

SERFF Tracking Number: NYGA-127998839 State: Arkansas
Filing Company: New York Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: A08G Group Annuities - Unallocated Sub-TOI: A08G.002 GIC
Product Name: GP-R-GP-2-40023
Project Name/Number: /

Filing at a Glance

Company: New York Life Insurance Company
Product Name: GP-R-GP-2-40023 SERFF Tr Num: NYGA-127998839 State: Arkansas
TOI: A08G Group Annuities - Unallocated SERFF Status: Closed-Approved- State Tr Num:
Closed
Sub-TOI: A08G.002 GIC Co Tr Num: State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Author: Laura Stoll Disposition Date: 01/23/2012
Date Submitted: 01/18/2012 Disposition Status: Approved-
Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Group Market Type: Employer Overall Rate Impact:
Filing Status Changed: 01/23/2012
State Status Changed: 01/23/2012 Deemer Date:
Created By: Laura Stoll Submitted By: Laura Stoll
Corresponding Filing Tracking Number:
Filing Description:
RE: GP-R-GP-2-40023
Group Fixed Annuity
Rider

This Rider is being submitted for approval for use with a one-case filed contract issued in Arkansas. This form is new and does not replace any previously filed form.

The Rider will be used in connection with Contact Form GP-CF-E-M (DB)-40023, which was filed by the Department in

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 1984.

The purpose of the Rider is to update the Purchase Rate Table for annuities to better reflect the current environment and includes a new mortality basis, unisex blends and a new minimum interest rate. It is a unilateral rider as New York Life has the contractual right to change the purchase rates not more often than once every five years.

If there are any questions or if you need additional information, please feel free to contact me at 800-695-8744 ext. 3284.

Company and Contact

Filing Contact Information

Laura Stoll,
 169 Lackawanna Avenue 973-394-3284 [Phone]
 Parsippany, NJ 07054

Filing Company Information

New York Life Insurance Company	CoCode: 66915	State of Domicile: New York
51 Madison Avenue	Group Code: 826	Company Type:
New York, NY 10010	Group Name:	State ID Number:
(800) 695-8744 ext. [Phone]	FEIN Number: 13-5582869	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: New York does not charge filing fees.
 1 form = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New York Life Insurance Company	\$50.00	01/18/2012	55561175

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/23/2012	01/23/2012

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Disposition

Disposition Date: 01/23/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	GA-40023 Rider #2		Yes

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Form Schedule

Lead Form Number: GP-R-GP-2-40023

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GP-R-GP-2-40023	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial			40023 Rider #2.pdf



New York Life Insurance Company

A Mutual Company Founded in 1845

51 Madison Avenue, New York, NY 10010

GROUP ANNUITY CONTRACT RIDER

Contractholder: THE CONWAY CORPORATION

Contract Number: GA-40023

Rider Number: 2

Effective Date:

New York Life hereby amends the Contract as follows as of the Effective Date:

1. The page numbered 18 of the Contract, as constituted immediately prior to the Effective Date above is hereby deleted and replaced with the attached pages 18 and 19.

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

President

Secretary

Countersignature

Date

GP-R-GP-2-40023

TABLE OF LIFE ANNUITY PURCHASE RATES

THE FOLLOWING PURCHASE RATES REPRESENT THE AMOUNTS REQUIRED ON A NON-PARTICIPATING BASIS AT THE ILLUSTRATIVE APPLICABLE INTEREST RATES (“AIR”) INDICATED TO PURCHASE AN IMMEDIATE LIFE ANNUITY OF \$1.00 A MONTH BEGINNING ON THE DATE OF PURCHASE.

PURCHASE MADE PRIOR TO THE FIFTH ANNIVERSARY OF THE EFFECTIVE DATE OF THE CONTRACT OR RIDER TO WHICH THIS TABLE IS ATTACHED

AGE	AIR 1.00%	AIR 3.00%
50	\$367.78	\$265.14
51	358.91	260.59
52	349.98	255.93
53	341.01	251.15
54	332.01	246.26
55	322.97	241.27
56	313.92	236.19
57	304.87	231.01
58	295.83	225.76
59	286.82	220.45
60	277.85	215.07
61	268.91	209.63
62	260.01	204.13
63	251.20	198.60
64	242.45	193.03
65	233.83	187.47
66	225.30	181.89
67	216.89	176.32
68	208.62	170.77
69	200.46	165.21
70	192.34	159.60

NEW YORK LIFE MAY CHANGE THE BASIS AND THE PURCHASE RATES IN THIS TABLE FOR PURCHASES MADE ON OR AFTER THE FIFTH ANNIVERSARY OF THE EFFECTIVE DATE OF THE CONTRACT OR RIDER TO WHICH THIS TABLE IS ATTACHED, BUT NOT MORE OFTEN THAN ONCE EVERY FIVE YEARS.

AGE FOR THE PURPOSE OF THIS TABLE IS AGE NEAREST BIRTHDAY AT THE DATE OF PURCHASE OF THE ANNUITY.

NEW YORK LIFE WILL CALCULATE ANNUITY PURCHASE RATES AT OTHER AIRs AND FOR OTHER AGES AND ANNUITY FORMS ON THE SAME ACTUARIAL BASIS, AND WILL FURNISH SUCH RATES ON REQUEST.

THE RATES IN THIS TABLE ARE EXCLUSIVE OF ANY STATE OR LOCAL PREMIUM TAX AND WILL BE INCREASED TO RECOGNIZE APPROPRIATELY ANY SUCH TAX PAID OR PAYABLE BY NEW YORK LIFE WITH RESPECT TO ANNUITY BENEFITS PURCHASED HEREUNDER.

PURCHASE RATE BASIS:

MORTALITY: UP 1994 FULL PROJECTION BY SCALE AA, YOP = 2016
AGES SET BACK: 1 YEAR MALE, 1 YEAR FEMALE

UNISEX BLEND: PRINCIPAL ANNUITANTS WEIGHTED 2/3 MALE, 1/3 FEMALE
JOINT ANNUITANTS WEIGHTED 1/3 MALE, 2/3 FEMALE

APPLICABLE INTEREST RATE ("AIR"):

THE APPLICABLE INTEREST RATE IS RESET BY NEW YORK LIFE EACH JANUARY 1 AND JULY 1 (EACH, A "RATE RESET DATE") AND WILL BE APPLICABLE FOR THE 6-CALENDAR MONTH PERIOD (EACH, A "RATE RESET PERIOD") BEGINNING ON SUCH RATE RESET DATE. THE AIR FOR A RATE RESET PERIOD WILL BE EQUAL TO THE LESSER OF (A) 3.00%; AND (B) A RATE THAT IS NOT LESS THAN 1.00% AND DETERMINED BY USING THE SIX-MONTH AVERAGE OF THE FIVE-YEAR CONSTANT MATURITY TREASURY RATE AS REPORTED BY THE FEDERAL RESERVE FOR JUNE THROUGH NOVEMBER (FOR EACH RATE RESET PERIOD BEGINNING ON JANUARY 1) AND DECEMBER THROUGH MAY (FOR EACH RATE RESET PERIOD BEGINNING ON JULY 1), ROUNDED TO THE NEAREST ONE-TWENTIETH OF ONE PERCENT (.05%), MINUS 1.25%.

EXPENSES: 2.50%

RATE TABLE CODE: 205100

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: This is a rider that changes the annuity purchase rates under an unallocated group annuity contract. It is a unisex table.		
Comments: Guaranty Association Notice and Flesch Certifications are not applicable to this filing.		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable to this filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Actuarial Memo		
Bypass Reason: Not applicable to this filing.		
Comments:		