

SERFF Tracking Number: NYGA-125627053 State: Arkansas
Filing Company: New York Life Insurance Company State Tracking Number: 38859
Company Tracking Number:
TOI: A08G Group Annuities - Unallocated Sub-TOI: A08G.002 GIC
Product Name: GPos II (NPS)
Project Name/Number: /

Filing at a Glance

Company: New York Life Insurance Company

Product Name: GPos II (NPS)

TOI: A08G Group Annuities - Unallocated

Sub-TOI: A08G.002 GIC

Filing Type: Form

SERFF Tr Num: NYGA-125627053 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 38859

Co Tr Num:

State Status: Approved-Closed

Co Status:

Reviewer(s): Linda Bird

Author: Todd Ferrie

Disposition Date: 05/19/2008

Date Submitted: 05/02/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer, Association, Trust

Filing Status Changed: 05/19/2008

State Status Changed: 05/19/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Rider to previously approved form.

Company and Contact

Filing Contact Information

Todd Ferrie,

Todd_Ferrie@nylim.com

169 Lackawanna Avenue

(973) 394-3278 [Phone]

SERFF Tracking Number: NYGA-125627053 State: Arkansas
Filing Company: New York Life Insurance Company State Tracking Number: 38859
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TOI: A08G Group Annuities - Unallocated Sub-TOI: A08G.002 GIC
Product Name: GPus II (NPS)
Project Name/Number: /

Parsippany, NJ 07054

(973) 394-4603[FAX]

Filing Company Information

New York Life Insurance Company
51 Madison Avenue
New York, NY 10010
(800) 695-8744 ext. [Phone]

CoCode: 66915
Group Code: 826
Group Name:
FEIN Number: 13-5582869

State of Domicile: New York
Company Type:
State ID Number:

SERFF Tracking Number: NYGA-125627053 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New York Life Insurance Company	\$0.00	05/02/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
5990387268	\$50.00	04/17/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/19/2008	05/19/2008

SERFF Tracking Number: NYGA-125627053 *State:* Arkansas
Filing Company: New York Life Insurance Company *State Tracking Number:* 38859
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Product Name: GPus II (NPS)
Project Name/Number: /

Disposition

Disposition Date: 05/19/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NYGA-125627053 State: Arkansas
 Filing Company: New York Life Insurance Company State Tracking Number: 38859
 Company Tracking Number:
 TOI: A08G Group Annuities - Unallocated Sub-TOI: A08G.002 GIC
 Product Name: GPus II (NPS)
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Revised Explanation of Variables		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	NAIC Transmittal		Yes
Form	Rider 1		Yes

SERFF Tracking Number: NYGA-125627053 State: Arkansas
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 Company Tracking Number:
 TOI: A08G Group Annuities - Unallocated Sub-TOI: A08G.002 GIC
 Product Name: GPus II (NPS)
 Project Name/Number: /

Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GP-R-1-PSA-43(Q)(NPS)al	Policy/Cont Rider 1 ract/Fratern Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			GP-R-1-PSA-43xxx(Q)(NPS).pdf



New York Life Insurance Company

A Mutual Company Founded in 1845

51 Madison Avenue, New York, NY 10010

GROUP ANNUITY CONTRACT RIDER

Contractholder:

TRUSTEES OF THE ABC DEFINED BENEFIT PLAN (INVESTING IN CORE BOND PLUS II)

Contract Form Number

GP-PSA-43 (Q)(NPS)

Rider Number:

Effective Date:

New York Life and the Contractholder mutually agree that this Contract is amended as follows as of the Effective Date:

Pages 2, 5, 7, 8, 9, 14, 15 and 16 of the Contract, as constituted on the Effective date of the Contract, are hereby deleted and replaced with attached pages 2, 5, 7, 8, 9, 14, 15 and 16 as of such date.

All provisions and conditions of the Contract not inconsistent with the provisions and conditions of this Rider will remain in effect.

President

Secretary

Countersignature

Date

Accepted for the Contractholder by _____

(Signature and Title)

on _____ 20 _____

(Witness)

GP-R-1-PSA-43(Q)(NPS)

Such interest will be determined by applying the Applicable Interest Rate as determined above, divided by 360, to the average balance in the Guaranteed Account for the number of days in the Performance Measurement Period, or the number of days since the date a contribution was made pursuant to Section 1.1, if later.

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- (b) Guaranteed Index means the S & P 500[®] Index.
- (c) As of the last day of each Performance Measurement Period and as of the Termination Date, if earlier, New York Life will credit guaranteed investment performance to the Guaranteed Account based on the percentage change in the Guaranteed Index since the last performance crediting date or the date the contribution is received pursuant to Section 1.1, if later, plus or minus one-fourth (1/4) of xx basis points, pro-rated in the case of a fractional Performance Measurement Period for the number of days in such period. Guaranteed investment performance may be positive or negative.

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- 1.4 CONTRACTHOLDER WITHDRAWALS. Prior to the Termination Date, the Contractholder may direct New York Life by written notice received at least 20 Business Days prior to the last day of any Performance Measurement Period, to withdraw an amount from Pooled Separate Account No. 43-xxx as of the last day of that Performance Measurement Period and to charge the corresponding amount determined in accordance with this Section against the Guaranteed Account.

As of the last day of each Performance Measurement Period, New York will withdraw an amount from Pooled Separate Account No. 43-xxx equal to the interest credited to the Guaranteed Account pursuant to Section 1.3 for such Period and charge the corresponding amount determined in accordance with this Section 1.4 against the Guaranteed Account. Requested withdrawals, for purposes of this Section 1.4, include the amount of any interest payment due on that date.

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New York Life will determine both the Core Bond Plus II Account, as defined in Section 2.2, after any performance adjustment pursuant to Section 2.4, and the Guaranteed Account, after any performance adjustment pursuant to Section 1.3, but before the requested withdrawal as of the last day of the Performance Measurement

SECTION 2. POOLED SEPARATE ACCOUNT NO. 43-xxx

2.1 MAINTENANCE OF POOLED SEPARATE ACCOUNT NO. 43-xxx. Pooled Separate Account No. 43-xxx will be maintained by New York Life pursuant to Section 4240 of the New York Insurance Law.

Assets allocated to Pooled Separate Account No. 43-xxx will be the property of New York Life, and New York Life will not be a trustee by reason of the separate account.

All investment income, gains and losses, whether or not realized, from assets allocated to Pooled Separate Account No. 43-xxx will be credited to or charged against Pooled Separate Account No. 43-xxx without regard to the other income, gains or losses of New York Life. The assets of Pooled Separate Account No. 43-xxx shall be chargeable only with liabilities arising from contracts participating in Pooled Separate Account No. 43-xxx, not with any other liabilities arising out of any other business of New York Life.

Assets allocated to Pooled Separate Account No. 43-xxx will be invested by the Investment Manager primarily in fixed income securities or loans but, in the sole discretion of the Investment Manager, such assets may also include other types of investments and strategies such as short-selling strategies, hedging techniques, high-yield investments and the use of derivatives such as swaps and futures, or may be held in cash, as permitted by applicable law.

Pooled Separate Account No. 43-xxx will be measured in terms of Units and Unit Values. The value of Pooled Separate Account No. 43-xxx on any day will be equal to the number of Units on such day multiplied by the Unit Value for such day.

The Unit Value of Pooled Separate Account No. 43-xxx will be established at \$1000.0000 for the first day of operation. The Unit Value for each subsequent Business Day for which a determination is made is determined as of the end of such Business Day by multiplying the Unit Value for the preceding Business Day for which a determination was made by the ratio of (a) to (b) where:

- (a) is the sum of (i) the value of the assets of Pooled Separate Account No. 43-xxx as of the end of the preceding Business Day for which a determination was made; plus (ii) investment income, including capital gains, realized and unrealized, credited since that preceding Business Day; minus (iii) capital losses,

2.3 FEE. An Annual Fee is due to New York Life in the amount of 85 basis points (0.85%). As of the end of each Performance Measurement Period, or as of the Termination Date, if earlier, New York Life will withdraw from Pooled Separate Account No. 43-xxx an amount equal to one-fourth (1/4) of the Annual Fee multiplied by the market value of Pooled Separate Account No. 43-xxx as of the beginning of the Performance Measurement Period, plus one-fourth (1/4) of the Annual Fee multiplied by any contributions received pursuant to Section 1.1 during that Period, pro-rated for the number of days in that Period that such amounts are in Pooled Separate Account No. 43-xxx. Amounts withdrawn for the Performance Measurement Period in which the Termination Date occurs will be pro-rated for the number of days in the Performance Measurement Period before, and if applicable, after the Termination Date.

New York Life reserves the right to change the Annual Fee after the first Contract anniversary but not more than once in any 12-month period.

2.4 PERFORMANCE ADJUSTMENTS. Prior to the Termination Date and as of the last day of each Performance Measurement Period in which a withdrawal is made pursuant to Section 1.4 or Section 1.5, Pooled Separate Account No. 43-xxx and the Core Bond Plus II Account will be adjusted as follows:

(a) If on that date, the Guaranteed Account is greater than the Core Bond Plus II Account, New York Life will deposit to Pooled Separate Account No. 43-xxx and credit to the Core Bond Plus II Account an amount equal to such excess multiplied by the lesser of (1) the ratio of the withdrawal to the balance in the Guaranteed Account immediately prior to the withdrawal and (2) one-twentieth (1/20).

(b) If on that date, the Core Bond Plus II Account is greater than the Guaranteed Account, then an amount equal to the excess multiplied by the ratio of the requested withdrawal to the balance in the Guaranteed Account determined immediately prior to the requested withdrawal will be withdrawn from Pooled Separate Account No. 43-xxx and the Core Bond Plus II Account and retained by New York Life.

2.5 INVESTMENT MANAGER. Investment Manager means New York Life Investment Management LLC. The Investment Manager will direct the investment of assets of Pooled Separate Account No. 43-xxx in accordance with the Investment Guidelines, and may engage advisors, from time to time, including any of its affiliates, to assist it in

carrying out its duties as Investment Manager. An advisor may engage sub-advisors to assist the advisor in carrying out its duties. New York Life retains the authority to replace the Investment Manager, an advisor or sub-advisor for Pooled Separate Account No. 43-xxx.

2.6 INVESTMENT GUIDELINES. The Investment Guidelines, attached as Appendix A, means the set of written guidelines setting forth the parameters within which the Investment Manager may invest and reinvest the assets. New York Life reserves the right to change the Investment Guidelines at any time or times upon 30 days' advance written notice to the Contractholder.

2.7 BUSINESS DAY. Business Day means a day on which New York Life and the New York Stock Exchange are open for business and a day on which banks in London, England are open for business.

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SECTION 3. CONTRACT TERMINATION

3.1 **TERMINATION.** This Contract will terminate on the later of the Termination Date and the first day on which the balance in the Guaranteed Account is zero.

The Contractholder or New York Life may elect to terminate this Contract as of any Business Day, which day will be the Termination Date, provided written notice of termination is received by the other party at least 20 Business Days prior to the intended Termination Date.

In the event of such termination, the following will take effect:

- (a) the Guaranteed Account will be adjusted in accordance with Section 1.3 and Section 1.5 from the last day of the immediately preceding Performance Measurement Period to the Termination Date, and
- (b) the Core Bond Plus II Account will be adjusted in accordance with Section 2.3 and determined as of the Termination Date.

3.2 **OPTIONS AT TERMINATION.** After the adjustments pursuant to Section 3.1, the Contractholder may elect one of the following options for disposition of the Guaranteed Account:

- (a) If on the Termination Date, the balance in the Core Bond Plus II Account is greater than or equal to the Guaranteed Account, the Contractholder may receive a single sum payment of the balance in the Guaranteed Account in complete satisfaction of New York Life's obligations under this Contract. Any amounts in excess of the Guaranteed Account will be withdrawn from Pooled Separate Account No. 43-xxx and the Core Bond Plus II Account and retained by New York Life.
- (b) If on the Termination Date, the balance in the Guaranteed Account is greater than the Core Bond Plus II Account, the Contractholder may elect either (1) or (2) in complete satisfaction of New York Life's obligations under this Contract:
 - (1) To receive a single sum payment of the Core Bond Plus II Account.
 - (2) To receive the balance in the Guaranteed Account in 20 quarterly installments with the first installment to be made as of the end of the Performance Measurement Period in which the Termination Date

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APPENDIX A

INVESTMENT GUIDELINES

New York Life's Pooled Separate Account No. 43-xxx

The investment strategy for Pooled Separate Account No. 43-xxx consists of two components: a Hedged High-Yield (HHY) strategy and a Defensive Bond Arbitrage (DBA) strategy. The targeted allocation for the separate account is 70% to the HHY strategy and 30% to the DBA strategy. These allocations will vary depending on market conditions.

Hedged High-Yield Strategy

The Hedged High-Yield strategy invests primarily in floating rate loans, which offer a favorable yield over other short-term fixed income securities. Floating rate loans feature rates that reset regularly, maintaining a fixed spread over the London-Interbank Offered Rate (LIBOR) or the prime rates of large money-center banks. Floating rate loans are typically senior obligations of the borrower or issuer, and are typically secured by collateral. In addition, these loans are generally subject to certain restrictive covenants in favor of the lender or security holders that invest in them. The strategy also employs the use of Treasury interest rate futures and options.

Permissible Securities for the Hedged High-Yield strategy include, but are not limited to:

- A. **Bank Loans:** Up to 100% of the assets of the HHY portion of the separate account may be invested in income producing floating rate interest rate loans and other floating rate securities.
- B. **Interest Rate Futures and Options:** Interest rate futures, options and swap contracts may be purchased or sold.
- C. **High-Yield Bonds:** Up to 35% of the assets in the HHY portion of the separate account may be invested in high-yield bonds. These bonds are defined as below investment grade securities that are not bank loans or floating-rate loans or securities.
- D. **Investment Grade and other securities:** Up to 100% of the HHY portion of the separate account may be invested in investment grade and other securities, including, but not limited to: government and agency bonds, asset-backed securities, corporate debt instruments, private placements, cash and cash equivalents, spot and forward currency transactions, currency options, currency swaps and derivatives. Derivatives may include, but are not limited to, exchange-traded and over the counter instruments, futures, options, swaps and swaptions.

Defensive Bond Arbitrage Strategy

The Defensive Bond Arbitrage strategy consists of three key elements: (1) Arbitrage, (2) Yield-to-Call and Low Volatility High-Yield Bonds and (3) High-Yield Bonds.

1. The **Arbitrage** element of the strategy seeks capital gains resulting from pricing inefficiencies in a company's capital structure. The strategy may also invest in arbitrage positions involving the securities of two or more companies in the same industry.
2. The **Yield-to-Call and Low Volatility High-Yield Bond** element of the strategy is to invest in bonds that are available at yields that are more reflective of an issuer's long-term debt rating than their liquidity and actual repayment capacity. Yield-to-call bonds are bonds trading to a call within the next two years. The low volatility high-yield bonds that comprise this element include bonds which are relatively insensitive to credit developments and interest rates due to structural factors such as collateral, seniority, sinking funds or short maturities.
3. The **High-Yield Bond** element of the strategy is to invest, on an opportunistic basis, in high-yield securities (other than those described in (2) above) to provide exposure to the conventional high-yield market, which has the effect of extending the duration and increasing the yield and volatility of the DBA portion of the separate account.

Permissible Securities for the Defensive Bond Arbitrage strategy include, but are not limited to:

- A. **Fixed Income Securities:** At least of the DBA portion of the separate account assets will be invested in fixed income securities, private placements such as floating rate loans or other floating rate securities, and cash equivalents. **J**
- B. **U.S. Issuers:** At least of the DBA portion of the separate account assets will be invested in securities of U.S. issuers. **K**
- C. **Currency Hedging:** If the separate account takes a position in a security denominated in a currency other than U.S. Dollars, the Investment Manager may hedge its non-U.S. currency position, but is not required to do so.

D. **Borrowing/Short-selling:** The Investment Manager may utilize borrowed funds to purchase securities and may engage in short-selling, up to the maximum amount allowed by laws and regulations.

E. **Interest Rate Futures and Options:** Interest rate futures, options and swap contracts may be purchased or sold.

F. **Other Derivatives:** The DBA portion of the separate account assets may invest in derivative financial instruments such as swaps, futures, option caps and floors or other instruments which tie payments to be made or received to the value of specific securities or to existing indices.

* * * * *

The investment manager may effect cross-trades between the separate account and between other accounts for which the manager provides advisory services in the manner and to the extent permitted by applicable law and subject to any restrictions imposed by New York Life.

* * * * *

Equity Securities: Up to 1% of the total assets in the separate account may be invested in equity securities, but no equity securities will be acquired for cash. Equities will only be held if distributed to the separate account as a result of dividends, reorganizations, conversions, warrants or any similar type of activity.

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TOI: A08G Group Annuities - Unallocated *Sub-TOI:* A08G.002 GIC
Product Name: GPus II (NPS)
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: NYGA-125627053 State: Arkansas
 Filing Company: New York Life Insurance Company State Tracking Number: 38859
 Company Tracking Number:
 TOI: A08G Group Annuities - Unallocated Sub-TOI: A08G.002 GIC
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Supporting Document Schedules

Review Status:
Bypassed -Name: Certification/Notice 04/29/2008
Bypass Reason: N/A
Comments:

Review Status:
Bypassed -Name: Application 04/29/2008
Bypass Reason: N/A
Comments:

Review Status:
Bypassed -Name: Life & Annuity - Acturial Memo 04/29/2008
Bypass Reason: N/A
Comments:

Review Status:
Satisfied -Name: Revised Explanation of Variables 04/29/2008
Comments:
Attachment:
 Memorandum of Variable Material - GP-PSA-43-xxx(Q)(NPS).pdf

Review Status:
Satisfied -Name: Cover Letter 05/02/2008
Comments:
Attachment:
 cover letter AR (NPS).pdf

Review Status:
Satisfied -Name: NAIC Transmittal 05/02/2008
Comments:
Attachment:
 Transmittal (NPS) AR.pdf



MEMORANDUM OF VARIABLE MATERIAL
FOR GROUP ANNUITY CONTRACT FORM GP-PSA-43-xxx(Q)(NPS)

GENERAL

All names, numbers, dates, percentages and page numbers on any page of this form are illustrative. As actually used in a given case, all of these items will reflect the applicable facts involved in that case. Changes in variable wording will be made on a non-discriminatory basis, consistent with applicable statutory and Departmental requirements. All variable material will be boxed.

CONTRACT FACE PAGE

All names and dates on this page are illustrative. As actually used in a given case, all of these items will reflect the applicable facts involved in that case. The variable marked **A** will be included only if there is a guarantee of principal and interest.

OTHER CONTRACT SECTIONS

Section 1.1 – The variable marked **B** will allow contributions to be defined as appropriate for each individual customer.

Section 1.3 – The variable marked **C** will be included if there is a guarantee of principal and interest (i.e. performance is tied to LIBOR or another money market type index).

The variable marked **1** may be changed to reflect the name of the benchmark used to guarantee the interest crediting rate.

The variables marked **2** and **4** may or may not be included in the Contract. If it is included, it will allow adjustments to the guarantee, generally attributable to market conditions.

The variable marked **3** may be changed to reflect the name of the performance index that is being guaranteed.

The variable marked **D** will be included if the guarantee is tied to the performance of an index (e.g. the S & P 500® Index) rather than a guarantee of principal and interest.

Sections 1.3, 1.4 and 2.4 – The variable marked **5** will allow charges to parallel the payout period on contract termination (e.g., 1/20 for a 5-year payout; 1/16 for a 4-year payout; 1/12 for a 3-year payout); see Section 3.2 below.

Section 1.4 – The variable marked **C1** will be included only if the variable marked **C** is included *and* the Contractholder elects to receive a quarterly distribution of the credited interest.

Section 2.3 – The variable marked **E** will allow New York Life to change the Annual Fee as provided in the last paragraph of Section 2.3. The Fee will not be greater than 1.5%

Section 2.7 – The variable marked **F** is intended to allow different business day conventions depending on the index being utilized (e.g. LIBOR is reset two London Banking Days prior to the beginning of each Performance Measurement Period).

Section 3.2 – The variable marked **6** will allow the payout period on contract termination to vary (20 quarterly payouts for a 5-year payout; 16 for a 4-year payout; 12 for a 3-year payout).

Table of Annuity Purchase Rates – The table of annuity purchase rates may be changed periodically, so the variable marked **G** is intended to allow a different set of purchase rates than that illustrated.

Appendix A – The variables marked **H** may be changed to adjust the investment strategy. The percentage of separate account invested in the Hedged High Yield strategy may range from 50% to 100% and the percentage invested in Defensive Bond Arbitrage strategy may range from 0% to 50%. The variable marked **I** may be adjusted to range from 0% to 50%. The variables marked **J** and **K** may be adjusted upward or downward by 5%.



169 Lackawanna Avenue
Parsippany, NJ 07054

Todd Ferrie
New Business Consultant
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May 2, 2008

Ms. Julie Benafield Bowman
Insurance Commissioner
Department of Insurance
1200 W. Third St.
Little Rock, Arkansas 72201-1904

Att: Dan Honey

Re: GP-R-1-PSA-43(Q)(NPS)
Group Fixed Annuity Contract
Rider

Dear Mr. Honey:

The above mentioned form is being submitted for use in your jurisdiction on a general basis. This form is new and does not replace any previously filed form.

Rider form GP-R-1-PSA-43(Q)(NPS) is being filed in connection with Contract form GP-PSA-43-xxx(Q)(NPS) previously approved by your Department on December 20, 2006.

New York Life Insurance Company ("NYLIC") is currently considering the withdrawal of its registration as an investment adviser under the Investment Advisors Act of 1940. NYLIC proposes to make certain changes to its Group Fixed Annuity Contract Form GP-PSA-43-xxx(Q)(NPS).

The changes to the Contract Form are as follows:

1. The notice period required for both contractholder withdrawals and termination, Sections 1.4 and 3.1 of the Contract Form, will be twenty business days instead of ten.
2. The language in Sections 2.1 and 2.5 has been revised to change the designation of Investment Manager from New York Life to New York Life Investment Management LLC, and to outline its duties and authority as Investment Manager.
3. Language has been added to the Investment Guidelines section of the Contract Form to allow the separate account to receive equity distributions of up to 1% of the separate account assets. In addition, we have refined the variability of this entire section to provide ranges for variables H, I, J and K as noted in the revised copy of the Memorandum of Variable material.

The rider form was submitted to the New York State Insurance Department on April 8, 2008.

We appreciate your prompt review of this filing. If you have any questions or require additional information, please feel free to contact me at 1-800-695-8744, extension 3278.

Sincerely,

Todd Ferrie

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Arkansas
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2.	Department Use Only
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	New York Life Insurance Company 51 Madison Ave New York, NY 10010	New York	Life	826	66915	13-5582869	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Todd Ferrie 169 Lackawanna Ave Parsippany, NJ 07054	973-394-3278	973-394-4603	Todd_ferrie@nylim.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	GP-R-1-PSA-43(Q)(NPS)
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input checked="" type="checkbox"/> Small and Large <input checked="" type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input checked="" type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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9.	Type of Insurance	Group Annuities - Unallocated
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10.	Product Coding Matrix Filing Code	A08G.002
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11.	Submitted Documents	<input checked="" type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input checked="" type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other Rates <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
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12.	Filing Submission Date	05/02/08	
13	Filing Fee (If required)	Amount <u> \$50.00 </u>	Check Date <u> 04/17/08 </u>
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Number <u> 5990387268 </u>
14.	Date of Domiciliary Approval	Filed in NY on 04/08/08	
15.	Filing Description:		

16.	Certification (If required)		
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of _____.</p>			
Print Name _____		Title _____	
Signature _____		Date: _____	

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		GP-R-1-PSA-43(Q)(NPS)
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	GP-R-1-PSA-43(Q)(NPS)	GP-R-1-PSA-43(Q)(NPS)	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Rider			
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

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18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

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