

SERFF Tracking Number: NYLC-127844277 State: Arkansas
 Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number: 50328
 Company Tracking Number: 23060, ET AL.
 TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
 Product Name: GMAB Rider Allocation Election
 Project Name/Number: GMAB Rider Allocation Election /23060, ET AL.

Filing at a Glance

Company: New York Life Insurance and Annuity Corporation

Product Name: GMAB Rider Allocation Election SERFF Tr Num: NYLC-127844277 State: Arkansas

TOI: L06I Individual Life - Variable SERFF Status: Closed-Approved- Closed State Tr Num: 50328

Sub-TOI: L06I.002 Single Life - Flexible Premium Co Tr Num: 23060, ET AL. State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Team Leader, Robert Williams III

Disposition Date: 12/05/2011

Date Submitted: 11/23/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: GMAB Rider Allocation Election

Status of Filing in Domicile:

Project Number: 23060, ET AL.

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type:

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 12/05/2011

State Status Changed: 12/05/2011

Deemer Date:

Created By: Robert Williams III

Submitted By: Robert Williams III

Corresponding Filing Tracking Number:

Filing Description:

RE: New York Life Insurance and Annuity Corporation (NYLIAC)

Individual Life Insurance

NAIC #: 82691596

FEIN #: 13-3044743

Allocation for Variable Life Insurance with the Guaranteed Minimum Accumulation

Benefit (GMAB), Form 23060

Allocation for Variable Life Insurance with the Guaranteed Minimum Accumulation

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Benefit (GMAB), Form 23061

Dear Commissioner:

Enclosed for your Department's approval are 2 new allocation forms, which will be used to select the available option class and funds associated with the rider form described below. The enclosed forms do not replace any forms previously approved by your Department.

These allocation forms must be completed when the Guaranteed Minimum Accumulation Benefit Rider, Form number 311-670 which was approved by your Department on 10/24/2011 under DOI Tracking Number 50058, is applied for or changes will be made to the fund selections or allocations. Form 23061 will be used with Policy Form 310-91 and Form 23060 will be used with Policy Forms 308-30 and 308-150, as shown below.

POLICY FORM RIDER ISSUE AGES APPROVAL DATE DOI TRACKING NUMBER

308-30: Variable Universal Life Insurance Policy 0-65 12/28/2007 37206

308-150: Survivorship Variable Universal Life Insurance Policy 20-65 12/28/2007 37206

310-91: Variable Universal Life Insurance Policy 0-65 12/8/2010 47172

We plan to make these changes effective as of February, 2011. 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 Markets

Company and Contact

Filing Contact Information

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51 Madison Avenue
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New York, NY 10010

Robert_Williams_III@nyl.com
212-576-3449 [Phone]
212-447-4141 [FAX]

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Filing Company Information

New York Life Insurance and Annuity Corporation
 51 Madison Ave
 New York, NY 10010
 (212) 576-4809 ext. [Phone]

CoCode: 91596
 Group Code: 826
 Group Name: NYLIC
 FEIN Number: 13-3044743

State of Domicile: Delaware
 Company Type: Life
 State ID Number:

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New York Life Insurance and Annuity Corporation	\$100.00	11/23/2011	54023040

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/05/2011	12/05/2011
Approved-Closed	Linda Bird	11/30/2011	11/30/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Allocation Election Form (VUL/SVUL)	Robert Williams III	12/02/2011	12/02/2011
Form	Allocation Election Form (LWVUL)	Robert Williams III	12/02/2011	12/02/2011

SERFF Tracking Number: NYLC-127844277 *State:* Arkansas
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Disposition

Disposition Date: 12/05/2011

Implementation Date:

Status: Approved-Closed

Comment: Company has made corrections to form numbers 23060 and 23061 on the Allocation Election Forms.

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		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form (<i>revised</i>)	Allocation Election Form (VUL/SVUL)		Yes
Form	Allocation Election Form (VUL/SVUL)	Replaced	Yes
Form (<i>revised</i>)	Allocation Election Form (LWVUL)		Yes
Form	Allocation Election Form (LWVUL)	Replaced	Yes

SERFF Tracking Number: NYLC-127844277 *State:* Arkansas
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Disposition

Disposition Date: 11/30/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form (<i>revised</i>)	Allocation Election Form (VUL/SVUL)		Yes
Form	Allocation Election Form (VUL/SVUL)	Replaced	Yes
Form (<i>revised</i>)	Allocation Election Form (LWVUL)		Yes
Form	Allocation Election Form (LWVUL)	Replaced	Yes

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Amendment Letter

Submitted Date: 12/02/2011

Comments:

Thank you for re-opening. During our preparations to print the Allocation Election Forms included in this submission, we discovered the following typesetting/proofreading errors:

- In Table II, in the “Fixed Income Subtotal” the language reading, “...and include any amounts allocated to High Yield Bonds” should have been deleted.
- In Table II, the “High Yield” box should have been extended on the right margin to align with the lines above.
- In the “High Yield Bonds Subtotal” in Table II, the asterisk was omitted and the language reading, “...and should be added to the Fixed Income Subtotal” should have been deleted.

Corrected forms reflecting these changes are attached for review. We apologize for the inconvenience.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
23060	Application/Enrollment Form	EAllocation Election Form (VUL/SVUL)	Initial				0.000	81199-3 NYL 23060 brackets.pdf
23061	Application/Enrollment Form	EAllocation Election Form (LWVUL)	Initial				0.000	81389-0 NYL 23061 brackets.pdf

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 Product Name: GMAB Rider Allocation Election
 Project Name/Number: GMAB Rider Allocation Election /23060, ET AL.

Form Schedule

Lead Form Number: 23060

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	23060	Application/ Allocation Election Enrollment Form (VUL/SVUL) Form	Initial		0.000	81199-3 NYL 23060 brackets.pdf
	23061	Application/ Allocation Election Enrollment Form (LWVUL) Form	Initial		0.000	81389-0 NYL 23061 brackets.pdf

New York Life Insurance and Annuity Corporation

II. A. ALLOCATION ELECTIONS FOR VARIABLE LIFE INSURANCE WITH THE GUARANTEED MINIMUM ACCUMULATION BENEFIT (GMAB)

PLEASE READ CAREFULLY: This form is for New York Life Variable Universal Life Accumulator (VUL) or New York Life Survivorship Variable Universal Life Accumulator (SVUL) when the Guaranteed Minimum Accumulation Benefit (GMAB) Rider is selected. The purpose of this form is to make allocation elections among the Fixed Account and the Investment Divisions permitted by the GMAB Flexibility Option Class chosen below. Do not use this form if GMAB is not selected; for any product other than VUL/SVUL; or if your Investment Objective is "Income with Capital Preservation" or "Income with Moderate Growth". For additional information on the GMAB Rider or the Investment Divisions available with the GMAB Flexibility Option Class(es), consult your product and fund prospectuses.

If you take an action under the Base Policy, including without restriction, scheduling a transfer, taking a loan or partial surrender, or making a planned or unplanned premium payment, and these actions are inconsistent with your current allocation election for the chosen GMAB Flexibility Option Class, you must use this form to submit a new conforming allocation at the time of that transaction.

Future premium payments will be allocated according to the allocation elections chosen here. In addition, your current fund balances will be rebalanced each month to the allocations selected on this or subsequent forms. Automatic Rebalancing does not apply to balances held in the Fixed Account. If this is your initial allocation form, your premium payment will be allocated to these Investment Divisions or the Fixed Account after the Free Look/Right to Cancel provision has expired.

Fixed/Separate Account Allocation

Since GMAB provides protection against a decrease in the Separate Account Value due to poor investment performance, GMAB may not be a benefit to you if your investments are all or mostly in the Fixed Account. If you elect the GMAB Rider, you may not allocate to the DCA Plus Account.

Guaranteed Interest Account	Fixed Account Allocation (101)	
	Current income with safety of principal	_____ %

Separate Account	Separate Account Allocation	
	100% less the Fixed Account Allocation (from above)	_____ %

TOTAL:	100%
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Separate Account Allocation

There are two options for Separate Account allocation: (A) allocate to the asset classes and corresponding Investment Divisions permitted by the GMAB Flexibility Option Class in Tables I and II below (asset classes), or (B) allocate among the Investment Divisions permitted by the GMAB Flexibility Option Class listed in Table III below (asset allocation funds). Please fill out either Option A or Option B, but not both. Whichever option is chosen, the fund percentages should total 100%. Please note that these percentages are of the policy cash value allocated to the Separate Account (Separate Account Value) and not of the total cash value.

The investment options listed below are grouped by asset class and then 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, 2010]. 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 that your allocations match your stated investment objective. There is no assurance that any of the Investment Divisions will attain their respective objectives.

Separate Account Investment Option: (Select either Option A or B)

GMAB Flexibility Option Class: High Medium Low
(select 1)

(The selected GMAB Flexibility Option Class cannot be changed once the policy is in force.)

Option A (If you selected Option B, leave this section blank.)

In Table I below, please specify the percentage of your Separate Account Value that you wish to allocate to the five (5) Asset Classes. The sum of these Asset Class allocations must total 100%. The percentage of Separate Account Value allocated to each Asset Class in Table I below must also fall within the ranges permitted by the GMAB Flexibility Option Class that you have selected. Please note that the percentages listed in Table I represent cash value allocated to the Separate Account and do not include cash value allocated to the Fixed Account.

Once you have completed Table I, you must then fill out Table II, matching your Investment Division allocations to the subtotals for the corresponding Asset Class allocations listed in Table I. (For example, if you allocated 35% to the "U.S. Large Cap Equity" Asset Class in Table I, your allocation(s) to the Investment Division(s) in that Asset Class on Table II should subtotal 35%.) The sum of all Investment Division allocations must total 100%. Please note that the percentages listed in Table II represent cash value allocated to the Separate Account and do not include cash value allocated to the Fixed Account.

Issued by:
New York Life Insurance and Annuity Corporation (A Delaware Corporation)
51 Madison Ave, New York, NY 10010
23060

Distributed by:
NYLIFE Distributors LLC

Please note that not all Investment Divisions offered with VUL/SVUL products can be selected with GMAB Rider Option A.

Table I:

Asset Class	Allocations	GMAB Flexibility Option Class					
		Low Flexibility		Medium Flexibility		High Flexibility	
		Min	Max	Min	Max	Min	Max
Fixed Income	_____ %	50%	70%	35%	50%	20%	35%
High Yield Bonds	* _____ %	0%	10%	0%	10%	0%	10%
Specialty Assets (Absolute Return and Real Assets)	_____ %			0%	2%	0%	5%
International/Global Equity	_____ %	0%	10%	0%	13%	0%	20%
U.S. Mid/Small Cap Equity	_____ %	0%	10%	0%	15%	0%	20%
U.S. Large Cap Equity	_____ %	30%	50%	30%	65%	35%	80%
Option A Total (Total Must Equal 100%)	_____ %	* Allocations to the High Yield Bonds asset class are considered as part of, and are counted toward, your allocation to the Fixed Income asset class. Hence, if you selected Low as your GMAB Flexibility Class and allocated 5% of Separate Account Value to High Yield Bonds, your allocations to Fixed Income could be no less than 45%, and no more than 65% of Separate Account Value.					

Table II:

Fixed Income	Moderate Risk	
	MainStay VP Bond - Initial Class (107)	
	Seeks the highest income over the long term consistent with the preservation of principal	_____ %
	MainStay VP Government - Initial Class (103)	
	Seeks a high level of current income, consistent with the safety of principal	_____ %
	Mainstay VP PIMCO Real Return Portfolio - Initial Class (162)	
	Seeks maximum real return, consistent with preservation of real capital and prudent investment management	_____ %
Low Risk		
Mainstay VP Cash Management (102)		
Seeks a high level of current income while preserving capital and maintaining liquidity	_____ %	
Fixed Income Subtotal		_____ %
Please check this subtotal against Table I above, it must match your allocation for Fixed Income.		

High Yield Bonds	Moderate Risk	
	MainStay VP High Yield Corporate Bond - Initial Class (110)	
	Seeks maximum current income through investment in a diversified portfolio of high-yield debt securities. Capital appreciation is a secondary objective	_____ %
	Mainstay VP Floating Rate - Initial Class (144)	
Seeks to provide high current income	_____ %	
High Yield Bonds Subtotal*		_____ %
Please check this subtotal against Table I above, it must match your allocation for High Yield Bonds.		

Specialty Assets	Highest Risk	
	MainStay VP Van Eck Global Hard Assets Portfolio - Initial Class (158)	
	Seeks long-term capital appreciation by investing primarily in "hard assets" securities. Income is a secondary consideration	_____ %
High Risk		
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")	_____ %	
Specialty Assets Subtotal		_____ %
<i>Not available if you elected the Low GMAB Flexibility Option Class.</i> Please check this subtotal against Table I above, it must match your allocation for Specialty Funds.		

International / Global Equity

Highest Risk

MainStay VP DFA/DuPont Capital Emerging Markets Equity Portfolio - Initial Class (163)
Seeks long-term capital appreciation by investing primarily in growth-oriented equity securities of issuers in emerging market countries %

High Risk

Invesco V.I. International Growth Fund - Series I Shares (154)
The fund's investment objective is long-term growth of capital %

Janus Aspen Worldwide Portfolio – Institutional Shares (117)
Seeks long-term growth of capital in a manner consistent with the preservation 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 %

International / Global Equity Subtotal %

Please check this subtotal against Table I above, it must match your allocation for International / Global Equity.

U.S. Mid / Small Cap Equity

High Risk

AllianceBernstein VPS Small/Mid Cap Value Portfolio (152)
Seeks long-term growth of capital %

DWS Dremman Small Mid Cap Value VIP – Class A Shares (153)
The fund seeks long-term capital appreciation %

MainStay VP Mid Cap Core – Initial Class (136)
Seeks long-term growth of capital %

MainStay VP U.S. Small Cap – Initial Class (124)
Seeks long-term capital appreciation by investing primarily in securities of small-cap companies %

Royce Micro-Cap Portfolio – Investment Class (146)
Seeks long-term growth of capital %

MainStay VP Eagle Small Cap Growth Portfolio – Initial Class (164)
Seeks long-term growth of capital. Any production of income is incidental to the fund's investment goal %

U.S. Mid / Small Cap Equity Subtotal %

Please check this subtotal against Table I above, it must match your allocation for U.S. Mid / Small Cap Equity.

U.S. Large Cap Equity

Highest Risk

Dreyfus IP Technology Growth - Initial Shares (138)
The portfolio seeks capital appreciation %

High Risk

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 Index (S&P® 500) %

MainStay VP Growth Equity – Initial Class (104)
Seeks long-term growth of capital %

MainStay VP Common Stock – Initial Class (108)
Seeks long-term growth of capital, with income as a secondary consideration %

MainStay VP ICAP Select Equity – Initial Class (121)
Seeks superior total return %

MainStay VP Large Cap Growth - Initial Class (122)
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 in the aggregate, as represented by the S&P 500® Index %

Moderate Risk

MainStay VP Income Builder – Initial Class (106)
Seeks to realize current income consistent with reasonable opportunity for future growth of capital and income %

MainStay VP MFS® Utilities Portfolio – Initial Class (160)
Seeks total return %

MainStay VP T. Rowe Price Equity Income Portfolio – Initial Class (161)
Seeks to provide substantial dividend income as well as long-term growth of capital through investments in the common stocks of established companies %

MainStay VP Convertible – Initial Class (119)
Seeks capital appreciation together with current income %

U.S. Large Cap Equity Subtotal %

Please check this subtotal against Table I above, it must match your allocation for U.S. Large Cap Equity.

OPTION A TOTAL: **100%**

Option B (If you selected Option A, leave this section blank.)

In Table III below, please specify the percentage of your Separate Account Value that you wish to allocate to the Asset Allocation fund(s) permitted by the GMAB Flexibility Option Class that you have selected. The sum of all allocations to the fund(s) listed for any GMAB Flexibility Option Class selected must total 100%. You may not choose more than one GMAB Flexibility Option Class. Please note that the percentages listed in Table III represent cash value allocated to the Separate Account and do not include cash value allocated to the Fixed Account.

Please note that not all Investment Allocation funds offered with VUL/SVUL products can be selected with GMAB Rider Option B.

Table III:

Low Flexibility	Moderate Risk	
	MainStay VP Conservative Allocation – Initial Class (148) Seeks current income and, secondarily, long-term growth of capital %	
Low Flexibility Subtotal		100%
Medium Flexibility	Moderate Risk	
	MainStay VP Janus Aspen Balanced Portfolio – Initial Class (159) Seeks long-term capital growth, consistent with preservation of capital and balanced by current income %	
	MainStay VP Balanced – Initial Class (145) Seeks high total return %	
	MainStay VP Moderate Allocation – Initial Class (149) Seeks long-term growth of capital and, secondarily, current income %	
Medium Flexibility Subtotal		100%
High Flexibility	Moderate Risk	
	MainStay VP Moderate Growth Allocation – Initial Class (150) Seeks long-term growth of capital and, secondarily, current income %	
High Flexibility Subtotal		100%
OPTION B TOTAL:		100%

III. A. 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 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 New York Life VUL Accumulator and SVUL Accumulator (VUL/SVUL Accumulator)**, 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. Since GMAB provides protection against a decrease in the Separate Account Value due to negative investment performance, GMAB may not be a benefit to you if your investments are all or mostly in the Fixed Account.

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/SVUL Accumulator) is not sufficient to pay all the monthly deduction charges even if I/we continue making planned premium payments.
- I/We understand that if I/We elect to have the Guaranteed Minimum Accumulation Benefit (GMAB) Rider on the VUL/SVUL Accumulator policy, the investment choices must always conform to the requirements shown in Section II.A. "Allocation Elections For Variable Life Insurance With The Guaranteed Minimum Accumulation Benefit (GMAB).
- I/We understand that the Cash Value Accumulation (CVAT) Option is not available with a Base Policy that has the GMAB Rider.
- I/We understand that the Separate Account Value will be automatically rebalanced monthly to conform to the allocation elections for the elected GMAB Flexibility Option Class selected on this form. I/We also understand that because automatic rebalancing will not apply to the Fixed Account, the allocation of cash value between the Fixed Account and the Separate Account may vary over time.
- I/We understand that I/We may only elect one GMAB Flexibility Option Class and that this election cannot be changed once the policy is in force. I/We further understand that I/We may elect Separate Account Allocation Option A or Option B, but not both.
- I/We understand that a Cancellation Fee may be imposed if the GMAB Rider is cancelled by Me/Us prior to the end of the Benefit Period, or ends because the rider fails to conform to the allocation restrictions for the elected GMAB Flexibility Option Class.

IV. A. 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 with the GMAB Rider 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

Variable products are offered through registered representatives of NYLIFE Securities LLC. (member FINRA/SIPC),
51 Madison Avenue, New York, NY 10010

New York Life Insurance and Annuity Corporation

II. A. ALLOCATION ELECTIONS FOR VARIABLE LIFE INSURANCE WITH THE GUARANTEED MINIMUM ACCUMULATION BENEFIT (GMAB)

PLEASE READ CAREFULLY: This form is for New York Life Lifetime Wealth Variable Universal Life (LWVUL) when the Guaranteed Minimum Accumulation Benefit (GMAB) Rider is selected. The purpose of this form is to make allocation elections among the Fixed Account and the Investment Divisions permitted by the GMAB Flexibility Option Class chosen below. Do not use this form if GMAB is not selected; for any product other than LWVUL; or if your Investment Objective is "Income with Capital Preservation" or "Income with Moderate Growth". For additional information on the GMAB Rider or the Investment Divisions available with the GMAB Flexibility Option Class(es), consult your product and fund prospectuses.

If you take an action under the Base Policy, including without restriction, scheduling a transfer, taking a loan or partial surrender, or making a planned or unplanned premium payment, and these actions are inconsistent with your current allocation election for the chosen GMAB Flexibility Option Class, you must use this form to submit a new conforming allocation at the time of that transaction.

Future premium payments will be allocated according to the allocation elections chosen here. In addition, your current fund balances will be rebalanced each month to the allocations selected on this or subsequent forms. Automatic Rebalancing does not apply to balances held in the Fixed Account. If this is your initial allocation form, your premium payment will be allocated to these Investment Divisions or the Fixed Account after the Free Look/Right to Cancel provision has expired.

Fixed/Separate Account Allocation

Since GMAB provides protection against a decrease in the Separate Account Value due to poor investment performance, GMAB may not be a benefit to you if your investments are all or mostly in the Fixed Account. If you elect the GMAB Rider, you may not allocate to the DCA Plus Account.

Guaranteed Interest Account	Fixed Account Allocation (101)	
	Current income with safety of principal	_____ %

Separate Account	Separate Account Allocation	
	100% less the Fixed Account Allocation (from above)	_____ %

TOTAL:	100%
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Separate Account Allocation

The investment options listed below are grouped by asset class and then 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, 2010]. 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 that your allocations match your stated investment objective. There is no assurance that any of the Investment Divisions will attain their respective objectives.

GMAB Flexibility Option Class: <input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low (select 1) (The selected GMAB Flexibility Option Class cannot be changed once the policy is in force.)

In Table I below, please specify the percentage of your cash value allocated to the Separate Account (Separate Account Value) that you wish to allocate to the five (5) Asset Classes. The sum of these Asset Class allocations must total 100%. The percentage of Separate Account Value allocated to each Asset Class in Table I below must also fall within the ranges permitted by the GMAB Flexibility Option Class that you have selected. Please note that the percentages listed in Table I represent cash value allocated to the Separate Account and do not include cash value allocated to the Fixed Account.

Once you have completed Table I, you must then fill out Table II, matching your Investment Division allocations to the subtotals for the corresponding Asset Class allocations listed in Table I. (For example, if you allocated 35% to the "U.S. Large Cap Equity" Asset Class in Table I, your allocation(s) to the Investment Division(s) in that Asset Class on Table II should subtotal 35%.) The sum of all Investment Division allocations must total 100%. Please note that the percentages listed in Table II represent cash value allocated to the Separate Account and do not include cash value allocated to the Fixed Account.

Please note that not all Investment Divisions offered with LWVUL can be selected with the GMAB Rider.

Table I:

Asset Class	Allocations	GMAB Flexibility Option Class					
		Low Flexibility		Medium Flexibility		High Flexibility	
		Min	Max	Min	Max	Min	Max
Fixed Income	_____ %	50%	70%	35%	50%	20%	35%
High Yield Bonds	* _____ %	0%	10%	0%	10%	0%	10%
Specialty Assets (Absolute Return and Real Assets)	_____ %			0%	2%	0%	5%
International/Global Equity	_____ %	0%	10%	0%	13%	0%	20%
U.S. Mid/Small Cap Equity	_____ %	0%	10%	0%	15%	0%	20%
U.S. Large Cap Equity	_____ %	30%	50%	30%	65%	35%	80%
Separate Account Total (Total Must Equal 100%)	_____ %						

* Allocations to the High Yield Bonds asset class are considered as part of, and are counted toward, your allocation to the Fixed Income asset class. Hence, if you selected Low as your GMAB Flexibility Class and allocated 5% of Separate Account Value to High Yield Bonds, your allocations to Fixed Income could be no less than 45%, and no more than 65%, of Separate Account Value.

Table II:

Fixed Income	Moderate Risk	
	American Century VP Inflation Protection - Class II (217) Pursues long-term total return using a strategy that seeks to protect against U.S. inflation	_____ %
	Delaware VIP Diversified Income Series - Standard Class (320) Seeks maximum long-term total return consistent with reasonable risk	_____ %
	Fidelity® VIP Investment Grade Bond - Initial Class (210) Seeks as high a level of current income as is consistent with the preservation of capital	_____ %
	MFS® VIT Research Bond Series - Initial Class (325) Seeks capital appreciation	_____ %
	PIMCO Total Return - Administrative Class Shares (221) Seeks maximum total return, consistent with preservation of capital and prudent investment management	_____ %
	Low Risk	
	Mainstay VP Cash Management (102) Seeks a high level of current income while preserving capital and maintaining liquidity	_____ %
	T. Rowe Price Limited-Term Bond Portfolio (209) Seeks a high level of income consistent with moderate fluctuations in principal value	_____ %
	Fixed Income Subtotal	_____ %

Please check this subtotal against Table I above, it must match your allocation for Fixed Income.

High Yield Bonds	Moderate Risk
	MainStay VP High Yield Corporate Bond - Initial Class (110) Seeks maximum current income through investment in a diversified portfolio of high-yield debt securities. Capital appreciation is a secondary objective
High Yield Bonds Subtotal*	_____ %

Please check this subtotal against Table I above, it must match your allocation for High Yield Bonds.

Specialty Assets

Highest Risk

MainStay VP Van Eck Global Hard Assets Portfolio - Initial Class (158)

Seeks long-term capital appreciation by investing primarily in "hard assets" securities. Income is a secondary consideration %

High Risk

Invesco V.I. Global Real Estate Fund - Series I Shares (306)

The fund's investment objective is total return through growth of capital and current income %

The Merger Fund (326)

Seeks to achieve capital growth by engaging in merger arbitrage %

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") %

Moderate Risk

Van Eck VIP Multi-Manager Alternatives - Initial Class (218)

Seeks absolute (positive) returns in various market cycles %

Specialty Assets Subtotal %

Not available if you elected the Low GMAB Flexibility Option Class. Please check this subtotal against Table I above, it must match your allocation for Specialty Funds.

International / Global Equity

Highest Risk

Delaware VIP Emerging Markets Series - Standard Class (322)

Seeks long-term capital appreciation %

MainStay VP DFA/DuPont Capital Emerging Markets Equity Portfolio - Initial Class (163)

Seeks long-term capital appreciation by investing primarily in growth-oriented equity securities of issuers in emerging market countries %

High Risk

AllianceBernstein VPS International Value Portfolio - Class A Shares (307)

Seeks long-term growth of capital %

Delaware VIP International Value Equity Series - Standard Class (309)

Seeks long-term growth without undue risk to principal %

Fidelity® VIP Overseas - Initial Class (203)

Seeks long-term growth of capital %

Invesco V.I. International Growth Fund - Series I Shares (154)

The fund's investment objective is 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 %

MFS VIT II International Value Portfolio - Initial Class (324)

Seeks capital appreciation %

T. Rowe Price International Stock Portfolio (319)

Seeks long-term growth of capital through investments primarily in the common stocks of established, non-U.S. companies %

International / Global Equity Subtotal %

Please check this subtotal against Table I above, it must match your allocation for International / Global Equity.

U.S. Mid / Small Cap Equity

High Risk

Columbia Variable Portfolio - Small Cap Value Fund Class 2 (140)

The fund seeks long-term capital appreciation %

Delaware VIP Small Cap Value Series - Standard Class (323)

Seeks capital appreciation %

DWS Small Cap Index VIP - Class A Shares (310)

The fund seeks to replicate, as closely as possible, before deduction of expenses, the performance of the Russell 2000 Index, which emphasizes stocks of small US %

Fidelity® VIP Mid Cap - Initial Class (202)

Seeks long-term growth of capital %

Invesco Van Kampen V.I. Mid Cap Value Portfolio - Series I (316)

Seeks above average total return over a market cycle of three to five years by investing in common stocks and other equity securities %

Janus Aspen Enterprise Portfolio - Institutional Shares (206)

Seeks long-term growth of capital %

LVIP Baron Growth Opportunities Fund - Service Class (313)

Seeks capital appreciation through long-term investments in securities of small and mid-sized companies with undervalued assets or favorable growth prospects %

MainStay VP Eagle Small Cap Growth Portfolio – Initial Class (164)

Seeks long-term growth of capital. Any production of income is incidental to the fund's investment goal %

MFS® New Discovery Series - Initial Class (216)

Seeks capital appreciation %

Neuberger Berman AMT Mid-Cap Growth - Class I (207)

Seeks growth of capital %

U.S. Mid / Small Cap Equity Subtotal %

Please check this subtotal against Table I above, it must match your allocation for U.S. Mid / Small Cap Equity.

U.S. Large Cap Equity

High Risk

Alger Capital Appreciation Portfolio - Class I-2 Shares (205)

Seeks long-term capital appreciation by focusing on companies of any market capitalization that the Manager believes demonstrates promising growth potential %

Delaware VIP Value Series - Standard Class (321)

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 Index (S&P® 500) %

Fidelity® VIP Index 500 - Initial Class (204)

Seeks investment results that correspond to the total return of common stocks publicly traded in the United States, as represented by the S&P 500 %

Janus Aspen Forty Portfolio - Institutional Series (312)

Seeks long-term growth of capital %

MainStay VP ICAP Select Equity – Initial Class (121)

Seeks superior total return %

MainStay VP Large Cap Growth - Initial Class (122)

Seeks long-term growth of capital %

MFS® VIT Value Series - Initial Class (314)

Seeks capital appreciation %

T. Rowe Price Blue Chip Growth Portfolio (318)

Seeks to provide long-term capital growth. Income is a secondary objective %

T. Rowe Price New America Growth Portfolio (328)

Seeks to provide long-term capital growth by investing primarily in the common stocks of growth companies %

Victory VIF Diversified Stock Fund - Class A Shares (141)

Long-term growth of capital %

Moderate Risk

MainStay VP T. Rowe Price Equity Income Portfolio – Initial Class (161)

Seeks to provide substantial dividend income as well as long-term growth of capital through investments in the common stocks of established companies %

U.S. Large Cap Equity Subtotal %

Please check this subtotal against Table I above, it must match your allocation for U.S. Large Cap Equity.

SEPARATE ACCOUNT TOTAL: **100%**

III. A. 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 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. 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. Since GMAB provides protection against a decrease in the Separate Account Value due to negative investment performance, GMAB may not be a benefit to you if your investments are all or mostly in the Fixed Account.

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 Lifetime Wealth VUL) is not sufficient to pay all the monthly deduction charges even if I/We continue making planned premium payments.
- I/We understand that if I/We elect to have the Guaranteed Minimum Accumulation Benefit (GMAB) Rider on the LWVUL policy, the investment choices must always conform to the requirements shown in Section II.A. "Allocation Elections For Variable Life Insurance With The Guaranteed Minimum Accumulation Benefit (GMAB).
- I/We understand that the Cash Value Accumulation (CVAT) Option is not available with a Base Policy that has the GMAB Rider.
- I/We understand that the Separate Account Value will be automatically rebalanced monthly to conform to the allocation elections for the elected GMAB Flexibility Option Class selected on this form. I/We also understand that because automatic rebalancing will not apply to the Fixed Account, the allocation of cash value between the Fixed Account and the Separate Account may vary over time.
- I/We understand that I/We may only elect one GMAB Flexibility Option Class and that this election cannot be changed once the policy is in force.
- I/We understand that a Cancellation Fee may be imposed if the GMAB Rider is cancelled by Me/Us prior to the end of the Benefit Period, or ends because the rider fails to conform to the allocation restrictions for the elected GMAB Flexibility Option Class.

IV. A. 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 with the GMAB Rider 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-127844277 State: Arkansas
 Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number: 50328
 Company Tracking Number: 23060, ET AL.
 TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
 Product Name: GMAB Rider Allocation Election
 Project Name/Number: GMAB Rider Allocation Election /23060, 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:		
Attachments:		
Statement of Variability 23060_2-12 - General.pdf		
Statement of Variability 23061 General.pdf		

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

(2/12) Memorandum of Variable Material for form:
23060

Material shown in brackets is variable, as follows:

1. Reclassification date for Lipper categories. This date updates annually.
2. Fund Names and Risk Classifications. Fund names and risk classifications update annually.
3. Edition dates. This date updates annually to reflect changes in the Lipper classifications.

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

(2/12) Memorandum of Variable Material for form:
23061

Material shown in brackets is variable, as follows:

1. Reclassification date for Lipper categories. This date updates annually.
2. Fund Names and Risk Classifications. Fund names and risk classifications update annually.
3. Edition dates. This date updates annually to reflect changes in the Lipper classifications.