

SERFF Tracking Number: NYLC-126148246 State: Arkansas
 Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number: 42320
 Company Tracking Number: 306-130
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: AD108 SPUL Max Face Amount Informational Filing
 Project Name/Number: AD108 SPUL Max Face Amount Informational Filing/306-130

Filing at a Glance

Company: New York Life Insurance and Annuity Corporation

Product Name: AD108 SPUL Max Face Amount Informational Filing SERFF Tr Num: NYLC-126148246 State: Arkansas

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Accepted State Tr Num: 42320
 Adjustable Life For Informational Purposes

Sub-TOI: L09I.001 Single Life Co Tr Num: 306-130 State Status: Filed-Closed

Filing Type: Form Reviewer(s): Linda Bird
 Disposition Date: 05/18/2009

Authors: Team Leader, Sean Hebron

Date Submitted: 05/12/2009 Disposition Status: Accepted For Informational Purposes
 Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: AD108 SPUL Max Face Amount Informational Filing

Project Number: 306-130

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/18/2009

Deemer Date:

Submitted By: Sean Hebron

Filing Description:

Please see the attached cover letter.

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/18/2009

Created By: Sean Hebron

Corresponding Filing Tracking Number:

Company and Contact

Filing Contact Information

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Sean Hebron, Senior Contract Assistant Sean_Hebron@nyl.com
 51 Madison Avenue 212-576-2681 [Phone]
 Room 606 212-447-4141 [FAX]
 New York, NY 10010

Filing Company Information

New York Life Insurance and Annuity Corporation CoCode: 91596 State of Domicile: Delaware
 51 Madison Ave Group Code: 826 Company Type: Life
 New York, NY 10010 Group Name: NYLIC State ID Number:
 (212) 576-4809 ext. [Phone] FEIN Number: 13-3044743

Filing Fees

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

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---------|----------------|---------------|
| New York Life Insurance and Annuity Corporation | \$50.00 | 05/12/2009 | 27816804 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--|------------|------------|----------------|
| Accepted For Linda Bird Informational Purposes | | 05/18/2009 | 05/18/2009 |

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Disposition

Disposition Date: 05/18/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|----------------------------------|----------------------|---------------|
| Supporting Document | Flesch Certification | | No |
| Supporting Document | Application | | Yes |
| Supporting Document | Health - Actuarial Justification | | No |
| Supporting Document | Outline of Coverage | | No |
| Supporting Document | Cover Letter | | Yes |

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Supporting Document Schedules

| | Item Status: | Status Date: |
|--|--------------|--------------|
| Bypassed - Item: Flesch Certification | | |
| Bypass Reason: N/A | | |
| Comments: | | |

| | Item Status: | Status Date: |
|---|--------------|--------------|
| Satisfied - Item: Application | | |
| Comments: | | |
| 204-500.03 approved by your department on 1/24/2004 under SERFF tracking number USPH-5TFRXC894/00 | | |

| | Item Status: | Status Date: |
|---|--------------|--------------|
| Bypassed - Item: Outline of Coverage | | |
| Bypass Reason: N/A | | |
| Comments: | | |

| | Item Status: | Status Date: |
|---------------------------------------|--------------|--------------|
| Satisfied - Item: Cover Letter | | |
| Comments: | | |
| Attachment: | | |
| AR Letter.pdf | | |

May 12, 2009

Hon. Jay Bradford
Insurance Commissioner
Arkansas Insurance Department
Division of Compliance
Life and Health
1200 West Third Street
Little Rock, AR 72201-1904

**RE: New York Life Insurance and Annuity Corporation
Individual Life Insurance
NAIC #: 82691596
FEIN #: 13-3044743
Informational Submission For:
Single Premium Universal Life Insurance (SPUL) Policy**

Dear Commissioner:

In the interest of keeping your Department up to date, we are sending this letter to inform you of our intention to change the face amount requirements, applicable with our Single Premium Universal Life Insurance (SPUL) Policy, form 306-130.49. This policy was approved by your Department on 6/21/2006 and on 7/9/2007 to update the CSO Mortality Table reference.

The minimum face amount will vary based on age and rating. The maximum face amount will now also vary based on age and rating for age bands of 21 to 59 (range from \$111,600 to \$514,800), 60 to 69 (range from \$146,000 to \$235,000) and 70 to 85 (range from \$146,250 to \$217,500). (Previously, these were \$300,000 for ages 21 to 65 and \$150,000 for ages 66 to 85.)

We expect to make this revision effective for any Single Premium Universal Life Insurance policy applied for on or after September 3, 2009. This change will only be applicable to new issues of the SPUL policy indicated above and will not apply to in-force policies.

I hope that this information is satisfactory and that we may receive your Department's acknowledgement of this change, at your earliest convenience. If you have any questions concerning this submission, please do not hesitate to contact me at my toll-free number, 1-877-464-0198.

Sincerely,

A handwritten signature in cursive script that reads "Linda C. Pinto".

Corporate Vice President
Individual Life Department
Encl.