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ANALYSIS OF VALUATION RESERVES - SEPARATE ACCOUNT

INSTRUCTIONS

1. Show amounts of life insurance in force and annual income for Annuities and Supplementary Contracts in thousands (000 omitted). Show reserve amounts in **whole dollars.**

2. **Column 2,** "**Location in Last Year's Analysis of Valuation Reserves":**
   Insert the 7 digit line number on which the item was reported in last year's Analysis of Valuation Reserves. For new valuation bases, enter "0000000".
   The NYSDFS will be using this information, which is also submitted electronically, to link current year-end data to past year-end data in order to electronically trend the information contained on the AoVR. Incorrect information will have to be re-filed with the Department.

3. **Cross Checks (Data Consistency) - For NYS Domestic Companies only**
   The information presented in Exhibit 3 of the NAIC Life and Accident and Health Separate Account Annual Statement must be identical to the information presented in the Analysis of Valuation Reserves. Specifically:
   a. The Net Totals, by section, should agree.
   b. The reserve basis lines should agree.

4. If additional pages are needed to complete this Schedule, follow General Instruction No. 4 on the inside front cover of this Supplement.

5. **Annuities and Supplementary Contracts with Life Contingencies:**
   a. Show annual income figures for all fixed income immediate annuities and for all fixed income deferred annuities and Supplementary Contracts With Life Contingencies.
   b. Structured settlements: Amounts of annual income are required only for those contracts involving payment made annually or more frequently.
   c. Annual income figures for other annuities are not required.

6. **Valuation bases**: Each combination of mortality table, valuation interest rate and valuation method constitutes a separate valuation basis. Use a separate line for each valuation basis and indicate the following information with respect to each basis:
   a. Mortality and/or Morbidity Table
      Variations of mortality such as substandard multiples, sex and sex-blend parameters should not be considered separate mortality tables. Age Last Birthday (ALB) and Age Nearest Birthday (ANB) are considered separate tables.
   b. Valuation Interest Rate
      Where the span of such range is less than or equal to 1/2%, it is preferable to combine a range of valuation interest rates. Where split valuation interest rates apply, the number of years to which each rate applies must be indicated.
   c. Valuation Methods: e.g.; CRVM, Modified, NL
      Note: If a modified basis is used, indicate the modification used.
   d. Issue Years
      Always indicate the applicable span(s) of issue years to which the valuation basis is applied. For otherwise identical valuation bases, it is preferred that issue years be grouped. (i.e. For the same basis, issue years 90, 91, 92 may be grouped as 90-92.)
   e. Additional information of life insurance:
      Include, where applicable:
      (i) Immediate Payment of Claims (IPC)
      (ii) Continuous Functions (CNF)
      (iii) Curtate Functions (CRF)
   f. Interest Sensitive Life Types (ISL):
      Always use separate lines for Interest Sensitive Life Types and identify those as such with (ISL) next to the valuation basis description. For example, if one valuation basis would otherwise contain reserves for both Interest Sensitive Life Types and other life insurance (e.g. traditional), split the valuation basis into 2 separate valuation bases and label the valuation basis containing the Interest Sensitive Life Types with (ISL) next to the valuation basis description.
   g. Annuities:
      Always use separate lines for all Annuity business for each unique combination in 6.h. below For example, use 2 separate lines for Immediate (IMM) and Deferred (DEF) annuities with otherwise identical valuation bases; as well as, use 2 separate lines for deferred annuities in accumulation status (DEF NFI) and deferred annuities in payout status (DEF FI).
   h. Additional information for annuities:
      Include, where applicable:
      (i) Immediate (IMM), Deferred (DEF) or Structured Settlement (SS)
      (ii) Fixed income immediate annuities (Fixed Income, FI) or annuities where annuity income is not yet determined (Not Fixed Income, NFI)
      (iii) Immediate annuities are those where the first payment begins in thirteen or fewer months after issue.

7. The Company Name, Valuation Year and NAIC number must appear on every page of the AoVR.

8. All sections of the AoVR must be displayed regardless of their applicability.

ANALYSIS OF VALUATION RESERVES - SEPARATE ACCOUNT

DECEMBER 31, 20___

VALUATION STANDARD (Use a separate line for each basis as defined below. Indicate mortality, morbidity and interest bases and valuation method by years of issue. Each combination of mortality table, valuation interest rate, and reserve calculation method is a separate basis.)[b]		Total		Ordinary		Group	
	Location in last year's analysis of valuation reserves Line No.	Amount in Force[a] (000 Omitted)	Reserve	Amount in Force[a] (000 Omitted)	Reserve	Amount in Force[a] (000 Omitted)	Reserve
1	2	3	4	5	6	7	8
I. LIFE INSURANCE							
0100001							
0100002							
0100003							
0100004							
0100005							
0100006							
0100007							
0100008							
0100009							
0100010							
0100011							
0100012							
0100013							
0100014							
0100015							
0100016							
0100017							
0100018							
0100019							
0100020							
0100021							
0100022							
0100023							
0100024							
0100025							
0100026							
0100027							
0100028							
0100029							
0100030							
0100031							
0100032							
0100033							
0100034							
0100035							
0100036							
0100037							
0100038							
0100039							
0100040							
0100041							
0199997. Total (Gross)	XXX						
0199998. Total Reinsurance Ceded	XXX						
0199999. Total (Net)	XXX						

(a) Variations of mortality, such as substandard multiples and sex blend parameters are not considered separate mortality tables. To avoid multiplicity of lines, it is permissible to group bases with the same mortality and reserve calculation method if the range from the lowest to the highest interest rate (for any one such grouping) is less than or equal to ½%.

ANALYSIS OF VALUATION RESERVES - SEPARATE ACCOUNT

DECEMBER 31, 20__

VALUATION STANDARD (Use a separate line for each basis as defined below. Indicate mortality, morbidity and interest bases and valuation method by years of issue. Each combination of mortality table, valuation interest rate, and reserve calculation method is a separate basis.)[b]	Location in last year's analysis of valuation reserves Line No.	Total		Ordinary		Group	
		Annual Income[a] (000 Omitted)	Reserve	Annual Income[a] (000 Omitted)	Reserve	Annual Income[a] (000 Omitted)	Reserve
1	2	3	4	5	6	7	8
II. ANNUITIES (excluding supplemental contracts with life contingencies)							
0200001.....	.....	.....	.....	.....	.....	.....	.....
0200002.....	.....	.....	.....	.....	.....	.....	.....
0200003.....	.....	.....	.....	.....	.....	.....	.....
0200004.....	.....	.....	.....	.....	.....	.....	.....
0200005.....	.....	.....	.....	.....	.....	.....	.....
0200006.....	.....	.....	.....	.....	.....	.....	.....
0200007.....	.....	.....	.....	.....	.....	.....	.....
0200008.....	.....	.....	.....	.....	.....	.....	.....
0200009.....	.....	.....	.....	.....	.....	.....	.....
0200010.....	.....	.....	.....	.....	.....	.....	.....
0200011.....	.....	.....	.....	.....	.....	.....	.....
0200012.....	.....	.....	.....	.....	.....	.....	.....
0200013.....	.....	.....	.....	.....	.....	.....	.....
0200014.....	.....	.....	.....	.....	.....	.....	.....
0200015.....	.....	.....	.....	.....	.....	.....	.....
0200016.....	.....	.....	.....	.....	.....	.....	.....
0299997. Total (Gross)	XXX						
0299998. Total Reinsurance Ceded	XXX						
0299999. Total (Net)	XXX						
III. SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES							
0300001.....	.....	.....	.....	.....	.....	.....	.....
0300002.....	.....	.....	.....	.....	.....	.....	.....
0300003.....	.....	.....	.....	.....	.....	.....	.....
0300004.....	.....	.....	.....	.....	.....	.....	.....
0300005.....	.....	.....	.....	.....	.....	.....	.....
0300006.....	.....	.....	.....	.....	.....	.....	.....
0399997. Total (Gross)	XXX						
0399998. Total Reinsurance Ceded	XXX						
0399999. Total (Net)	XXX						

(a) Show amount of Annual Income For Fixed Income Immediate Annuities, Fixed Income Deferred Annuities, Supplementary Contracts with Life Contingencies, and structured settlements involving payments made annually or more frequently.

(b) Variations of mortality, such as substandard multiples and sex blend parameters are not considered separate mortality tables. To avoid multiplicity of lines, it is permissible to group bases with the same mortality and reserve calculation method if the range from the lowest to the highest interest rate (for any one such grouping) is less than or equal to ½%.

ANALYSIS OF VALUATION RESERVES - SEPARATE ACCOUNT
DECEMBER 31, 20__

Valuation Standard (Indicate mortality, morbidity, and interest bases and valuation method by years of issue.)	Location in last year's analysis of valuation reserves Line No.	Total Reserve	Ordinary (3) Reserve	Group (3) Reserve
1	2	3	4	5
IV. ACCIDENT and HEALTH CONTRACTS				
0400001				
0400002				
0400003				
0400004				
0400005				
0400006				
0499997. Total (Gross)	XXX			
0499998. Total Reinsurance Ceded	XXX			
0499999. Total (Net)	XXX			
V. MISCELLANEOUS RESERVES				
A. Surrender values in excess of reserves otherwise required and carried in this schedule. Each entry must be identified by mortality and interest basis used for basis reserves.				
0500001				
0500002				
0500003				
0500004				
0500005				
0500006				
0599997. Total (Gross)	XXX			
0599998. Total Reinsurance Ceded	XXX			
0599999. Total (Net)	XXX			
B. Other Miscellaneous Reserves				
0600001				
0600002				
0600003				
0600004				
0600005				
0600006				
0699997. Total (Gross)	XXX			
0699998. Total Reinsurance Ceded	XXX			
0699999. Total (Net)	XXX			
C. Total Miscellaneous (Sum of A through B)				
0799997. Total (Gross)	XXX			
0799998. Total Reinsurance Ceded	XXX			
0799999. Total (Net)	XXX			
VI. GRAND TOTAL RESERVES				
9999997. Total (Gross)	XXX			
9999998. Total Reinsurance Ceded	XXX			
9999999. Total (Net)	XXX			