



**CREDIT RATINGS**  
**For**  
**Financial Strength**

**A.M. Best**

New York Life Insurance Company: A++  
New York Life Insurance and Annuity Corporation: A++

**Standard & Poor's**

New York Life Insurance Company: AAA  
New York Life Insurance and Annuity Corporation: AAA

**Moody's Investor Services**

New York Life Insurance Company: Aaa  
New York Life Insurance and Annuity Corporation: Aaa

**Fitch**

New York Life Insurance Company: AAA  
New York Life Insurance and Annuity Corporation: AAA

**The Company You Keep<sup>®</sup>**

Source - Third Party Rating Reports

*A.M. Best* - Ratings affirmed June 14, 2010, *Standard & Poor's* - Ratings affirmed May 12, 2010,  
*Fitch* - Ratings affirmed May 17, 2010, *Moody's* - Ratings affirmed July 7, 2010