

**SCHEDULE Q
REPORT**

The supporting Worksheets need not be submitted; however they must be retained by the Company for six years.

TOTAL SELLING EXPENSE

(Note: the entry for each item below should be the amount incurred during the year of the report.)

Line	Expense	Amount
1.	Commissions: Individual life insurance and annuity commissions. § 4228 (c)(2)(A) and Definition: § 4228 (b)(5) (from Total Selling Expense Worksheet, item A)	_____
2.	Net advances and loans to agents and loan interest subsidies, including amounts charged off by company. § 4228 (c)(2)(B) (from Total Selling Expense Worksheet, item B)	_____
3.	Direct solicitation advertising expense. § 4228 (c)(2)(C)	_____
4.	Expense of distribution, marketing and sales support directly related to the procurement of new business. § 4228 (c)(2)(D)(i),(ii),(iii),(iv)	_____
5.	Expense allowances paid to agents and brokers by the company and agent, broker or agency expenses assumed or reimbursed by the company. § 4228 (c)(2)(E)	_____
6.	Company cost of sales conferences, training meetings and awards. § 4228 (c)(2)(F)	_____
7.	All other compensation and expense currently incurred on behalf of active and retired agents and brokers not included in Line 1, including the cost of all security benefits provided to agents. § 4228 (c)(2)(G)	_____
8.	Total Selling Expense Calculation: Lines 1 + 2 + 3 + 4 + 5 + 6 + 7	_____

TOTAL SELLING EXPENSE LIMIT

Line	Limit	Amount
9.	Amount (see worksheet) of qualifying first year premiums on life insurance policies. § 4228(c)(4)(A) and § 4228 (c)(4)(K) (entry from: Total Selling Expense Limit Worksheet, item 1)	_____
10.	5% of excess premiums on life insurance policies. § 4228 (c)(4)(B) (entry from: Total Selling Expense Limit Worksheet, item 2)	_____
11.	5% of all considerations on annuities and supplementary contracts. § 4228 (c)(4)(B) (a) Calculated amount from: Total Selling Expense Limit Worksheet, item 3) \$ _____ (b) Reduction from Adjustment Worksheet, Part III-Summary Reduction: \$ _____ (c) (a) – (b)	_____
12.	110% of the sum of Lines 9 + 10 + 11. § 4228(c)(4)(C)	_____
13.	\$1.00 for each \$1,000 of life insurance issued during the year for which any premium was paid, excluding term insurance issued for less than one year. § 4228 (c)(4)(D)(i)thru(iv) (entry from: Total Selling Expense Limit Worksheet, item 4)	_____
14.	\$70 for each new policy, other than policies for term insurance for less than one year, and for each new annuity contract and supplementary contract paid for during the current year. § 4228 (c)(4)(E) (entry from: Total Selling Expense Limit Worksheet, item 5)	_____

(Note: The Amount calculated for each Line used to prepare the Total Selling Expense Limit should be the product of the rate or percentage shown and the sum of amounts from the General Account and, where applicable, each Separate Account.)

NEW YORK SUPPLEMENT TO THE ANNUAL STATEMENT FOR THE YEAR 2021 OF THE

Line	Limit	Amount
15.	Amount (see worksheet) of renewal premiums on life insurance policies, adjusted where a company chooses, to recognize fund-based compensation (see worksheet). § 4228 (c)(4)(F) and § 4228 (c)(4)(K) (entry from: Total Selling Expense Limit Worksheet, item 6)	_____
16.	\$0.15 for each \$1,000 of life insurance in force at the end of the current year. § 4228 (c)(4)(G) (entry from: Total Selling Expense Limit Worksheet, item 7)	_____
17.	For Life Insurance In Force on December 31 of the current year, the sum of (a) and (b) : § 4228 (c)(4)(H)(i)+(ii) (a) \$1.00 for each \$1,000 of the first \$1 billion of in force \$ _____ (b) \$0.50 for each \$1,000 of the next \$1 billion of in force \$ _____ (c) (a) + (b) (entries from: Total Selling Expense Limit Worksheet, item 8)	_____
18.	For Annuities and for Supplementary Contracts In Force on December 31 of the current year, the sum of (a) and (b) : § 4228 (c)(4)(H)(iii)+(iv) (a) .050% of the first \$1 billion of annuity reserves \$ _____ (b) .025% of the next \$1 billion of annuity reserves \$ _____ (c) (a) + (b) (entries from: Total Selling Expense Limit Worksheet, item 9)	_____
19.	For agents who are qualified to receive a training allowance subsidy under the terms of Section 4228 (e)(3): § 4228 (c)(4)(I) (a) \$30,000 for each such agent appointed during the current year: \$ _____ (b) \$20,000 for each such agent appointed in the calendar year prior to the current year and still employed by the company on January 1 of the current year: \$ _____ (c) \$10,000 for each such agent appointed in the calendar year two prior to the current year and still employed by the company on January 1 of the current year: \$ _____ (d) (a) + (b) + (c) (entries from: Total Selling Expense Limit Worksheet, item 10)	_____
20.	Increment to limit for compensation based on annuity funds. § 4228 (c)(4)(K)(iii) (entries from Adjustments Worksheet, Part III: Increment to Amount of Limit)	_____
21.	From the Prior Calendar Year's Report: § 4228 (c)(4)(J) Excess of Total Selling Expense Limit over Total Selling Expense, not to exceed 5% of the Total Selling Limit determined excluding this item for the prior calendar year, calculated as: .05 x (Prior year: Line 22 less Line 21). (entries from: Total Selling Expense Limit Worksheet, item 11)	_____
22.	Total Selling Expense Limit: Lines 9 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 17c + 18c + 19d + 20 + 21	_____

(Note: The Amount calculated for each Line used to prepare the Total Selling Expense Limit should be the product of the rate or percentage shown and the sum of amounts from the General Account and, where applicable, each Separate Account.)

SCHEDULE Q INTERROGATORIES (Continued)

2. COMPENSATION FILINGS

(The situations in which a filing of compensation plans is required, and the timing and required contents of such a filing, are set out in §4228 (f)).

- a) With respect to the current calendar year, has your company made any changes in compensation plans for which a filing is required? Yes [] No []
- b) If Yes, these changes are covered by filings under §4228(f) which:
 - i) will be made separately Yes [] No []
 - ii) have been made separately Yes [] No []

Note that all filings under §4228(f) should be mailed to Mr. Roy Mensch of the New York State Department of Financial Services at One State Street, New York, NY 10004 or emailed to him at sub4228@dfs.ny.gov

- c) With respect to the current calendar year, has your company made any changes in compensation plans for which a filing other than §4228(f)(1)(A) is required? Yes [] No []

3. CHANGE IN REPORTING METHODS

- a) Has any information been reported in this year's Schedule Q using a method materially different from last year's Schedule Q? Yes [] No []

- b) If YES, identify and describe the material difference(s).

4. APPROXIMATIONS

- a) Have any approximations been used to determine amounts or values used in the preparation of Schedule Q? Yes [] No []

- b) If YES,

- i) Benchmark Gross Level Premium. Describe: _____

- ii) Other. Describe: _____

