint Partners Select Manager I I I	.CAN	.NIA	NYLCP Canada I I GerPar, Inc.	Ownership	.100.000	New York Life Insurance Company	
		.00000					GerPar GP, LLC	.DE	.NIA	NYLCP Canada I I GerPar, Inc.	Ownership	.100.000	New York Life Insurance Company	
		.00000					Go dPoint Partners Select Manager I I I	.DE	.NIA	Go dPoint Partners Select Manager I I I	Ownership	.100.000	New York Life Insurance Company	
		.00000					GerPar, L.P.	.CYM	.NIA	Go dPoint Partners Select Manager I I I	Ownership	.100.000	New York Life Insurance Company	
		.00000					Go dPoint Partners Select Manager Fund I I I, L.P.	.CYM	.NIA	Go dPoint Partners Select Manager I I I	Ownership	.100.000	New York Life Insurance Company	
		.00000					McF Mezzanine Carry I LLC	.DE	.NIA	GerPar, L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					McF Mezzanine Fund I LLC	.DE	.NIA	McF Capital Management LLC	Other	.0.000	New York Life Insurance Company	2
		.00000					McF Mezzanine Fund I LLC	.DE	.NIA	McF Capital Management LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Montpelier Carry Parent, LLC	.DE	.NIA	McF Capital Management LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Montpelier Carry, LLC	.DE	.NIA	McF Capital Management LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					Montpelier GP, LLC	.DE	.NIA	McF Capital Management LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000	90-0939480		0001570694		Montpelier Fund, L.P.	.DE	.NIA	Montpelier GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					NYLIM Flatiron QLO 2004-1 Ltd.	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					NYLIM Flatiron QLO 2004-1 Equity Holdings LLC, Series A	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					NYLIM Flatiron QLO 2005-1 Ltd.	.CYM	.OTH	NYLIM Flatiron QLO 2004-1 Ltd.	Influence	.0.000	New York Life Insurance Company	7
		.00000					NYLIM Flatiron QLO 2006-1 Ltd.	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					NYLIM Flatiron QLO 2006-1 Equity Holdings LLC, Series A	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					NYLIM Flatiron QLO 2007-1 Ltd.	.CYM	.OTH	NYLIM Flatiron QLO 2006-1 Ltd.	Influence	.0.000	New York Life Insurance Company	7
		.00000					NYLIM Flatiron QLO 2007-1 Equity Holdings LLC, Series A	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron QLO 2011-1 Ltd.	.CYM	.OTH	NYLIM Flatiron QLO 2007-1 Ltd.	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron QLO 2012-1 Ltd.	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron QLO 2013-1 Ltd.	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron QLO 2013-1 Ltd.	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron QLO 2014-1 Ltd.	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron QLO 2014-1 Ltd.	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Flatiron QLO 16 Ltd.	.CYM	.OTH	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	7
		.00000					Flatiron QLO 2015-1 Ltd.	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Stratford QLO 2007-1 Ltd.	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000		4007034			Stratford QLO 2007-1 Ltd.	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Silverado QLO 2006-II Limited	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Silverado QLO 2006-II Equity Holdings LLC, Series A	.CYM	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	7
		.00000					Silverado QLO 2006-II Equity Holdings LLC, Series A	.CYM	.OTH	Silverado QLO 2006-II Limited	Influence	.0.000	New York Life Insurance Company	7
		.00000					New York Life Funding	.DE	.OTH	New York Life Insurance Company	Other	.0.000	New York Life Insurance Company	8
		.00000					New York Life Global Funding	.DE	.OTH	New York Life Insurance Company	Other	.0.000	New York Life Insurance Company	8
		.00000					Martingale Road LLC	.DE	.NIA	New York Life Insurance Company	Ownership	.100.000	New York Life Insurance Company	
		.00000					UFI-NOR Federal Receivables Trust, Series 2009B	.NY	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	9

STATEMENT AS OF JUNE 30, 2015 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
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)	Control If Ownership Provides Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
		.0000					Government Energy Savings Trust 2003-A	.NY	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	.9
		.0000					NVL Equipment Insurance Trust	.DE	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	.9
		.0000	86-0742726		0000931809		NYLARC Holding Company Inc.	.AZ	.OTH	New York Life Insurance Company	Influence	.0.000	New York Life Insurance Company	.10
		.68723	86-0742727				New York Life Agents Reinsurance Company	.AZ	.OTH	NYLARC Holding Company Inc.	Influence	.0.000	New York Life Insurance Company	.10
		.00000	54-1886751		0001065114		Private Advisors LLC	.DE	.NIA	New York Life Investment Management Holdings LLC	Ownership	.64.250	New York Life Insurance Company	
		.00000					Private Advisors Alternative Asset Fund LLC	.DE	.NIA		Ownership	.100.000	New York Life Insurance Company	
		.00000					Alternative Fund LV, LLC	.DE	.NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					Alternative Fund LV II, LLC	.DE	.NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF Carry Parent, LLC	.DE	.NIA	Private Advisors LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF Carry, LLC	.DE	.NIA	PACIF Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF GP, LLC	.DE	.NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001368975		Private Advisors Coinvestment Fund, LP	.DE	.NIA	PACIF GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF II Carry Parent, LLC	.DE	.NIA	Private Advisors LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF II Carry, LLC	.DE	.NIA	PACIF II Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF II GP, LLC	.DE	.NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001483910		Private Advisors Coinvestment Fund II, LP	.DE	.NIA	PACIF II GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF III Carry Parent, LLC	.DE	.NIA	Private Advisors LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF III Carry, LLC	.DE	.NIA	PACIF III Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PACIF III GP, LLC	.DE	.NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000	46-1360141		0001562375		Private Advisors Coinvestment Fund III, LP	.DE	.NIA		Ownership	.100.000	New York Life Insurance Company	
		.00000					Private Advisors Distressed Opportunities Fund, L.P.	.DE	.NIA	PACIF III GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001210098		Private Advisors Income Fund, L.P.	.DE	.NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001327240		PAPEF Carry Parent, LLC	.DE	.NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PAPEF Carry, LLC	.DE	.NIA	PAPEF Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001140140		Private Advisors SnaII Company Buyout Fund, L.P.	.DE	.NIA		Ownership	.100.000	New York Life Insurance Company	
		.00000					Private Advisors Alternative SnaII Company Buyout Fund, L.P.	.DE	.NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					SnaII Company Buyout Blocker Corp.	.DE	.NIA	Private Advisors SnaII Company Buyout Fund, L.P.	Ownership	.100.000	New York Life Insurance Company	
		.00000					SnaII Company Buyout EOI, LP	.DE	.NIA	Fund, L.P.	Ownership	.88.600	New York Life Insurance Company	
		.00000					SnaII Company Buyout EOI, LP	.DE	.NIA	SnaII Company Buyout Blocker Corp.	Ownership	.11.400	New York Life Insurance Company	
		.00000					SnaII Company Buyout Holding, LP	.DE	.NIA	Private Advisors SnaII Company Buyout Fund, L.P.	Ownership	.88.600	New York Life Insurance Company	
		.00000					SnaII Company Buyout Holding, LP	.DE	.NIA	Fund, L.P.	Ownership	.11.400	New York Life Insurance Company	
		.00000			0001278583		Private Advisors SnaII Company Buyout Fund II, L.P.	.DE	.NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASGBF III GP, LLC	.DE	.NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001374891		Private Advisors SnaII Company Buyout Fund III, LP	.DE	.NIA	PASGBF III GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASGBF IV Carry Parent, LLC	.DE	.NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASGBF IV Carry, LLC	.DE	.NIA	PASGBF IV Carry Parent, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASGBF IV GP, LLC	.DE	.NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	
		.00000			0001442524		Private Advisors SnaII Company Buyout Fund IV, LP	.DE	.NIA	PASGBF IV GP, LLC	Ownership	.100.000	New York Life Insurance Company	
		.00000					PASGBF V Carry Parent, LLC	.DE	.NIA	Private Advisors L.L.C.	Ownership	.100.000	New York Life Insurance Company	





STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

Asterisk	Explanation
6	Go!Point Partners LLC owns 24.66% of the voting management shares. WLCAIP India Funding III LLC owns 31.36% of non-voting carry shares.
7	Investment Pool – Investment pool of leveraged loans managed by New York Life Investment Management LLC, an indirect wholly owned affiliate of the Company.
8	Reliance Relationship – Entire proceeds of the entity are invested in a funding agreement of the Company.
9	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.
10	Reliance Relationship – Owners of this entity are agents of the Company. All business of this entity is conducted through reinsurance agreements with the Company and its insurance affiliates.
11	Control of this entity is pursuant to an investment management contract with Private Advisors LLC or affiliate, not through ownership of voting interests.
12	Reliance Relationship – A collective trust of mainly New York Life Insurance and Annuity Corporation assets (98.3%).

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

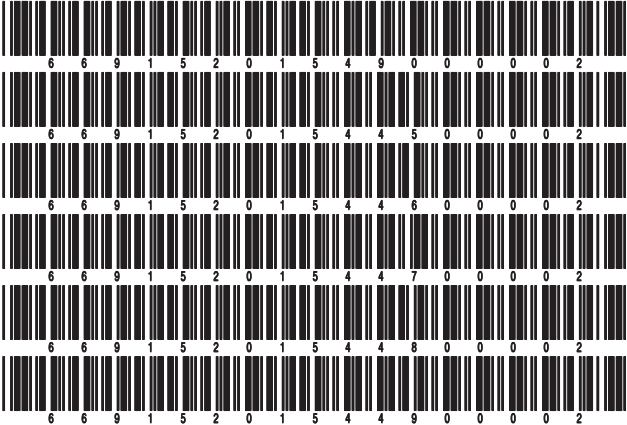
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? .....	YES
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC? .....	NO
4. 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? .....	NO
5. 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? .....	NO
6. 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? .....	NO
7. 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? .....	NO

Explanation:

1.
3.
4.
5.
6.
7.

Bar Code:

1. Trusteed Surplus Statement [Document Identifier 490]
3. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
4. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
5. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
6. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
7. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. Unearned reinsurance premium recoverable .....	65,310,877		65,310,877	64,431,161
2505. State premium tax credit .....	6,720,000		6,720,000	8,400,000
2506. Administrative and other fees due and unpaid .....	4,515,092		4,515,092	4,407,710
2507. Federal employees' group life conversion pool fund .....	2,583,434		2,583,434	2,488,957
2508. Amount due for undelivered securities .....	703,320	703,314	6	508,307
2509. Miscellaneous .....	78,714,720	78,714,720		
2597. Summary of remaining write-ins for Line 25 from overflow page	158,547,443	79,418,034	79,129,409	80,236,135

Additional Write-ins for Liabilities Line 25

	1 Current Statement Date	2 December 31 Prior Year
2504. Unfunded postretirement obligations for employees and agents .....	164,832,639	179,584,225
2505. Obligations under structured settlement agreements .....	147,859,888	148,174,398
2506. General contingency reserve .....	11,259,613	14,792,325
2507. Liability for interest on claims .....	11,032,302	14,763,838
2508. Deferred gains liability .....	9,971,198	4,317,608
2509. Accrued expenses payable .....	7,896,193	2,481,720
2510. Reserves required on certain group annuity separate accounts .....	7,176,783	7,487,966
2511. Adjustment to agents' progress sharing plan liability .....	6,652,271	7,194,158
2512. Deferred rent payable .....	5,925,152	5,917,344
2513. Deferred liability rebate commission .....	2,420,661	2,553,116
2514. Contingent liability .....	1,303,104	1,514,418
2597. Summary of remaining write-ins for Line 25 from overflow page	376,329,804	388,781,116

Additional Write-ins for Summary of Operations Line 27

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
2704. Change in special reserves on certain group policies .....	(22,669,875)	(15,858,630)	(63,267,130)
2797. Summary of remaining write-ins for Line 27 from overflow page	(22,669,875)	(15,858,630)	(63,267,130)

Additional Write-ins for Summary of Operations Line 53

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
5304. Change in special reserves on certain group annuity contracts .....	311,183	(1,225,158)	(556,031)
5305. Ceding commission .....	(1,351,448)	(1,351,448)	(2,702,895)
5306. Prior period correction .....	(142,297,758)	48,499,214	48,499,214
5397. Summary of remaining write-ins for Line 53 from overflow page	(143,338,023)	45,922,608	45,240,288

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	508,592,742	514,326,461
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	651,309,688	
2.2 Additional investment made after acquisition .....	11,910,003	15,987,087
3. Current year change in encumbrances .....		
4. Total gain (loss) on disposals .....		
5. Deduct amounts received on disposals .....		52,392
6. Total foreign exchange change in book/adjusted carrying value .....		
7. Deduct current year's other than temporary impairment recognized .....		1,180,837
8. Deduct current year's depreciation .....	17,789,519	20,487,577
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....	1,154,022,914	508,592,742
10. Deduct total nonadmitted amounts .....		
11. Statement value at end of current period (Line 9 minus Line 10)	1,154,022,914	508,592,742

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year .....	11,831,058,257	11,153,097,139
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	1,784,023,369	2,150,354,157
2.2 Additional investment made after acquisition .....	21,171,478	41,460,311
3. Capitalized deferred interest and other .....	979,037	4,618,765
4. Accrual of discount .....	1,607,920	3,074,904
5. Unrealized valuation increase (decrease) .....		
6. Total gain (loss) on disposals .....		3,013,157
7. Deduct amounts received on disposals .....	929,719,509	1,524,500,037
8. Deduct amortization of premium and mortgage interest points and commitment fees .....	512,454	31,043
9. Total foreign exchange change in book value/recorded investment excluding accrued interest .....		
10. Deduct current year's other than temporary impairment recognized .....		29,095
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	12,708,608,098	11,831,058,257
12. Total valuation allowance .....		
13. Subtotal (Line 11 plus Line 12) .....	12,708,608,098	11,831,058,257
14. Deduct total nonadmitted amounts .....		
15. Statement value at end of current period (Line 13 minus Line 14)	12,708,608,098	11,831,058,257

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	14,139,633,142	10,880,031,040
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	248,985,349	830,530,012
2.2 Additional investment made after acquisition .....	9,839,236,023	19,032,396,920
3. Capitalized deferred interest and other .....		
4. Accrual of discount .....		
5. Unrealized valuation increase (decrease) .....	196,531,434	(126,374,393)
6. Total gain (loss) on disposals .....	12,314,494	26,464,056
7. Deduct amounts received on disposals .....	11,826,520,013	16,182,651,486
8. Deduct amortization of premium and depreciation .....	52,791,707	116,988,206
9. Total foreign exchange change in book/adjusted carrying value .....	(16,994,944)	(43,601,220)
10. Deduct current year's other than temporary impairment recognized .....	87,878,831	160,173,581
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	12,452,514,947	14,139,633,142
12. Deduct total nonadmitted amounts .....	126,723,257	108,729,998
13. Statement value at end of current period (Line 11 minus Line 12)	12,325,791,690	14,030,903,144

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	83,217,308,316	81,021,276,749
2. Cost of bonds and stocks acquired .....	9,066,780,712	18,742,350,809
3. Accrual of discount .....	205,292,462	413,741,213
4. Unrealized valuation increase (decrease) .....	115,464,206	1,106,434,113
5. Total gain (loss) on disposals .....	179,825,012	463,652,388
6. Deduct consideration for bonds and stocks disposed of .....	6,855,158,452	18,215,495,774
7. Deduct amortization of premium .....	47,038,834	88,451,504
8. Total foreign exchange change in book/adjusted carrying value .....	(26,452,838)	(196,113,295)
9. Deduct current year's other than temporary impairment recognized .....	19,850,780	30,086,383
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	85,836,169,804	83,217,308,316
11. Deduct total nonadmitted amounts .....	23,663,485	24,712,568
12. Statement value at end of current period (Line 10 minus Line 11)	85,812,506,319	83,192,595,748

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
	1. NAIC 1 (a)	24,761,285,229	24,178,026,072	(174,135,369)	49,983,210,643	50,392,334,431		49,221,785,179
	2. NAIC 2 (a)	1,470,274,905	866,382,475	282,742,035	20,013,780,269	20,900,414,734		19,936,358,773
	3. NAIC 3 (a)	294,402,981	292,612,525	136,502,188	3,667,773,810	3,806,066,454		3,355,218,600
	4. NAIC 4 (a)	314,450,454	177,498,370	(145,277,928)	2,172,030,244	2,163,704,400		2,073,781,559
	5. NAIC 5 (a)	17,184,822	28,210,796	35,282,355	306,267,899	330,524,280		358,936,076
	6. NAIC 6 (a)	60,084,456	4,914,199	(1,252,347)	60,084,456	53,917,910		75,380,176
	7. Total Bonds	26,857,598,391	25,547,644,437	133,860,934	76,203,147,321	77,646,982,209		75,021,460,363
PREFERRED STOCK								
	8. NAIC 1	60,058		(1,599)		58,459		
	9. NAIC 2	17,623,380	20,757	(2,630)	36,523,764	54,123,757		30,340,877
	10. NAIC 3		56,212	619	12,144,322	12,088,729		7,714,767
	11. NAIC 4	32,032	32,032	(209,466)	11,203,975	10,994,509		11,457,823
	12. NAIC 5		333,750		11,630,901	11,297,151		11,718,233
	13. NAIC 6	1,713,612		49,482	1,713,612	1,763,094		2,060,370
	14. Total Preferred Stock	17,715,470	442,751	(163,594)	73,216,574	90,325,699		63,292,070
	15. Total Bonds and Preferred Stock	26,875,313,861	25,548,087,188	133,697,340	76,276,363,895	77,737,287,908		75,084,752,433

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ .....1,524,284,838 ; NAIC 2 \$ ..... ; NAIC 3 \$ ..... ; NAIC 4 \$ ..... ; NAIC 5 \$ ..... ; NAIC 6 \$ ..... ;

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
9199999 Totals	517,494,483	XXX	517,487,664	27	

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	240,937,282	201,510,077
2. Cost of short-term investments acquired .....	4,427,822,674	5,364,559,204
3. Accrual of discount .....	19,339	85,692
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....	(8,718)	1,167,591
6. Deduct consideration received on disposals .....	4,151,276,092	5,325,798,781
7. Deduct amortization of premium .....		586,501
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) .....	517,494,485	240,937,282
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11)	517,494,485	240,937,282

STATEMENT AS OF JUNE 30, 2015 OF THE NEW YORK LIFE INSURANCE COMPANY

SCHEDULE DB - PART A - VERIFICATION

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/Adjusted Carrying Value, December 31, prior year (Line 9, prior year)	473,271,677
2.	Cost Paid/(Consideration Received) on additions	
3.	Unrealized Valuation increase/(decrease)	110,370,321
4.	Total gain (loss) on termination recognized	(55,235,390)
5.	Considerations received/(paid) on terminations	(48,063,915)
6.	Amortization	(22,406,068)
7.	Adjustment to the Book/Adjusted Carrying Value of hedged item	
8.	Total foreign exchange change in Book/Adjusted Carrying Value	7,168,631
9.	Book/Adjusted Carrying Value at End of Current Period (Lines 1+2+3+4-5+6+7+8)	561,233,086
10.	Deduct nonadmitted assets	
11.	Statement value at end of current period (Line 9 minus Line 10)	561,233,086

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	(259,375)
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change column)	329,451
3.1	Add:	
	Change in variation margin on open contracts - Highly Effective Hedges	
3.11	Section 1, Column 15, current year to date 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 to date minus	(92,719)
3.14	Section 1, Column 18, prior year	(140,062)47,34447,344
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	(92,719)
3.24	Section 1, Column 19, prior year	(140,062)47,34447,344
3.3	Subtotal (Line 3.1 minus Line 3.2)	
4.1	Cumulative variation margin on terminated contracts during the year	2,694,871
4.2	Less:	
	4.21 Amount used to adjust basis of hedged item	
	4.22 Amount recognized	2,694,8712,694,871
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)	70,076
7.	Deduct total nonadmitted amounts	
8.	Statement value at end of current period (Line 6 minus Line 7)	70,076

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open  
**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open  
**N O N E**



STATEMENT AS OF JUNE 30, 2015 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.....	561,233,087
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance.....	70,076
3.	Total (Line 1 plus Line 2) .....	561,303,163
4.	Part D, Section 1, Column 5 .....	933,721,333
5.	Part D, Section 1, Column 6 .....	(372,418,170)
6.	Total (Line 3 minus Line 4 minus Line 5) .....	
		Fair Value Check
7.	Part A, Section 1, Column 16 .....	622,036,525
8.	Part B, Section 1, Column 13 .....	70,076
9.	Total (Line 7 plus Line 8) .....	622,106,601
10.	Part D, Section 1, Column 8 .....	996,973,013
11.	Part D, Section 1, Column 9 .....	(374,866,411)
12.	Total (Line 9 minus Line 10 minus Line 11) .....	
		Potential Exposure Check
13.	Part A, Section 1, Column 21 .....	164,776,004
14.	Part B, Section 1, Column 20 .....	1,668,599
15.	Part D, Section 1, Column 11 .....	166,444,603
16.	Total (Line 13 plus Line 14 minus Line 15) .....	

SCHEDULE E - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	1,214,351,414	957,623,126
2. Cost of cash equivalents acquired .....	37,464,515,627	53,825,126,685
3. Accrual of discount .....	564,228	887,882
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....	(448)	1,810
6. Deduct consideration received on disposals .....	37,481,857,914	53,569,286,552
7. Deduct amortization of premium .....	53,038	1,537
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) .....	1,197,519,869	1,214,351,414
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11)	1,197,519,869	1,214,351,414