

<i>SERFF Tracking Number:</i>	<i>NYLC-126562160</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>New York Life Insurance and Annuity Corporation</i>	<i>State Tracking Number:</i>	<i>45305</i>
<i>Company Tracking Number:</i>	<i>22909, ET AL.</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>2010 Investor Profile</i>		
<i>Project Name/Number:</i>	<i>2010 Investor Profile/22909, et al.</i>		

Filing at a Glance

Company: New York Life Insurance and Annuity Corporation

Product Name: 2010 Investor Profile

SERFF Tr Num: NYLC-126562160 State: Arkansas

TOI: L06I Individual Life - Variable

SERFF Status: Closed-Approved-Closed
State Tr Num: 45305

Sub-TOI: L06I.002 Single Life - Flexible Premium

Co Tr Num: 22909, ET AL.

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Team Leader, Sean Hebron

Disposition Date: 04/05/2010

Date Submitted: 03/30/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2010 Investor Profile

Status of Filing in Domicile:

Project Number: 22909, et al.

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/05/2010

Explanation for Other Group Market Type:

State Status Changed: 04/05/2010

Deemer Date:

Created By: Sean Hebron

Submitted By: Sean Hebron

Corresponding Filing Tracking Number:

Filing Description:

RE: New York Life Insurance and Annuity Corporation

Client Profile and Premium Allocation Forms

22909 (5/10) and 22914 (5/10)

NAIC #: 82691596

FEIN #: 13-3044743

SERFF Tracking Number: NYLC-126562160 State: Arkansas
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Dear Commissioner:

We are enclosing for your approval revised Client Profile and Premium Allocation Forms 22909 (5/10) and 22914 (5/10). These forms are intended for use in applying for our Variable Universal Life Insurance policies. The revised forms replace forms 22837 (5/09) which was approved by your Department on 4/7/2009 and 22838 (5/09), which was approved by your Department on 4/22/2009.

The enclosed forms are intended to be used as a supplement to our Part I Application, form 209-501 which was approved by your Department on 2/12/2009, when applications are taken for variable universal life policies. Please see attached Exhibit 1 for a list of these policies.

The following provides additional information about these forms:

- There have been text changes to Form 22909 (5/10).

The principal changes to this form are:

1. Page 1 B Owner Financial Information: "Information should be provided for the owner and the owner's spouse or domestic partner." was placed in box.
2. Page 2 D Joint-Owner Financial Information: "Not required if the joint owner is the owner's spouse or domestic partner. Information should be provided for all other joint owners and the joint owner's spouse or domestic partner." was placed in box.
3. Page 3 E Investment Experience: "Refer to Special Note in section E on Instruction Page for owners age 71 or older" was edited slightly.

- Form 22914 (5/10), entitled "Premium Allocation for Variable Life Insurance", is designed to provide a means for the policyowner to indicate how premiums should be allocated among the available investment options. This form also provides the necessary disclosures regarding the variability of benefits under the policy and an acknowledgment that a prospectus has been given to the client.

The principal changes to this form are:

1. an update of the date Lipper portfolio reclassification to December 31, 2009,
2. the addition of a portfolio – PIMCO Real Return Portfolio
3. the renaming of four portfolios, without change in their objectives
4. the reclassification of risk class for some of the available portfolios

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We plan to make these changes effective as of May 1, 2010.

We look forward to receiving your Department's approval of the enclosed forms at your earliest convenience. If you have any questions regarding this submission, please call me at the following toll free number: 1-877-464-0198.

Sincerely,

Linda E. LoPinto
Corporate Vice President
Individual Life Department
Encl.

Exhibit

The enclosed forms are for use with the following variable life policy forms:

Form Number & Form Title Used with Policy Forms Policy Form Title Policy Approval Date

Client Profile 22909 (5/10) and Premium Allocation 22914 (5/10)

308-95 Flexible Single Premium Variable Universal Life Insurance Policy 2/25/2009

308-30 Variable Universal Life Insurance Policy 12/28/2007

308-150 Survivorship Variable Universal Life Insurance Policy 12/28/2007

Company and Contact

Filing Contact Information

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 CoCode: 91596 State of Domicile: Delaware

SERFF Tracking Number: NYLC-126562160 State: Arkansas
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 Project Name/Number: 2010 Investor Profile/22909, et al.

Corporation

51 Madison Ave
 New York, NY 10010
 (212) 576-4809 ext. [Phone]

Group Code: 826
 Group Name: NYLIC
 FEIN Number: 13-3044743

Company Type: Life
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: \$50.00 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New York Life Insurance and Annuity Corporation	\$100.00	03/30/2010	35268242

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/05/2010	04/05/2010

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Acturial Memo	No	No
Supporting Document	Statement of Variability	Yes	Yes
Form	Client Profile	Yes	Yes
Form	Premium Allocation for Variable Life Insurance	Yes	Yes

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Form Schedule

Lead Form Number: 22909

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	22909	Application/Client Profile Enrollment Form	Revised	Replaced Form #: 22837 (5/09) Previous Filing #:	0.000	22909 - General.pdf
	22914	Application/Premium Allocation Enrollment for Variable Life Form Insurance	Revised	Replaced Form #: 22838 (5/09) Previous Filing #:	0.000	22914 Bracketed - General.pdf

New York Life Insurance and Annuity Corporation

I. CLIENT PROFILE

Application Number: _____ Policy Number: _____

FINRA rules require the registered representative to have reasonable grounds for believing that this sale is suitable for the customer(s). This decision will be based on the facts disclosed by the customer after a reasonable inquiry and on other information known by the registered representative.

A. Owner Information

Owner Name _____ Date of Birth _____

SSN or TIN _____ Single Married No. of Dependents _____

Address _____ City _____ State _____ Zip _____

Home Telephone _____ Business Telephone _____ E-mail Address (optional) _____

Occupation _____ (please check one if applicable)
 Full-Time Student Child/Dependent Homemaker Retired

Employer (if applicable) _____

Address of Employer _____ City _____ State _____ Zip _____

If Owner is associated with a FINRA member firm, please provide name and address of firm _____

B. Owner Financial Information *Information should be provided for the owner and the owner's spouse or domestic partner.*

1. What is your current annual income? \$ _____
Income: Include income from all sources, before taxes.

2. What is your estimated current federal income tax bracket? 0 - 10% 11 - 28% Over 28%

3. What is your estimated current net worth? \$ _____
Net Worth is the value of your assets minus your liabilities. For purposes of this application: Do not include your primary residence as an asset. Do not include mortgages on your primary residence as a liability.

4. What is your estimated current liquid net worth? \$ _____
Liquid Net Worth is your net worth minus assets that may not be easily converted to cash such as the value of real estate, personal property, automobile(s), or business interests. For purposes of this application, include only cash assets or assets easily convertible to cash. While this may include retirement assets, you should consider any applicable tax penalties or other charges, fees or restrictions before including these types of assets.
(Your estimated current liquid net worth may not be higher than your estimated net worth.)

C. Joint-Owner Information *Does not apply to Trusts or Corporations*

Joint-Owner Name _____ Date of Birth _____

SSN or TIN _____ Single Married No. of Dependents _____

Address _____ City _____ State _____ Zip _____

Home Telephone _____ Business Telephone _____ E-mail Address (optional) _____

Occupation _____ (please check one if applicable)
 Full-Time Student Child/Dependent Homemaker Retired

Employer (if applicable) _____

Address of Employer _____ City _____ State _____ Zip _____

D. Joint-Owner Financial Information *Not required if the joint owner is the owner's spouse or domestic partner. Information should be provided for all other joint owners and the joint owner's spouse or domestic partner.*

1. **What is your current annual income?** \$ _____
Income: Include income from all sources, before taxes.

2. **What is your estimated current federal income tax bracket?** 0 - 10% 11 - 28% Over 28%

3. **What is your estimated current net worth?** \$ _____
Net Worth is the value of your assets minus your liabilities. For purposes of this application: Do not include your primary residence as an asset. Do not include mortgages on your primary residence as a liability.

4. **What is your estimated current liquid net worth?** \$ _____
Liquid Net Worth is your net worth minus assets that may not be easily converted to cash such as the value of real estate, personal property, automobile(s), or business interests. For purposes of this application, include only cash assets or assets easily convertible to cash. While this may include retirement assets, you should consider any applicable tax penalties or other charges, fees or restrictions before including these types of assets.
(Your estimated current liquid net worth may not be higher than your estimated net worth.)

Relationship to Owner: Spouse Other _____

If the joint-owner is associated with a FINRA member firm, please provide name and address of firm _____

E. Investment Experience *Refer to Special Note in Section E on Instruction Page for owners age 71 or older*

1. Have you ever purchased any investment products such as mutual funds, limited partnerships, variable life insurance or variable annuity products, options, stocks, or bonds? If "No" answer question 2..... Yes No
2. Have you received the "What To Consider Before You Invest" information? (Form #13860)..... Yes No

F. Time Horizon

1. How long do you plan to keep this product? _____ years

G. Source of Funds

Using a product you own as a source of funds to finance a new purchase may be appropriate, but in some instances there may be alternative options. Using funds from existing products may subject you to certain sales or surrender charges, tax consequences, or other penalties as noted below. You may want to contact the company that issued or sold your existing product, check the prospectus or the annual statement for that product, and/or consult with your registered representative, tax or legal advisor to determine the impact of using your existing product as a source of funds. You should also consult with your registered representative and review the applicable product prospectus to determine if any additional charges may be associated with your new product purchase.

Please check all applicable boxes below to identify the sources of funds used for this purchase.

- Checking/Savings Income Stocks/Bonds Sale of business or property Death Benefit Proceeds
 Inheritance/Gift Life Insurance* Annuities* Mutual Funds* Certificates of Deposit (CD)*
 Pension or Retirement Accounts 401(k), 403(b), TSA* Other _____

***If you are using the proceeds from the redemption, surrender or liquidation of existing Life Insurance, Annuities, Mutual Funds, and/or Certificates of Deposit to fund this investment, or if your Pension Plan or Retirement Accounts are held in one of these products, please complete the additional details below.**

Life Insurance

There may be a surrender charge on the life insurance policy from which I/we have taken a withdrawal or loan or that I/we have terminated or reduced. The surrender of a life insurance policy may result in taxable income (not applicable to certain exchanges under Section 1035 of the Internal Revenue Code). In addition, as a result of this withdrawal or loan, the protection afforded by the life insurance policy may be terminated or reduced.

Issuing Company	Type	Policy Number	Purchase Date	Estimated Net Surrender Value	Estimated Surrender Charge
	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed <input type="checkbox"/> Term			\$	\$
	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed <input type="checkbox"/> Term			\$	\$
	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed <input type="checkbox"/> Term			\$	\$

Annuities

There may be a surrender charge on the annuity being surrendered. The surrender of an annuity contract may result in taxable income. In addition, if the Annuitant is under age 59 ½, I may incur an additional 10% IRS imposed penalty on any earnings taken in a distribution. (Not applicable to certain exchanges under Section 1035 of the Internal Revenue Code, Rollovers, or Transfers of existing annuities.)

Issuing Company	Type	Policy Number	Purchase Date	Estimated Net Surrender Value	Estimated Surrender Charge
	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed			\$	\$
	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed			\$	\$
	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed			\$	\$

Mutual Funds

I am liquidating mutual fund shares to fund this purchase. The Purchase Date, referenced below, is the most recent Trade Date on which shares were purchased. I may be assessed a sales charge on the mutual fund redemption if the shares I am selling are subject to a back-end load (Contingent Deferred Sales Charge).

Fund Family	Account Number	Share Class	Most Recent Purchase Date	Estimated Net Redemption Value	Estimated CDSC Amount
		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> No Load <input type="checkbox"/> Other_____		\$	\$
		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> No Load <input type="checkbox"/> Other_____		\$	\$
		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> No Load <input type="checkbox"/> Other_____		\$	\$

CD

The investment divisions being purchased are not backed or guaranteed by any bank or insured by the FDIC; and are subject to investment risks, which may involve the loss of the principal amount invested. If I/we liquidate a Certificate of Deposit (CD) prior to maturity, I/we may be required to pay a penalty.

Variable Life Insurance and Variable Annuities are issued by New York Life Insurance and Annuity Corporation (a Delaware Corporation), 51 Madison Avenue, New York, NY 10010.

H. What Type of Investor Are You?

- Helps you the customer, identify your investment objective by answering questions on risk tolerance and time horizon.
- Helps identify the Premium/Investment Allocation mix suitable for your objective.

This is an optional questionnaire* to assist you in determining your investment objective, risk tolerance, and investment time horizon as they pertain to this purchase only and not your entire investment portfolio.

Instructions:

Read each question and circle the number in the right hand column which best reflects your preference. Total the numbers circled for each section. Complete the score at the end of the questionnaire to determine the most appropriate investment objective for you.

*This is a required questionnaire and the Total Score must be used to select the Investment Objective for any owner who meets all the following criteria:

1. Is 71 years of age or older
2. Has no prior investment experience (i.e., answered No to question 1 in Section E, Investment Experience)
3. Selects (D) Growth or (E) Aggressive Growth as the Investment Objective in Section I.

Risk Tolerance

1. Which of the following investments would you feel most comfortable owning?

- a. Certificates of deposit1
- b. U.S. Government securities2
- c. Blue-chip stocks3
- d. Stocks of new, growth companies4

2. Which of the following investments would you least like to own?

- a. Stocks of new, growth companies1
- b. Blue-chip stocks2
- c. U.S. Government securities3
- d. Certificates of deposit4

3. How optimistic are you about the long-term prospects for the economy?

- a. Very pessimistic1
- b. Unsure2
- c. Somewhat optimistic3
- d. Very optimistic4

4. Which of the following best describes your attitude about investments outside the U.S.?

- a. I believe that investing in foreign markets involves risk1
- b. I believe that overseas markets provide attractive investment opportunities2

5. "If the U.S. stock portion of my portfolio were to lose 10% of its value over a one month period, consistent with the overall market, I would prefer to cut my losses and shift into a more conservative investment strategy". How do you feel about the previous statement?

- a. Strongly agree1
- b. Agree2
- c. Disagree3
- d. Strongly disagree4

6. Choose the answer that best describes your response to the following statement: I am comfortable with investments that will periodically decline in value if there is a potential for high returns.

- a. Strongly disagree1
- b. Disagree2
- c. Agree3
- d. Strongly agree4

Risk Tolerance Total

Investment Objectives

1. Which of the following best describes your investment objective for this purchase?

- a. Preserving principal and generating a moderate amount of income 1
- b. Generating a high amount of income 2
- c. Generating some income and increasing my assets over an extended time frame 3
- d. Increasing my assets substantially over an extended time frame 4

2. What do you expect your standard of living to be 10 years from now as compared to your standard of living today?

- a. Lower than it is today 1
- b. The same as it is today 2
- c. Somewhat higher than it is today 3
- d. Substantially greater than it is today 4

3. Ten years from today, you expect the value of your purchase to be:

- a. The same as it is today 1
- b. Somewhat more than it is today 2
- c. Greater than it is today 3
- d. Substantially greater than it is today 4

Investment Objectives Total

Investment Time Horizon

1. What is your age?

- a. 56 and over 1
- b. 46–55 2
- c. 36–45 3
- d. 18–35 4

2. What is your primary financial goal for this purchase?

- a. Wealth preservation 1
- b. Retirement planning 2
- c. Wealth accumulation 3

3. What is the time frame for you to achieve your financial goal for this purchase?

- a. 0-4 years 1
- b. 5 to 14 years 2
- c. 15 years or more 3

Investment Time Horizon Total

Totals

The total for each Questionnaire Section is weighted (multiplied) by a number that represents the overall importance of that section when determining your Investment Objective.

1. Multiply each total by its weighted factor.
2. Add the subtotals to determine your Total Score.

Risk Tolerance Total _____ **X 3 =** _____

Investment Objective Total _____ **X 2 =** _____

Time Horizon Total _____ **X 1 =** _____

TOTAL SCORE =

I. Risk Tolerance/Investment Objective

I want to use the questionnaire score to determine my investment objective. (Note: The use of the questionnaire score is required if any owner is 71 years of age or older, indicates he/she has no prior investment experience, and has selected Investment Objective D or E.)

Yes Enter Total Score here and complete only the Investment Objective Section below.

(Match your Total Score with one of the Investment Objectives listed. You will notice that there is some overlap in the Total Score Ranges. If your score falls within an overlap, please examine each applicable objective to determine which represents your needs most accurately.)

No I choose not to complete or use the questionnaire score and define my Risk Tolerance and Investment Objective in the section below with an option that is more consistent with my intended use for this product.

REFERENCE TABLE

Total Score	Investment Objective
27 - 51	A Income with Capital Preservation
40 - 70	B Income with Moderate Growth
61 - 86	C Growth with Income
72 - 97	D Growth
84 - 100	E Aggressive Growth

Risk Tolerance *(Do not complete if using the Total Score from the questionnaire)*

Instructions: If you are not using the questionnaire score answer the following question:
 “How would you classify your tolerance for market risk and loss of principal?”

Investment Objectives Corresponding to Risk Tolerance

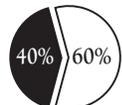
<input type="checkbox"/> Conservative (Prefer little risk and low volatility in return for accepting potentially lower returns. Minimizing exposure of principal to loss or fluctuation is very important)	A only
<input type="checkbox"/> Moderately Conservative (Willing to take some risk to seek enhanced returns. Reduced exposure of principal to loss or fluctuation is important)	A or B only
<input type="checkbox"/> Moderate (Willing to assume an average amount of market risk and volatility or loss of principal to achieve higher returns)	A or B or C only
<input type="checkbox"/> Moderately Aggressive (Willing to assume an above average amount of risk and volatility or loss of principal to take advantage of potentially higher return opportunities)	A or B or C or D only
<input type="checkbox"/> Aggressive (Willing to sustain substantial volatility or loss of principal and assume a high level of risk in pursuing higher returns)	A or B or C or D or E

Investment Objective

*Sample Investment Allocation

Instructions: Choose one Investment Objective below that matches your questionnaire score or your Risk Tolerance chosen above. Consult the Reference Table above to match your score to your Investment Objective. If you choose a Risk Tolerance, match it correctly to your Investment Objective below.

● High/Highest Risk ○ Low/Moderate Risk

<input type="checkbox"/> A. Income with Capital Preservation (Score 27 – 51) (Any Risk Tolerance) For the investor who seeks investment stability and liquidity with a primary portfolio objective to preserve capital while providing income. Fluctuations in the values of portfolios of this type are usually minimal. <i>No premium may be allocated to investment divisions classified as high and/or highest risk if the investor has a Conservative risk tolerance or if the questionnaire score is between 27 and 39. No more than 20% of the premium may be allocated to investment divisions classified as high and/or highest risk for all other investors.</i>	 Conservative	 All Others
<input type="checkbox"/> B. Income with Moderate Growth (Score 40 – 70) (Moderately Conservative, Moderate, Moderately Aggressive, or Aggressive Risk Tolerance) For the investor who seeks current income and modest long-term growth, with a slightly higher risk tolerance than the investor in the capital preservation category. Primary portfolio objective is current income. Fluctuations in the values of portfolios of this type may occur from year to year. <i>No more than 30% of the premium may be allocated to investment divisions classified as high and/or highest risk if the investor has a Moderately Conservative risk tolerance or if the questionnaire score is between 40 and 60. No more than 40% of the premium may be allocated to investment divisions classified as high and/or highest risk for all other investors.</i>	 Moderately Conservative	 All Others
<input type="checkbox"/> C. Growth with Income (Score 61 – 86) (Moderate, Moderately Aggressive, or Aggressive Risk Tolerance) For the investor who seeks relatively stable long-term growth with a low level of income and has a moderate risk tolerance. Primary portfolio objective is to achieve steady long-term growth. Fluctuations in the values of portfolios of this type are usually less than those of the overall stock markets. <i>No more than 50% of the premium may be allocated to investment divisions classified as high and/or highest risk if the investor has a Moderate risk tolerance or if the questionnaire score is between 61 and 71. No more than 60% of the premium may be allocated to investment divisions classified as high and/or highest risk for all other investors.</i>	 Moderate	 All Others
<input type="checkbox"/> D. Growth (Score 72 – 97) (Moderately Aggressive or Aggressive Risk Tolerance) For the investor who seeks capital appreciation. Primary portfolio objective is above-average capital appreciation. Fluctuations in the values of portfolios of this type are usually the same as those of the overall stock markets. <i>No more than 80% of the premium may be allocated to investment divisions classified as high and/or highest risk.</i>		 Moderately Aggressive or Aggressive
<input type="checkbox"/> E. Aggressive Growth (Score 84 – 100) (Aggressive Risk Tolerance only) For the investor who seeks maximum capital appreciation. Primary portfolio objective is aggressive capital appreciation. Fluctuations in the values of portfolios of this type are substantial from year to year and are more than the overall stock markets. <i>Up to 100% of the premium may be allocated to investment divisions classified as high and/or highest risk.</i>	 Aggressive	

*Sample Investment Allocations Based on Investment Objective and Risk Tolerance. The Investment Allocation Pie charts shown are to illustrate the maximum amount that may be allocated to investment divisions classified as high and/or highest risk. All investments involve risk, including the potential to lose some or all of your original investment.

New York Life Insurance and Annuity Corporation

II. PREMIUM ALLOCATION FOR VARIABLE LIFE INSURANCE

PLEASE READ CAREFULLY: All variable life insurance Investment Divisions involve risk, including the potential to lose some or all of your original investment. Benefits and values are not guaranteed as to dollar amount and are based on the investment performance of the Investment Division(s) selected.

The investment options are grouped by risk. Risk classifications are determined on the basis of the Lipper category assigned to the Investment Division by Lipper Analytics as of [December 31, 2009]. Lipper is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. A general description of the investment objective for each Investment Division appears after its name. Please be sure your premium allocation matches your stated investment objective. There is no assurance that any of the Investment Divisions will attain their respective objectives. If you select the DCA Plus Account, you may allocate all (or part) of your initial net premium, as well as any subsequent premiums received in the twelve (12) months following the "Right to Examine/Right to Cancel" period (unless otherwise directed), to this account. No allocations may be made to the DCA Plus Account after the first Policy Year. If you select the DCA Extra Account, only your initial single premium (or a portion thereof) will be allocated to this account. No additional premiums may be allocated to the DCA Extra Account. Please indicate percentages in whole numbers. You may select up to 21 investment options, including the Investment Divisions, the Fixed Account, the DCA Plus or DCA Extra Accounts. Your premium payment is allocated to these Investment Divisions, the Fixed Account, the DCA Plus or DCA Extra Accounts after the Free Look/Right to Cancel provision has expired. The DCA Plus Account is a 12-month plan that is available for VUL Accumulator and SVUL Accumulator. The DCA Extra Account is a 6-month plan that is available for Legacy Creator SPVUL only.

Guaranteed Interest Account	Fixed Account (101) – Not available for DCA Extra	
	Current income with safety of principal	_____ %
	DCA Plus Account (\$1,000 minimum)	
	DCA Extra Account (\$1,000 minimum)	
	Complete Page 9 if you select DCA Plus or DCA Extra	_____ %

Low Risk	MainStay VP Cash Management (102)	
	Seeks as high a level of current income as is considered consistent with the preservation of capital and liquidity	_____ %

Moderate Risk	MainStay VP Balanced – Initial Class (145)	
	Seeks high total return	_____ %
	MainStay VP Bond – Initial Class (107)	
	Seeks highest income over the long term consistent with the preservation of principal	_____ %
	MainStay VP Convertible – Initial Class (119)	
	Seeks capital appreciation together with current income	_____ %
	MainStay VP Floating Rate – Initial Class (144)	
	Seeks to provide high current income	_____ %
	MainStay VP Government – Initial Class (103)	
	Seeks a high level of current income, consistent with safety of principal	_____ %
	MainStay VP High Yield Corporate Bond – Initial Class (110)	
Seeks maximum current income through investment in a diversified portfolio of high yield, high risk debt securities. Capital appreciation is a secondary objective	_____ %	
MainStay VP ICAP Select Equity – Initial Class (121)		
Seeks superior total return	_____ %	
MainStay VP Income Builder – Initial Class (106)		
Seeks to realize current income consistent with reasonable opportunity for future growth of capital and income	_____ %	
Calvert VP SRI Balanced Portfolio (112)		
Seeks to achieve a competitive total return through an actively managed portfolio of stocks, bonds and money market instruments which offer income and capital growth opportunity and which satisfy the investment and social criteria	_____ %	
Janus Aspen Balanced Portfolio – Institutional Shares (114)		
Seeks long-term capital growth, consistent with preservation of capital and balanced by current income	_____ %	
MFS® Utilities Series – Initial Class (208)		
Seeks total return	_____ %	
PIMCO Real Return Portfolio – Administrative Class Shares (220)		
Seeks maximum real return, consistent with preservation of real capital and prudent investment management	_____ %	
T. Rowe Price Equity Income Portfolio – I (123)		
Seeks to provide substantial dividend income as well as long-term growth of capital through investments in common stocks of established companies	_____ %	

Asset Allocation Portfolios

Moderate Risk	MainStay VP Conservative Allocation – Initial Class (148) Seeks current income and, secondarily, long term growth of capital	_____ %	
	MainStay VP Moderate Allocation – Initial Class (149) Seeks long-term growth of capital and, secondarily, current income	_____ %	
	MainStay VP Moderate Growth Allocation – Initial Class (150) Seeks long-term growth of capital and, secondarily, current income	_____ %	
High Risk	MainStay VP Growth Allocation – Initial Class (151) Seeks long-term growth of capital	_____ %	
High Risk	MainStay VP Common Stock – Initial Class (108) Seeks long-term growth of capital, with income as a secondary consideration	_____ %	
	MainStay VP Growth Equity Fund – Initial Class (104) Seeks long-term growth of capital	_____ %	
	MainStay VP International Equity – Initial Class (109) Seeks to provide long-term growth of capital commensurate with an acceptable level of risk by investing in a portfolio consisting primarily of non-U.S. equity securities. Current income is a secondary objective	_____ %	
	MainStay VP Large Cap Growth – Initial Class (122) Seeks long term growth of capital	_____ %	
	MainStay VP Mid Cap Core – Initial Class (136) Seeks long-term growth of capital	_____ %	
	MainStay VP S&P 500 Index – Initial Class (105) Seeks to provide investment results that correspond to the total return performance (reflecting reinvestment of dividends) of common stocks represented in the aggregate, as represented by the S&P 500® Index	_____ %	
	MainStay VP U.S. Small Cap – Initial Class (124) Seeks long-term capital appreciation by investing in securities of small-cap companies	_____ %	
	Invesco V.I. International Growth Fund – Series I Shares (154) The fund's investment objective is long-term growth of capital	_____ %	
	AllianceBernstein VPS Small/Mid Cap Value Portfolio (152) Seeks long-term growth of capital	_____ %	
	DWS Dreman Small Mid Cap Value VIP – Class A Shares** (153) The portfolio seeks long-term capital appreciation	_____ %	
	Fidelity® VIP Contrafund® – Initial Class (115) Seeks long-term capital appreciation	_____ %	
	Fidelity® VIP Equity-Income – Initial Class (113) Seeks reasonable income. The fund will also consider the potential for capital appreciation. The fund's goal is to achieve a yield which exceeds the composite yield on the securities comprising the Standard & Poor's SM Index (S&P® 500)	_____ %	
	Janus Aspen Worldwide Portfolio – Institutional Shares (117) Seeks long-term growth of capital in a manner consistent with the preservation of capital	_____ %	
	Royce Micro-Cap Portfolio – Investment Class (146) Seeks long-term growth of capital	_____ %	
	Royce Small-Cap Portfolio – Investment Class (147) Seeks long-term growth of capital. Any production of income is incidental to the fund's investment goal	_____ %	
	UIF U.S. Real Estate Portfolio – Class I (212) Seeks above average current income and long-term capital appreciation by investing primarily in equity securities of companies in the U.S. real estate industry, including real estate investment trusts ("REITS")	_____ %	
	Van Eck VIP Global Hard Assets Fund (127) Seeks long-term capital appreciation by investing primarily in (hard assets) securities. Income is a secondary consideration	_____ %	
	Highest Risk	Dreyfus IP Technology Growth – Initial Shares (138) The portfolio seeks capital appreciation	_____ %
		UIF Emerging Markets Equity Portfolio – Class I (118) Seeks long-term capital appreciation by investing primarily in growth-oriented equity securities of issuers in emerging market countries	_____ %

TOTAL: **100%**

Issued by:
New York Life Insurance and Annuity Corporation (A Delaware Corporation)
51 Madison Ave, New York, NY 10010

Distributed by:
NYLIFE Distributors LLC

TRANSFER OF DCA PLUS AND DCA EXTRA ACCOUNTS

Complete if any of your premium is allocated to the Dollar Cost Averaging (DCA) Plus or DCA Extra Accounts.

The Investment Option(s) selected should be consistent with your overall investment objective and risk tolerance. Using whole numbers, please indicate below to which Investment Option(s) you would like to transfer the premium in your DCA Plus or DCA Extra accounts. Percentages must add up to 100%. If you select the DCA Plus Account, you may allocate all (or part of) your initial net premium, as well as any subsequent premiums received in the twelve (12) months following the "Right to Examine" period (unless otherwise directed), to this account. No allocations may be made to the DCA Plus Account after the first Policy Year. If you select the DCA Extra Account, only your initial single premium (or a portion thereof) will be allocated to this account. No premiums other than the initial single premium will be permitted in the DCA Extra Account. Please remember that any premiums received into the DCA Plus Account will be transferred to the Investment Division(s) and/or the Fixed Account over the remainder of the 12-month period. For DCA Extra, the initial single premium received will be transferred to the Investment Division(s) over the remainder of the 6-month period. These transfers will begin the month on, or immediately following, the expiration of the Policy's "Right To Examine Policy/Right to Cancel" period. Once the entire balance is transferred from the DCA Plus or DCA Extra Account to the Investment Division(s), it will close. Funds may not be transferred from the Policy's Fixed Account or any Investment Division into the DCA Plus or DCA Extra Accounts.

Please Note: The DCA Plus and DCA Extra Accounts do not assure a profit and do not protect against loss in a declining market. The DCA Plus and DCA Extra Accounts can only be elected at application. Under these arrangements, the DCA Plus and DCA Extra Accounts must be established with a minimum of \$1,000 from the initial premium payment. Transfers made from the DCA Plus or DCA Extra Accounts are not subject to the greater of 20% or \$5,000 Fixed Account transfer limitation (10% for Accumulator SVUL). If you do not want the premium allocations initially selected in connection with the DCA Plus or DCA Extra Accounts to apply to future premiums, you should complete a Change of Allocation form.

For the DCA Plus or DCA Extra Accounts to continue as scheduled, the cash value in these accounts must be maintained at a \$100 minimum. If the cash value falls below these minimums during the twelve-month period (DCA Plus) or six-month period (DCA Extra), the account will be terminated and the remaining balance will be transferred to the Investment Division(s) based on the current allocation selected for the DCA Plus or DCA Extra Accounts. We will notify you in writing if this should occur.

The interest rate offered on the DCA Plus and DCA Extra Accounts may change. Please contact your registered representative for the current interest rate, or, if you prefer, please contact a Customer Service Representative toll-free, at 1-800-598-2019.

Risk Level

Guaranteed Interest = (G)
 Low Risk = (L)
 Moderate Risk = (M)
 High Risk = (H)
 Highest Risk = (T)

INDICATE INVESTMENT OPTION CHOICES AND PERCENTAGES:

Fund Name		Fund Name	
Fixed Account (101) Not Available for DCA Extra	(G) _____ %	MainStay VP U.S. Small Cap – Initial Class (124)	(H) _____ %
MainStay VP Balanced – Initial Class (145)	(M) _____ %	Invesco VI. International Growth Fund – Series I Shares (154)	(H) _____ %
MainStay VP Bond – Initial Class (107)	(M) _____ %	AllianceBernstein VPS Small/Mid Cap Value Portfolio (152)	(H) _____ %
MainStay VP Cash Management (102)	(L) _____ %	Calvert VP SRI Balanced Portfolio (112)	(M) _____ %
MainStay VP Common Stock – Initial Class (108)	(H) _____ %	Dreyfus IP Technology Growth – Initial Class (138)	(T) _____ %
MainStay VP Conservative Allocation – Initial Class (148)	(M) _____ %	DWS Dreman Small Mid Cap Value VIP – Class A Shares (153)	(H) _____ %
MainStay VP Convertible – Initial Class (119)	(M) _____ %	Fidelity® VIP Contrafund® – Initial Class (115)	(H) _____ %
MainStay VP Floating Rate – Initial Class (144)	(M) _____ %	Fidelity® VIP Equity-Income – Initial Class (113)	(H) _____ %
MainStay VP Government – Initial Class (103)	(M) _____ %	Janus Aspen Balanced Portfolio – Institutional Shares (114)	(M) _____ %
MainStay VP Growth Allocation – Initial Class (151)	(H) _____ %	Janus Aspen Worldwide Portfolio – Institutional Shares (117)	(H) _____ %
MainStay VP Growth Equity Fund – Initial Class (104)	(H) _____ %	MFS® Utilities Series – Initial Class (208)	(M) _____ %
MainStay VP High Yield Corporate Bond – Initial Class (110)	(M) _____ %	PIMCO Real Return Portfolio – Administrative	
MainStay VP ICAP Select Equity – Initial Class (121)	(M) _____ %	Class Shares (220)	(M) _____ %
MainStay VP Income Builder – Initial Class (106)	(M) _____ %	Royce Micro-Cap Portfolio – Investment Class (146)	(H) _____ %
MainStay VP International Equity – Initial Class (109)	(H) _____ %	Royce Small-Cap Portfolio – Investment Class (147)	(H) _____ %
MainStay VP Large Cap Growth – Initial Class (122)	(H) _____ %	T. Rowe Price Equity Income Portfolio – I (123)	(M) _____ %
MainStay VP Mid Cap Core – Initial Class (136)	(H) _____ %	UIF Emerging Markets Equity Portfolio – Class I (118)	(T) _____ %
MainStay VP Moderate Allocation – Initial Class (149)	(M) _____ %	UIF U.S. Real Estate Portfolio – Class I (212)	(H) _____ %
MainStay VP Moderate Growth Allocation – Initial Class (150)	(M) _____ %	Van Eck VIP Global Hard Assets Fund (127)	(H) _____ %
MainStay VP S&P 500 Index – Initial Class (105)	(H) _____ %		

III. DISCLOSURE REGARDING SUITABILITY OF VARIABLE LIFE INSURANCE

1. Do you own any existing NYLIAC variable life insurance with the same tax qualification (Qualified or Non-Qualified) as the variable life insurance you are purchasing? Yes No (If "Yes", answer question 2 below.)
2. Are you aware that you may be able to increase the face amount of your existing NYLIAC variable life insurance policy to meet your life insurance needs? Yes No

Fixed Account Allocation

I/We have been advised that the Fixed Account is not intended to be the primary investment option for a variable universal life insurance policy. I/We know that, in addition to the Fixed Account, this policy offers a variety of Investment Divisions to which premium payments may be allocated. However, I/We have chosen to allocate all or a portion of the premium payments to the Fixed Account. I/We understand that (1) fees and charges for this policy may be higher than those for a policy that does not offer Investment Divisions and (2) that there is a limit to the amount that may be transferred during the policy year from the Fixed Account to the Investment Divisions. **For VUL Accumulator, SVUL Accumulator, and Legacy Creator SPVUL**, the amount that may be transferred cannot exceed the greater of 20% of the Fixed Account value (at the beginning of each policy year) or \$5,000.

GENERAL:

- I/We understand that the product applied for is a life insurance policy with an investment component, and that the monthly deductions will be deducted from the policy's cash value.
- **I/WE UNDERSTAND THAT UNDER THE POLICY APPLIED FOR (EXCLUSIVE OF THE FIXED ACCOUNT AND ANY SUPPLEMENTARY BENEFITS) THE AMOUNT OF THE LIFE INSURANCE BENEFIT AND CASH VALUE MAY INCREASE OR DECREASE DEPENDING UPON INVESTMENT EXPERIENCE OF THE SEPARATE ACCOUNT.**
- I/We understand that a life insurance policy involves a long-term financial commitment and I/we should have other liquid assets available for day-to-day living expenses and other major anticipated obligations.
- I/We understand that I/we may lose the life insurance benefit if the amount of (1) the cash surrender value of the policy (for VUL Accumulator and SVUL Accumulator) or (2) the cash value of the policy minus any outstanding policy loans and accrued loan interest for (Legacy Creator SPVUL) is not sufficient to pay all the monthly deduction charges even if I/we continue making planned premium payments.

IV. SIGNATURES

I/We acknowledge the following: that I/we have read and understood the prospectus and the above disclosure regarding the suitability of the variable life insurance policy applied for and have received a current policy prospectus; that I/we understand the objectives, risks, sales charges, and all expenses applicable to the policy; that this variable life insurance policy is in accordance with my/our investment objectives and anticipated financial needs; **and that past performance is not a guarantee of future results.**

Owner Signature _____ Date _____

Other Required Signature _____ Date _____

State where application is signed: _____

Registered Representative Information

Funds Accepted with Application

I/We hereby affirm that the following funds were received with this application, and the customer has been notified that the account can only be accepted by NYLIFE Securities, the broker dealer, after its review of the information contained herein and the suitability of the transaction (if applicable) for the customer.

I/We have not accepted cash and all checks are made payable to NYLIAC.

Check Number: _____ Check Dated: _____ Amount Payable: _____

I/We have not made any representations that are inconsistent with the prospectus for this product.

I/We hereby affirm that this transaction is suitable for the customer(s).

1. _____
Rep Code Print Registered Rep Name

GO Code Registered Rep Signature Date

2. _____
Rep Code Print Registered Rep Name

GO Code Registered Rep Signature Date

3. _____
Rep Code Print Registered Rep Name

GO Code Registered Rep Signature Date

4. _____
Rep Code Print Registered Rep Name

GO Code Registered Rep Signature Date

SERFF Tracking Number: NYLC-126562160

State: Arkansas

Filing Company: New York Life Insurance and Annuity Corporation

State Tracking Number: 45305

Company Tracking Number: 22909, ET AL.

TOI: L06I Individual Life - Variable

Sub-TOI: L06I.002 Single Life - Flexible Premium

Product Name: 2010 Investor Profile

Project Name/Number: 2010 Investor Profile/22909, et al.

Supporting Document Schedules

Item Status: **Status Date:**

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

Item Status: **Status Date:**

Bypassed - Item: Application
Bypass Reason: N/A
Comments:

Item Status: **Status Date:**

Bypassed - Item: Life & Annuity - Acturial Memo
Bypass Reason: N/A
Comments:

Item Status: **Status Date:**

Satisfied - Item: Statement of Variability
Comments:
Attachment:
Statement of Variability 22914_5-10 - General.pdf

New York Life Insurance and Annuity Corporation
51 Madison Avenue
New York, NY 10010

(05/10) Memorandum of Variable Material for form:
22914 (05/10)

Material shown in brackets is variable, as follows:

Reclassification date for Lipper categories: This date updates annually.

Bracketed funds: Fund Names and Risk Classifications: Fund names and risk classifications are updated as Funds are added or eliminated; risk classifications are updated if Fund is given new risk classification based on continual risk analysis.

Edition date: This date will be revised each time funds are reclassified, added, deleted or have a name change to ensure agents use the most current form.