



State of Rhode Island and Providence Plantations
DEPARTMENT OF BUSINESS REGULATION
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Insurance Division

June 18, 2015

Randi Bader, Associate General Counsel
New York Life Insurance Company
51 Madison Avenue
New York, NY 10010

Dear Ms. Bader:

We have completed our target examination of New York Life Insurance Company, NAIC code 66915, for the period January 1, 2012 through December 31, 2013. The areas of review were life insurance sales practices, new business written, surrenders, and replacements. The results of this exam demonstrated that no additional analysis would be necessary at this time. We are issuing this letter in lieu of an examination report because the findings are below our error tolerance level.

Any outstanding fees will be sent in an invoice that will be forwarded to the company under separate cover in accordance with RIGL §27-71-15(a). Thank you for your assistance in this matter. If you should have any questions you may contact me at 401-462-9612.

Sincerely,

Brett Bache
Senior Market Conduct Examiner