New York Life Ins Co

Group Affiliation: New York Life Group Address: 51 Madison Avenue

New York NY 10010

Phone: 212-576-7000

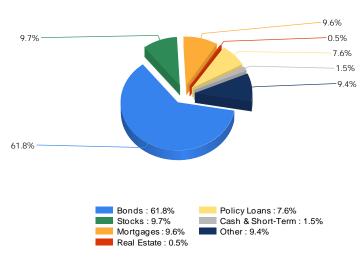
Domicile:NYNAIC Number:66915Year Established:1841Company Type:Mutual

Ratings Assets & Liabilities

A.M. Best Company(Best's Rating, 15 ratings)	A++ (1)	Total Admitted Assets	134,726,848
Standard & Poor's(Fin. Strength, 20 ratings)	AA+ (2)	Total Liabilities	118,158,310
Moody's(Fin. Strength, 21 ratings)	Aaa (1)	Separate Accounts	10,998,321
Fitch Ratings(Fin. Strength, 21 ratings)	AAA (1)	Total Surplus & AVR	18,847,760
Comdex Ranking(Percentile in Rated Companies)	100	As % of General Account Assets	15.2%

Invested Asset Distribution

Total Invested Assets 110,777,422



Distribution of the invested assets

Non-Performing Assets

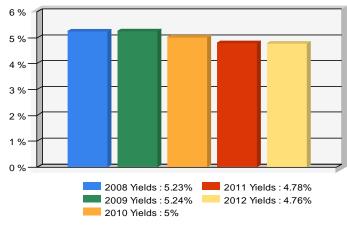
Bonds In or Near Default	0.2%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.2%
Total Non-Performing Assets/Surplus & AVR	0.5%
As a Percent of Invested Assets	0.1%

Income & Earnings

Total Income	19,411,217
Net Premiums Written	13,720,802
Earnings Before Dividends and Taxes	2,195,702
Net Operating Earnings	813,218

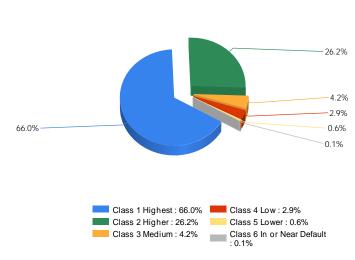
5 Year Investment Yields

5 Year Average 5.00%



Net yield on mean invested assets

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at http://www.ambest.com/ratings/notice.

Data for Year-End 2012 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 14, 2013.

Presented by: Michael Layne, Bank Compensation Group Inc., 108 South Railroad Avenue, Suite 5, Ashland, VA 23005 Phone: 804-334-8813 Email: mlayne@bankcompensationgroup.com