

SERFF Tracking Number: NYLC-128197638 State: Arkansas
Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number:
Company Tracking Number: 223077, ET AL.
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: 2012 Investor Profile
Project Name/Number: 2012 Investor Profile/223077, ET AL.

Filing at a Glance

Company: New York Life Insurance and Annuity Corporation

Product Name: 2012 Investor Profile SERFF Tr Num: NYLC-128197638 State: Arkansas
TOI: L06I Individual Life - Variable SERFF Status: Closed-Approved- State Tr Num:
Closed
Sub-TOI: L06I.002 Single Life - Flexible Co Tr Num: 223077, ET AL. State Status: Approved-Closed
Premium
Filing Type: Form Reviewer(s): Linda Bird
Authors: Team Leader, Robert Williams III Disposition Date: 03/28/2012
Date Submitted: 03/23/2012 Disposition Status: Approved-
Closed
Implementation Date Requested: Implementation Date:
State Filing Description:

General Information

Project Name: 2012 Investor Profile Status of Filing in Domicile:
Project Number: 223077, 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: 03/28/2012
State Status Changed: 03/28/2012
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
Client Profile 23077 and Premium Allocations 23067 & 23068
NAIC #: 82691596
FEIN #: 13-3044743

Dear Commissioner:

SERFF Tracking Number: NYLC-128197638 State: Arkansas
Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number:
Company Tracking Number: 223077, ET AL.
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: 2012 Investor Profile
Project Name/Number: 2012 Investor Profile/223077, ET AL.

We are enclosing for your approval a revised Client Profile Form 23077. This form is intended for use in applying for our Variable Universal Life Insurance policies listed below. The revised form replaces form 22969 which was approved by your Department on 3/18/2011 under DOI tracking number NYLC-127078356.

„X Product Form Number: 308-95, Product Name: Flexible Single Premium Variable Universal Life Insurance Policy, Approval Date: 2/25/09.

„X Product Form Number: 308-30, Product Name: Variable Universal Life Insurance Policy, Approval Date: 12/28/2007-NYLC-125310662.

„X Product Form Number: 308-150, Product Name: Survivorship Variable Universal Life Insurance Policy, Approval Date: 12/28/2007-NYLC-125310662.

„X Product Form Number 310-91, Product Name: Lifetime Wealth Variable Universal Life. Approval Date: 12/8/2010-NYLC-126882402.

The purpose of this form is to gather information from individuals applying for the variable universal life insurance policies listed above to ascertain the suitability of this type of policy for that individual. It solicits financial information, investment objectives, and experience with investing, investment time horizons and sources of funding. This form is intended to be used as a supplement to our Part I Application, form 211-500 which was approved by your Department on 7/11/2011 under DOI tracking number NYLC-127311492, when applications are taken for variable universal life policies.

We are enclosing for your approval a revised Premium Allocation Form 23067. This form is intended for use in applying for our Variable Universal Life Insurance policies listed below. The revised form replaces 22914 (5/10) which was approved by your Department on 4/5/2010 under DOI tracking number NYLC-126562160.

„X Product Form Number: 308-95; Product Name: Flexible Single Premium Variable Universal Life Insurance Policy; Approval Date: 2/25/09.

„X Product Form Number: 308-30; Product Name: Variable Universal Life Insurance Policy; Approval Date: 12/28/2007-NYLC-125310662.

„X Product Form Number: 308-150; Product Name: Survivorship Variable Universal Life Insurance Policy; Approval Date: 12/28/2007-NYLC-125310662.

We are enclosing for your approval a revised Premium Allocation Form 23068. This form is intended for use in applying for our Variable Universal Life Insurance policy listed below. The revised form replaces 22915 which was approved by your Department on 12/8/2010 under DOI tracking number NYLC-126882402.

„X Product Form Number 310-91; Product Name: Lifetime Wealth Variable Universal Life; Approval Date: 12/8/2010

SERFF Tracking Number: NYLC-128197638 State: Arkansas
Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number:
Company Tracking Number: 223077, ET AL.
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: 2012 Investor Profile
Project Name/Number: 2012 Investor Profile/223077, ET AL.

under DOI tracking number NYLC-126882402.

These forms are designed to provide a means for the policyowner to indicate how premiums should be allocated among the available investment options. These forms also provide 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 these forms are:

- „X a change in the use of the independent research firm from Lipper analytics to Morningstar analytics
- „X an update of the date Morningstar portfolio reclassification to December 31, 2011
- „X The reclassification of risk class for some of the available portfolios

Textual revisions, including:

- „X deletion of references to products no longer offered for sale
- „X addition of new products
- „X revisions to fund names
- „X revisions to MainStay fund objectives

We plan to make these changes effective as of May 1, 2012.

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
Encl.

Company and Contact

Filing Contact Information

Robert Williams III, Contract Consultant Robert_Williams_III@nyl.com
51 Madison Avenue 212-576-3449 [Phone]
Room 0154 212-447-4141 [FAX]
New York, NY 10010

Filing Company Information

SERFF Tracking Number: NYLC-128197638 *State:* Arkansas
Filing Company: New York Life Insurance and Annuity *State Tracking Number:*
 Corporation
Company Tracking Number: 223077, ET AL.
TOI: L06I Individual Life - Variable *Sub-TOI:* L06I.002 Single Life - Flexible Premium
Product Name: 2012 Investor Profile
Project Name/Number: 2012 Investor Profile/223077, ET AL.
 New York Life Insurance and Annuity CoCode: 91596 State of Domicile: Delaware
 Corporation
 51 Madison Ave Group Code: 826 Company Type: Life
 New York, NY 10010 Group Name: NYLIC State ID Number:
 (212) 576-4809 ext. [Phone] FEIN Number: 13-3044743

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New York Life Insurance and Annuity Corporation	\$150.00	03/23/2012	57419863

SERFF Tracking Number: NYLC-128197638 State: Arkansas
Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number:
Company Tracking Number: 223077, ET AL.
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: 2012 Investor Profile
Project Name/Number: 2012 Investor Profile/223077, ET AL.

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/28/2012	03/28/2012

SERFF Tracking Number: NYLC-128197638 *State:* Arkansas
Filing Company: New York Life Insurance and Annuity *State Tracking Number:*
Corporation
Company Tracking Number: 223077, ET AL.
TOI: L06I Individual Life - Variable *Sub-TOI:* L06I.002 Single Life - Flexible Premium
Product Name: 2012 Investor Profile
Project Name/Number: 2012 Investor Profile/223077, ET AL.

Disposition

Disposition Date: 03/28/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NYLC-128197638 State: Arkansas
 Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number:
 Company Tracking Number: 223077, ET AL.
 TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
 Product Name: 2012 Investor Profile
 Project Name/Number: 2012 Investor Profile/223077, ET AL.

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	No	No
Form	Client Profile	No	No
Form	Premium Allocation	No	No
Form	Premium Allocation	No	No

SERFF Tracking Number: NYLC-128197638 State: Arkansas
 Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number:
 Company Tracking Number: 223077, ET AL.
 TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
 Product Name: 2012 Investor Profile
 Project Name/Number: 2012 Investor Profile/223077, ET AL.

Form Schedule

Lead Form Number: 223077

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	23077	Application/Client Profile Enrollment Form	Revised	Replaced Form #: 22969 Previous Filing #:	0.000	Client Profile 23077 (5-12).pdf
	23067	Application/Premium Allocation Enrollment Form	Revised	Replaced Form #: 22914 Previous Filing #:	0.000	23067 Bracket.pdf
	23068	Application/Premium Allocation Enrollment Form	Revised	Replaced Form #: 22915 Previous Filing #:	0.000	Bracketed 23068 (5-12) Premium Allocation.pdf

New York Life Insurance and Annuity Corporation

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

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 earned and unearned income from all sources, before taxes

2. What is your estimated current federal income tax bracket? 0 - 10% 11 - 20%
 21 - 30% Over 30%

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 current 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) _____

(please check one if applicable)

Occupation _____ Full-Time Student Child/Dependent Homemaker Retired

Employer (if applicable) _____

Address of Employer _____ City _____ State _____ Zip _____

Relationship to Owner: Spouse Other _____

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

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 earned and unearned income from all sources, before taxes

2. What is your estimated current federal income tax bracket? 0 - 10% 11 - 20%
 21 - 30% Over 30%

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 current net worth.)

E. Investment Experience *Refer to Special Note in Section E on Instruction Page for owners age 65 or older*

What type and length of experience do you have with investments such as annuities, variable life insurance, mutual funds, stocks, bonds, and other securities? *(Note: the "What Type of Investor Are You" questionnaire is required if any owner is 65 years of age or older, and indicates "None" for investment experience.)*

None (less than 1 year)
 Moderate (1 to 5 years)
 Extensive (more than 5 years)

F. Time Horizon

What is the minimum number of years you plan to hold this product? _____ years

G. Source of Funds

What source of funds are you using to purchase this product? (Check all that apply)

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

*If you are using proceeds from Life Insurance, Annuities, or Mutual Funds to purchase this variable life insurance policy, or if your Pension Plan or Retirement Accounts are held in one of these products, please complete the additional details below. Using funds from existing products may subject you to certain sales or surrender charges, tax consequences, or other penalties. 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.

Product (Select only one product per row)	Product Type (Select only one choice per row)	Issuing Company	Policy Number	Purchase Date	Estimated Net Surrender Value	Estimated Surrender Charge
<input type="checkbox"/> Life Insurance <input type="checkbox"/> Annuities	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed <input type="checkbox"/> Term				\$	\$
<input type="checkbox"/> Life Insurance <input type="checkbox"/> Annuities	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed <input type="checkbox"/> Term				\$	\$
<input type="checkbox"/> Life Insurance <input type="checkbox"/> Annuities	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed <input type="checkbox"/> Term				\$	\$

Product	Share Class (Select only one choice per row)	Fund Family/ Issuing Company	Account Number	Most Recent Purchase Date	Estimated Net Redemption Value	Estimated Sales Charge Amount
Mutual Funds	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> No Load <input type="checkbox"/> Other				\$	\$
Mutual Funds	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> No Load <input type="checkbox"/> Other				\$	\$
Mutual Funds	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> No Load <input type="checkbox"/> Other				\$	\$

H. Variable Life Insurance Exchange/Replacement Information *(Complete this section and consider the following information ONLY if you are exchanging or replacing your existing Life Insurance policy)*

1. I am exchanging or replacing my existing Life Insurance with a new Variable Life Insurance policy for: (Check all that apply)

- Lower Premium Flexible Premium Option Higher Death Benefit Investment Options Change in Objectives
 Loan Options Rider Options Better Company Rating No Lapse Guarantee Option
 Other _____

Replacement Questions	Proposed Variable Life Insurance Policy	Existing Life Insurance Policy (1)	Existing Life Insurance Policy (2)
2. Type of Insurance?	Variable Life	<input type="checkbox"/> Whole Life <input type="checkbox"/> Universal Life <input type="checkbox"/> Variable Life <input type="checkbox"/> Indexed Life <input type="checkbox"/> Term Life <input type="checkbox"/> Other _____	<input type="checkbox"/> Whole Life <input type="checkbox"/> Universal Life <input type="checkbox"/> Variable Life <input type="checkbox"/> Indexed Life <input type="checkbox"/> Term Life <input type="checkbox"/> Other _____
3. The Annualized Premium?	\$	\$	\$
4. Total Death Benefit/Face Amount?	\$	\$	\$
5. Does your existing policy include any riders or vested benefits that you may lose by exchanging or replacing it with a new Life Insurance policy?		<input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" Explain:	<input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" Explain:

I. "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 mix suitable for your objective.

This is a required questionnaire if any owner is 65 years of age or older AND indicated "None" for Investment Experience. In such cases, the questionnaire score must be used to select an Investment Objective in the applicable section of this form. This is an optional questionnaire for all other owners who may use the questionnaire score, or select a Risk Tolerance and Investment Objective that is consistent with the intended use for this product.

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.

Risk Tolerance

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

- a. Certificates of Deposit 1
- b. U.S. Government securities or other Investment Grade Bonds 2
- c. Stocks of companies in the S&P 500 3
- d. Stocks of new, growth or emerging market companies 4

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

- a. Stocks of new, growth or emerging market companies 1
- b. Stocks of companies in the S&P 500 2
- c. U.S. Government securities or other Investment Grade Bonds 3
- d. Certificates of Deposit 4

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

- a. Very pessimistic 1
- b. Unsure 2
- c. Somewhat optimistic 3
- d. Very optimistic 4

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

- a. I believe that investing in foreign markets involves risk 1
- b. I believe that overseas markets provide attractive investment opportunities 2

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 agree 1
- b. Agree 2
- c. Disagree 3
- d. Strongly disagree 4

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 disagree 1
- b. Disagree 2
- c. Agree 3
- d. Strongly agree 4

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 =** _____

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

TOTAL SCORE =

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

Match your total score with one of the investment objective listed on the next page. 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 best represents your needs.

J. Risk Tolerance/Investment Objective

- If any owner is 65 years of age or older AND indicated “None” for Investment Experience, the questionnaire score from Section I must be used to select an Investment Objective in the applicable section below.
- All other owners may use the questionnaire score, or choose to select a Risk Tolerance and Investment Objective that is consistent with the intended use for this product.

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 <i>only</i>
<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 <i>only</i>
<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 <i>only</i>
<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 <i>only</i>
<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 either your questionnaire score or your Risk Tolerance chosen above. Consult the Reference Table in Section I 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 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 or highest risk for all other investors.</i>	 <p>Conservative All Others</p>
<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 income with 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 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 or highest risk for all other investors.</i>	 <p>Moderately Conservative All Others</p>
<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 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 or highest risk for all other investors.</i>	 <p>Moderate All Others</p>
<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 similar those of the overall stock markets. <i>No more than 80% of the premium may be allocated to investment divisions classified as high or highest risk.</i>	 <p>Moderately Aggressive or Aggressive</p>
<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 often substantial from year to year and are greater than those of the overall stock markets. <i>Up to 100% of the premium may be allocated to investment divisions classified as high or highest risk.</i>	 <p>Aggressive</p>

*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 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 Morningstar category assigned to the Investment Division by Morningstar analytics as of [December 31, 2011]. Morningstar Inc. 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 a high level of current income while preserving capital and maintaining liquidity	_____ %

Moderate Risk	MainStay VP Bond – Initial Class (107)	
	Seeks total return	_____ %
	MainStay VP Convertible – Initial Class (119)	
	Seeks capital appreciation together with current income	_____ %
	MainStay VP Flexible Bond Opportunities – Initial Class (156)	
	Current income and total return by investing primarily in domestic and foreign debt securities	_____ %
	MainStay VP Floating Rate – Initial Class (144)	
	Seeks high current income	_____ %
	MainStay VP Government – Initial Class (103)	
	Seeks current income	_____ %
	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 Income Builder – Initial Class (106)		
Seeks current income consistent with reasonable opportunity for future growth of capital and income	_____ %	
MainStay VP Janus Balanced Portfolio - Initial Class (159)		
Seeks long-term capital growth, consistent with preservation of capital and balanced by current income	_____ %	
MainStay VP MFS® Utilities Portfolio - Initial Class (160)		
Seeks total return	_____ %	
MainStay VP PIMCO Real Return Portfolio - Initial Class (162)		
Seeks maximum real return, consistent with preservation of real capital and prudent investment management	_____ %	

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	
	BlackRock Global Allocation V.I. Fund - Class III Shares (157)	_____ %
	Seeks high total investment return	
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	
	MainStay VP Eagle Small Cap Growth Portfolio - Initial Class (164)	_____ %
	Seeks long-term capital appreciation	
	MainStay VP Growth Equity Fund – Initial Class (104)	_____ %
	Seeks long-term growth of capital	
	MainStay VP ICAP Select Equity – Initial Class (121)	_____ %
	Seeks total return	
	MainStay VP International Equity – Initial Class (109)	_____ %
	Seeks long-term growth of capital	
	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 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	
	MainStay VP T. Rowe Price Equity Income Portfolio - Initial Class (161)	_____ %
	Seeks substantial dividend income as well as long-term growth of capital through investments in the common stocks of established companies	
	MainStay VP U.S. Small Cap – Initial Class (124)	_____ %
	Seeks long-term capital appreciation by investing primarily in securities of small-cap companies	
	AllianceBernstein VPS Small/Mid Cap Value Portfolio (152)	_____ %
	Seeks long-term growth of capital	
DWS Dremar 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)		
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		
MFS® Research Series – Initial Class (126)	_____ %	
Seeks capital appreciation		
Neuberger Berman AMT Mid-Cap Growth – Class I (207)	_____ %	
Seeks growth of capital		
Royce Micro-Cap Portfolio – Investment Class (146)	_____ %	
Seeks long-term growth of capital		
Highest Risk	MainStay VP DFA/DuPont Capital Emerging Markets Equity Portfolio - Initial Class (163)	_____ %
	Seeks long-term capital appreciation	
	MainStay VP Van Eck Global Hard Assets Portfolio - Initial Class (158)	_____ %
	Seeks long-term capital appreciation by investing primarily in hard asset securities. Income is a secondary consideration	
	Dreyfus IP Technology Growth – Initial Shares (138)	_____ %
The portfolio seeks capital appreciation		
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”)		
TOTAL:		100%

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. 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 MFS® Utilities Portfolio - Initial Class (160)	(M) _____ %	
MainStay VP Balanced – Initial Class (145)	(M) _____ %	MainStay VP Mid Cap Core – Initial Class (136)	(H) _____ %	
MainStay VP Bond – Initial Class (107)	(M) _____ %	MainStay VP Moderate Allocation – Initial Class (149)	(M) _____ %	
MainStay VP Cash Management (102)	(L) _____ %	MainStay VP Moderate Growth Allocation – Initial Class (150)	(M) _____ %	
MainStay VP Common Stock – Initial Class (108)	(H) _____ %	MainStay VP PIMCO Real Return Portfolio		
MainStay VP Conservative Allocation – Initial Class (148)	(M) _____ %	- Initial Class (162)	(M) _____ %	
MainStay VP Convertible – Initial Class (119)	(M) _____ %	MainStay VP T. Rowe Price Equity Income Portfolio		
MainStay VP DFA/DuPont Capital Emerging Markets		- Initial Class (161)	(H) _____ %	
Equity Portfolio - Initial Class (163)	(T) _____ %	MainStay VP Van Eck Global Hard Assets Portfolio		
MainStay VP Eagle Small Cap Growth Portfolio		- Initial Class (158)	(T) _____ %	
- Initial Class (164)	(H) _____ %	MainStay VP S&P 500 Index – Initial Class (105)	(H) _____ %	
MainStay VP Flexible Bond Opportunities - Initial		MainStay VP U.S. Small Cap – Initial Class (124)	(H) _____ %	
Class (156)	(M) _____ %	AllianceBernstein VPS Small/Mid Cap Value Portfolio (152)	(H) _____ %	
MainStay VP Floating Rate – Initial Class (144)	(M) _____ %	BlackRock Global Allocation V.I. Fund – Class III Shares (157)	(M) _____ %	
MainStay VP Government – Initial Class (103)	(M) _____ %	Dreyfus IP Technology Growth – Initial Class (138)	(T) _____ %	
MainStay VP Growth Allocation – Initial Class (151)	(H) _____ %	DWS Dreman Small Mid Cap Value VIP – Class A Shares (153)	(H) _____ %	
MainStay VP Growth Equity Fund – Initial Class (104)	(H) _____ %	Fidelity® VIP Contrafund® – Initial Class (115)	(H) _____ %	
MainStay VP High Yield Corporate Bond – Initial Class (110)	(M) _____ %	Fidelity® VIP Equity-Income – Initial Class (113)	(H) _____ %	
MainStay VP ICAP Select Equity – Initial Class (121)	(H) _____ %	Invesco V.I. International Growth Fund – Series I Shares (154)	(H) _____ %	
MainStay VP Income Builder – Initial Class (106)	(M) _____ %	Janus Aspen Worldwide Portfolio – Institutional Shares (117)	(H) _____ %	
MainStay VP International Equity – Initial Class (109)	(H) _____ %	MFS® Research Series – Initial Class (126)	(H) _____ %	
MainStay VP Janus Balanced Portfolio		Neuberger Berman AMT Mid-Cap Growth – Class I (207)	(H) _____ %	
- Initial Class (159)	(M) _____ %	Royce Micro-Cap Portfolio – Investment Class (146)	(H) _____ %	
MainStay VP Large Cap Growth – Initial Class (122)	(H) _____ %	UIF U.S. Real Estate Portfolio – Class I (212)	(T) _____ %	

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

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 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

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 Morningstar category assigned to the Investment Division by Morningstar analytics as of [December 31, 2011]. Morningstar Inc. 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. Please indicate percentages in whole numbers. You may select up to 21 investment options, including the Investment Divisions, the Fixed Account or the DCA Plus Account. Your premium payment is allocated to these Investment Divisions, the Fixed Account or the DCA Plus Account after the Free Look/Right to Cancel provision has expired.

Guaranteed Interest Account	Fixed Account (101)	
	Current income with safety of principal	_____ %
	DCA Plus Account (\$1,000 minimum) (303)	
	Complete Page 9 if you select DCA Plus	_____ %

Low Risk	MainStay VP Cash Management - Initial Class (102)	
	Seeks a high level of current income while preserving capital and maintaining liquidity	_____ %
	DFA VA Short-Term Fixed Portfolio (333)	
	Seeks to achieve a stable real return in excess of the rate of inflation with a minimum of risk	_____ %
	T. Rowe Price Limited-Term Bond Portfolio (209)	
	Seeks a high level of income consistent with moderate fluctuations in principal value	_____ %

Moderate Risk	MainStay VP Balanced - Initial Class (145)	
	Seeks total return	_____ %
	MainStay VP Bond - Initial Class (107)	
	Seeks total return	_____ %
	MainStay VP Convertible - Initial Class (119)	
	Seeks capital appreciation together with current income	_____ %
	MainStay VP Flexible Bond Opportunities - Initial Class (156)	
	Current income and total return by investing primarily in domestic and foreign debt securities	_____ %
	MainStay VP Floating Rate - Initial Class (144)	
	Seeks high current income	_____ %
	MainStay VP Government - Initial Class (103)	
	Seeks current income	_____ %
	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 Income Builder - Initial Class (106)	
	Seeks current income with reasonable opportunity for future growth of capital and income	_____ %
	MainStay VP Janus Balanced Portfolio - Initial Class (159)	
	Seeks long-term capital growth consistent with preservation of capital and balanced by current income	_____ %
	MainStay VP MFS Utilities Portfolio - Initial Class (160)	
	Seeks total return	_____ %
	MainStay VP PIMCO Real Return Portfolio - Initial Class (162)	
Seeks maximum real return, consistent with preservation of real capital and prudent investment management	_____ %	
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	_____ %	
DFA VA Global Bond Portfolio (330)		
Seeks to maximize total returns available from a global universe of high-quality fixed income instruments maturing in five years or less	_____ %	
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	_____ %	
The Merger Fund (326)		
Seeks to achieve capital growth by engaging in merger arbitrage	_____ %	
Van Eck VIP Multi-Manager Alternatives - Initial Class (218)		
Seeks absolute (positive) returns in various market cycles	_____ %	

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	_____ %
BlackRock Global Allocation V.I. Fund - Class III Shares (157)	
Seeks high total investment return	_____ %

High Risk

MainStay VP Eagle Small Cap Growth Portfolio - Initial Class (164)	
Seeks long-term capital appreciation	_____ %
MainStay VP ICAP Select Equity - Initial Class (121)	
Seeks total return	_____ %
MainStay VP International Equity - Initial Class (109)	
Seeks long-term growth of capital	_____ %
MainStay VP Large Cap Growth - Initial Class (122)	
Seeks long-term growth of capital	_____ %
MainStay VP T. Rowe Price Equity Income Portfolio - Initial Class (161)	
Seeks substantial dividend income as well as long term growth of capital through investments in the common stocks of established companies	_____ %
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	_____ %
Columbia Variable Portfolio - Small Cap Value Fund Class 2 (140)	
The fund seeks long-term capital appreciation	_____ %
Delaware VIP International Value Equity Series - Standard Class (309)	
Seeks long-term growth without undue risk to principal	_____ %
Delaware VIP Small Cap Value Series - Standard Class (323)	
Seeks capital appreciation	_____ %
Delaware VIP Value Series - Standard Class (321)	
Seeks long-term capital appreciation	_____ %
DFA VA International Small Portfolio (331)	
Seeks to achieve long-term capital appreciation by investing in the stocks of small non-U.S. companies	_____ %
DFA VA International Value Portfolio (332)	
Seeks to achieve long-term capital appreciation by investing in the stocks of non-U.S. companies with a high book value in relation to their market value (BtM)	_____ %
DFA VA US Large Value Portfolio (334)	
Seeks to achieve long-term capital appreciation by investing in the stocks of large U.S. companies with a high book value in relation to their market value (BtM)	_____ %
DFA VA US Targeted Value Portfolio (335)	
Seeks to achieve long-term capital appreciation by investing in the stocks of small and mid-sized U.S. companies with a high book value in relation to their market value (BtM)	_____ %
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 Companies	_____ %
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	_____ %
Fidelity® VIP Mid Cap - Initial Class (202)	
Seeks long-term growth of capital	_____ %
Fidelity® VIP Overseas - Initial Class (203)	
Seeks long-term growth of capital	_____ %

High Risk (continued)

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	_____ %
Invesco V.I. International Growth Fund - Series I Shares (154)	
The fund's investment objective is 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	_____ %
Janus Aspen Forty Portfolio - Institutional Series (312)	
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	_____ %
MFS® New Discovery Series - Initial Class (216)	
Seeks capital appreciation	_____ %
MFS® VIT Value Series - Initial Class (314)	
Seeks capital appreciation	_____ %
MFS VIT II International Value Portfolio - Initial Class (324)	
Seeks capital appreciation	_____ %
Neuberger Berman AMT Mid-Cap Growth - Class I (207)	
Seeks growth of capital	_____ %
T. Rowe Price Blue Chip Growth Portfolio (318)	
Seeks to provide long-term capital growth. Income is a secondary objective	_____ %
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	_____ %
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	_____ %

Highest Risk

MainStay VP DFA/DuPont Capital Emerging Markets Equity Portfolio - Initial Class (163)	
Seeks long-term capital appreciation	_____ %
MainStay VP Van Eck Global Hard Assets Portfolio - Initial Class (158)	
Seeks long-term capital appreciation by investing primarily in hard asset securities. Income is a secondary consideration	_____ %
Delaware VIP Emerging Markets Series - Standard Class (322)	
Seeks long-term capital appreciation	_____ %
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")	_____ %

TOTAL: **100%**

THIS PAGE IS INTENTIONALLY LEFT BLANK

TRANSFER OF DCA PLUS ACCOUNT

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

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 Account. 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. 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. 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 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 Account.

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

For the DCA Plus Account to continue as scheduled, the cash value in this account must be maintained at a \$100 minimum. If the cash value falls below these minimums during the twelve-month period (DCA Plus), 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 Account. We will notify you in writing if this should occur.

The interest rate offered on the DCA Plus Account 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)	(G) _____ %	Delaware VIP Small Cap Value Series - Standard Class (323)	(H) _____ %
MainStay VP Balanced - Initial Class (145)	(M) _____ %	Delaware VIP Value Series - Standard Class (321)	(H) _____ %
MainStay VP Bond - Initial Class (107)	(M) _____ %	DFA VA Short-Term Fixed Portfolio (333)	(L) _____ %
MainStay VP Conservative Allocation - Initial Class (148)	(M) _____ %	DFA VA Global Bond Portfolio (330)	(M) _____ %
MainStay VP Convertible - Initial Class (119)	(M) _____ %	DFA VA International Small Portfolio (331)	(H) _____ %
MainStay VP Flexible Bond Opportunities - Initial Class (156)	(M) _____ %	DFA VA International Value Portfolio (332)	(H) _____ %
Mainstay VP Cash Management - Initial Class (102)	(L) _____ %	DFA VA US Large Value Portfolio (334)	(H) _____ %
MainStay VP DFA/DuPont Capital Emerging Markets		DFA VA US Targeted Value Portfolio (335)	(H) _____ %
Equity Portfolio - Initial Class (163)	(T) _____ %	DWS Small Cap Index VIP - Class A Shares (310)	(H) _____ %
MainStay VP Eagle Small Cap Growth Portfolio (164)	(H) _____ %	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) _____ %	Fidelity® VIP Index 500 - Initial Class (204)	(H) _____ %
MainStay VP High Yield Corporate Bond - Initial Class (110)	(M) _____ %	Fidelity® VIP Investment Grade Bond - Initial Class (210)	(M) _____ %
MainStay VP ICAP Select Equity - Initial Class (121)	(H) _____ %	Fidelity® VIP Mid Cap - Initial Class (202)	(H) _____ %
MainStay VP Income Builder - Initial Class (106)	(M) _____ %	Fidelity® VIP Overseas - Initial Class (203)	(H) _____ %
MainStay VP International Equity - Initial Class (109)	(H) _____ %	Invesco VI. Global Real Estate Fund - Series I Shares (306)	(H) _____ %
MainStay VP Janus Balanced Portfolio - Initial Class (159)	(M) _____ %	Invesco VI. International Growth Fund - Series I Shares (154)	(H) _____ %
MainStay VP Large Cap Growth - Initial Class (122)	(H) _____ %	Invesco Van Kampen VI. Mid Cap Value Portfolio - Series I (316)	(H) _____ %
MainStay VP MFS Utilities Portfolio - Initial Class (160)	(M) _____ %	Janus Aspen Enterprise Portfolio - Institutional Shares (206)	(H) _____ %
MainStay VP Moderate Allocation - Initial Class (149)	(M) _____ %	Janus Aspen Forty Portfolio - Institutional Series (312)	(H) _____ %
MainStay VP Moderate Growth Allocation - Initial Class (150)	(M) _____ %	LVIP Baron Growth Opportunities Fund - Service Class (313)	(H) _____ %
MainStay VP PIMCO Real Return Portfolio - Initial Class (162)	(M) _____ %	MFS VIT II International Value Portfolio - Initial Class (324)	(H) _____ %
MainStay VP T. Rowe Price Equity Income Portfolio		MFS VIT Research Bond Series - Initial Class (325)	(M) _____ %
- Initial Class (161)	(H) _____ %	MFS® New Discovery Series - Initial Class (216)	(H) _____ %
MainStay VP Van Eck Global Hard Assets Portfolio		MFS® VIT Value Series - Initial Class (314)	(H) _____ %
- Initial Class (158)	(T) _____ %	Neuberger Berman AMT Mid-Cap Growth - Class I (207)	(H) _____ %
Alger Capital Appreciation Portfolio - Class I-2 Shares (205)	(H) _____ %	PIMCO Total Return - Administrative Class Shares (221)	(M) _____ %
American Century VP Inflation Protection - Class II (217)	(M) _____ %	T. Rowe Price Blue Chip Growth Portfolio (318)	(H) _____ %
BlackRock Global Allocation VI. Fund - Class III Shares (157)	(M) _____ %	T. Rowe Price International Stock Portfolio (319)	(H) _____ %
Columbia Variable Portfolio - Small Cap Value		T. Rowe Price Limited-Term Bond Portfolio (209)	(L) _____ %
Fund Class 2 (140)	(H) _____ %	T. Rowe Price New America Growth Portfolio (328)	(H) _____ %
Delaware VIP Diversified Income Series - Standard Class (320)	(M) _____ %	The Merger Fund (326)	(M) _____ %
Delaware VIP Emerging Markets Series - Standard Class (322)	(T) _____ %	UIF U.S. Real Estate Portfolio - Class I (212)	(T) _____ %
Delaware VIP International Value Equity Series		Van Eck VIP Multi-Manager Alternatives - Initial Class (218)	(M) _____ %
- Standard Class (309)	(H) _____ %	Victory VIF Diversified Stock Fund - Class A Shares (141)	(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 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.

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 the cash surrender value of the policy 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-128197638

State: Arkansas

Filing Company: New York Life Insurance and Annuity Corporation

State Tracking Number:

Company Tracking Number: 223077, ET AL.

TOI: L06I Individual Life - Variable

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

Product Name: 2012 Investor Profile

Project Name/Number: 2012 Investor Profile/223077, 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 - General.pdf

New York Life Insurance and Annuity Corporation
(05/01/12) Memorandum of Variable Material for:
Form 23067 and Form 23068

Variable material is bracketed in the supplementary application.

Supplementary Applications – Premium Allocation 23067 and 23068

1. The Morningstar Analytics language has been bracketed in the event New York Life discontinues using Morningstar as its fund risk classification research firm and selects another firm. If a new firm is selected, the sentence would be modified to state the name of the new research firm. It is also bracketed to provide the updated year for the risk classification.
2. Registered Investment Divisions and percentages have been bracketed in the event additional funds become available or are eliminated. The investment description will change depending on the type of fund offered. If new Registered Investment Divisions are added, the new funds will not significantly alter the underlying structure of the policy.
3. The edition date will be revised each time funds are reclassified, added, deleted, merged or have a name/description change to ensure the most current form is being used.

Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.