

As of June 30, 2024 For policies purchased June 2, 2003 to August 15, 2010

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be lower or higher than the figures shown. The investment return and the Accumulation Value of your policy will fluctuate so that a policy, when surrendered may be worth more or less than the premium payment(s). For current to the most recent month-end performance information, please call 1-800-598-2019 or visit www.newyorklife.com.

All performance reflects the percentage change for the period shown with capital gains and dividends reinvested, and includes an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.60% and Fund Company Expenses. An Annual Policy Service Charge of \$30 is not included, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value is less than \$100,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$100,000. Charges for any optional riders, if reflected, would reduce the performance shown.

Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of Surrender Charges.

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 8%, declining to 3% (or 2% for single premium policies) by the 8th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty (the penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan).

The Investment Divisions offered through the New York Life Premium Plus Variable Annuity and described herein are different from mutual funds that may have similar names but are available directly to the general public. Investment results may differ.

In certain jurisdictions, this product was sold as a single premium variable annuity. In most jurisdictions, the policy form number for the New York Life Premium Plus Variable Annuity is 200-195.

		Portfolio	Investment Division	Month to	Year to Date					Since Investment
	Volatility/	Inception	Inception	Date	(Updated	1	3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year ⁴	Year ⁴	Year ⁴	Inception
Investment Grade Bond										
MainStay VP U.S. Government Money Market – Current 7-day yield is 5.09%										
NonStandardized ²	Low	1/29/1993	5/1/2015	0.30%	1.75%	3.54%	1.25%	0.31%	-0.36%	-0.10%
Standardized	Low	1/29/1993	5/1/2015	-	_	-4.46%	-1.42%	-0.91%	-0.36%	-0.10%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized ²	Low	3/31/2006	5/2/2016	0.40%	0.60%	3.72%	-1.81%	-0.99%	-0.76%	-0.63%
Standardized PIMCO VIT Short-Term Portfolio - Advisor Class	Low	3/31/2006	5/2/2016	-	-	-4.28%	-4.50%	-2.20%	-0.76%	-0.63%
NonStandardized ²	Low	9/30/1999	5/1/2024	0.27%	2.30%	4.66%	1.12%	0.73%	0.41%	N/A
Standardized	Low	9/30/1999	5/1/2024	0.21 /0	2.50%	-3.34%	-1.56%	-0.46%	0.41%	N/A
American Funds IS Capital World Bond Fund® - Class 4	2011	0/00/1000	0,1,2021			0.0170	1.0070	0.1070	0.1170	.,,,,
NonStandardized ²	Moderate	10/4/2006	5/1/2024	-0.23%	-4.50%	-0.94%	-7.79%	-4.05%	-2.37%	N/A
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-8.87%	-10.32%	-5.23%	-2.37%	N/A
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2022	0.84%	-1.66%	0.76%	-4.67%	-1.41%	-0.25%	-1.62%
Standardized American Funds IS U.S. Government Securities Fund® - Class 4	Moderate	12/14/2012	5/1/2022	-	-	-7.24%	-7.28%	-2.63%	-0.25%	-5.34%
NonStandardized ²	Moderate	12/2/1985	5/1/2024	0.84%	-1.99%	-0.31%	-4.73%	-1.88%	-0.81%	N/A
Standardized	Moderate	12/2/1985	5/1/2024	0.0470	-1.5570	-8.29%	-7.34%	-3.09%	-0.81%	N/A
Columbia Variable Portfolio — Intermediate Bond - Class 2	Woderate	12/2/1303	0/1/2024		_	-0.2570	-1.0470	-0.0070	-0.0170	11//3
NonStandardized ²	Moderate	5/3/2010	5/1/2022	1.07%	-1.37%	1.82%	-6.23%	-1.69%	-0.10%	-2.20%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-6.18%	-8.80%	-2.90%	-0.10%	-5.90%
MainStay VP Bond - Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	0.85%	-1.14%	1.27%	-5.25%	-2.19%	-0.58%	1.10%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-6.73%	-7.85%	-3.39%	-0.58%	1.10%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized ²	Moderate	8/15/2005	5/1/2022	0.82%	-1.16%	1.23%	-4.34%	-1.23%	0.04%	-0.83%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-6.77%	-6.96%	-2.45%	0.04%	-4.59%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized ²	Moderate	4/19/2018	11/23/2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Standardized	Moderate	4/19/2018	11/23/2020	-	-	N/A	N/A	N/A	N/A	N/A
MainStay VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	6/2/2003	0.62%	-1.95%	0.14%	-4.61%	-2.50%	-1.30%	0.33%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-7.86%	-7.23%	-3.70%	-1.30%	0.33%
MainStay VP PIMCO Real Return – Service Class										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.61%	0.14%	1.41%	-3.08%	0.36%	-0.13%	-0.26%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-6.59%	-5.74%	-0.85%	-0.13%	-0.26%
PIMCO VIT Income Portfolio - Advisor Class		·								
NonStandardized ²	Moderate	4/29/2016	5/1/2020	0.15%	1.16%	5.18%	-0.90%	0.77%	N/A	2.03%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-2.82%	-3.62%	-0.42%	N/A	0.65%





For policies purchased June 2, 2003 to August 15, 2010

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized ²	Moderate	5/1/2014	5/1/2014	0.43%	0.39%	5.16%	-2.16%	-0.92%	0.94%	1.06%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-2.84%	-4.84%	-2.14%	0.94%	1.06%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized ²	Moderate	2/28/2006	5/1/2014	0.75%	-0.52%	2.46%	-4.72%	-1.74%	-0.28%	-0.18%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-5.54%	-7.33%	-2.95%	-0.28%	-0.18%
Western Asset Core Plus VIT - Class II										
NonStandardized ²	Moderate	5/1/2015	5/1/2022	0.45%	-2.44%	0.11%	-6.33%	-2.48%	-1.04%	-1.66%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	-7.89%	-8.90%	-3.68%	-1.04%	-5.38%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2014	0.84%	2.29%	8.82%	0.20%	2.52%	2.36%	2.48%
Standardized	Moderate	2/15/2012	5/1/2014	-	-	0.82%	-2.53%	1.41%	2.36%	2.48%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderat-	4/30/2012	5/1/2015	0.22%	1.22%	6.98%	-3.96%	-1.70%	-0.05%	0.43%
NonStandardized ² Standardized	Moderate Moderate	4/30/2012	5/1/2015	U.ZZ%	1.2270	-1.02%	-3.96% -6.59%	-1.70% -2.91%	-0.05% -0.05%	0.43%
MainStay VP Floating Rate – Service Class	wouerate	₩/3U/2U1Z	3/1/2013	<u> </u>		-1.0270	-0.0970	-2.9170	-0.0070	0.4370
NonStandardized ²	Moderate	5/1/2005	5/1/2005	0.24%	2.96%	7.84%	3.24%	2.73%	2.11%	2.13%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-0.16%	0.68%	1.63%	2.11%	2.13%
MainStay VP MacKay Convertible – Service Class										
NonStandardized ²	Moderate	6/2/2003	6/2/2003	1.27%	2.41%	4.29%	-1.42%	7.01%	6.13%	6.44%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-3.71%	-4.13%	6.08%	6.13%	6.44%
MainStay VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	6/2/2003	0.73%	2.11%	7.70%	0.54%	2.26%	2.62%	4.74%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-0.30%	-2.18%	1.14%	2.62%	4.74%
MainStay VP MacKay Strategic Bond – Service Class NonStandardized ²	Moderate	5/1/2011	5/1/2011	0.96%	2.29%	7.49%	0.05%	1.26%	0.78%	1.66%
NonStandardized Standardized				0.96%	2.29%	-0.51%	-2.69%	0.09%		
Alternatives	Moderate	5/1/2011	5/1/2011	-		-0.51%	-2.09%	0.09%	0.78%	1.66%
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized ²	Moderate	5/18/2009	5/2/2016	-0.52%	1.24%	3.86%	-0.76%	2.55%	0.63%	1.85%
Standardized	Moderate	5/18/2009	5/2/2016	-0.3270	1.2470	-4.14%	-3.48%	1.44%	0.63%	1.85%
MainStay VP Hedge Multi-Strategy - Service Class	Woderate	3/10/2003	0/2/2010			-4.1470	-0.4070	1.4470	0.0070	1.0070
NonStandardized ²	Moderate	5/1/2013	5/1/2013	0.30%	1.96%	6.11%	-1.17%	0.45%	-2.62%	-1.88%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-1.89%	-3.88%	-0.76%	-2.62%	-1.88%
Asset Allocation			0,1,2010							
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2018	2.56%	8.42%	14.83%	2.31%	6.70%	5.83%	6.27%
Standardized	Moderate	12/14/2012	5/1/2018	-	_	6.83%	-0.30%	5.76%	5.83%	5.79%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	11/18/2003	5/1/2011	1.12%	5.37%	9.91%	-1.52%	4.82%	3.23%	3.31%
Standardized	Moderate	11/18/2003	5/1/2011	-	-	1.91%	-4.22%	3.81%	3.23%	3.31%
Fidelity® VIP FundsManager® 60% — Service Class										
NonStandardized ²	Moderate	8/22/2007	5/1/2019	1.36%	5.30%	10.22%	0.74%	5.60%	4.64%	5.71%
Standardized	Moderate	8/22/2007	5/1/2019		-	2.22%	-1.96%	4.62%	4.64%	4.93%
MainStay VP Balanced – Service Class	-									
NonStandardized ²	Moderate	5/1/2005	5/1/2005	-0.14%	1.85%	6.63%	1.19%	4.65%	3.77%	4.52%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-1.37%	-1.49%	3.63%	3.77%	4.52%
MainStay VP Conservative Allocation – Service Class										. <u></u>
NonStandardized ²	Moderate	2/13/2006	2/13/2006	0.93%	2.47%	6.61%	-0.96%	2.43%	2.12%	3.37%
Standardized	Moderate	2/13/2006	2/13/2006	-	-	-1.39%	-3.67%	1.32%	2.12%	3.37%



New York Life Premium Plus Variable Annuity Performance Summary As of June 30, 2024

For policies purchased June 2, 2003 to August 15, 2010

		B (())	Investment		Year to					Since
	Volatility/	Portfolio Inception	Division Inception	Month to Date	Date (Updated	1	3	5	10	Investment Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Date	Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation	TRISK ECTO	Duto	Duto		monthly/	1 cui	I oui	- roui	I oui	шеериоп
MainStay VP Income Builder – Service Class										
NonStandardized ²	Moderate	6/2/2003	6/2/2003	1.15%	5.61%	10.07%	-0.35%	3.22%	2.95%	4.44%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	2.07%	-3.08%	2.14%	2.95%	4.44%
MainStay VP Janus Henderson Balanced – Initial Class ⁷										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	3.04%	9.74%	15.13%	3.22%	7.56%	6.88%	7.68%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	7.13%	0.65%	6.64%	6.88%	7.68%
MainStay VP Janus Henderson Balanced – Service Class										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	3.01%	9.61%	14.84%	2.96%	7.29%	6.62%	7.41%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	6.84%	0.38%	6.37%	6.62%	7.41%
MainStay VP Moderate Allocation–Service Class										
NonStandardized ²	Moderate	2/13/2006	2/13/2006	1.16%	4.23%	9.13%	0.17%	4.18%	3.34%	4.08%
Standardized	Moderate	2/13/2006	2/13/2006	-	-	1.13%	-2.56%	3.15%	3.34%	4.08%
Franklin Templeton Conservative Model Portfolio - Class II		F/4/0000	F.(4.00000	4.400/	0.000/	F 000/	0.040/			4.040/
NonStandardized ²	Moderate	5/1/2020 5/1/2020	5/1/2020 5/1/2020	1.13%	2.02%	5.68% -2.32%	-2.01% -4.70%	N/A N/A	N/A N/A	1.04% -0.38%
Standardized Franklin Templeton Moderate Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-		-2.32%	-4.70%	IN/A	N/A	-0.36%
NonStandardized ²	Moderate	5/1/2020	5/1/2020	1.51%	6.37%	11.21%	1.12%	N/A	N/A	6.22%
Standardized	Moderate	5/1/2020	5/1/2020	1.5170	0.37 %	3.21%	-1.56%	N/A	N/A	5.00%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	Woderate	3/1/2020	3/1/2020	_		0.2170	-1.0070	1973	13/73	3.0070
NonStandardized ²	Moderate	5/1/2020	5/1/2020	1.56%	7.76%	13.22%	1.94%	N/A	N/A	8.47%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	5.22%	-0.69%	N/A	N/A	7.34%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	1.34%	4.41%	8.53%	-0.05%	N/A	N/A	4.14%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	0.53%	-2.79%	N/A	N/A	2.85%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized ²	High	5/1/2020	5/1/2020	1.82%	10.55%	16.87%	3.69%	N/A	N/A	11.77%
Standardized	High	5/1/2020	5/1/2020	-	-	8.87%	1.15%	N/A	N/A	10.74%
MainStay VP Equity Allocation – Service Class										
NonStandardized ²	High	2/13/2006	2/13/2006	1.00%	6.73%	13.17%	1.32%	7.17%	5.26%	5.02%
Standardized	High	2/13/2006	2/13/2006	-	-	5.17%	-1.34%	6.25%	5.26%	5.02%
MainStay VP Growth Allocation–Service Class										
NonStandardized ²	High	2/13/2006	2/13/2006	0.98%	5.40%	11.18%	1.32%	6.01%	4.49%	4.79%
Standardized	High	2/13/2006	2/13/2006	-	-	3.18%	-1.35%	5.05%	4.49%	4.79%
Large Cap Equity AB VPS Growth & Income - Class B										
NonStandardized ²	High	6/1/1999	5/1/2022	-0.15%	7.76%	15.32%	0.72%	5.50%	3.09%	8.12%
Standardized	High	6/1/1999	5/1/2022	-0.1370	7.70%	7.32%	-1.98%	4.52%	3.09%	4.67%
American Funds IS Washington Mutual Investors Fund - Class 4	g	0/1/1000	0/1/2022			1.0270	1.0070	1.0270	0.0070	1.01 70
NonStandardized ²	High	12/14/2012	11/13/2017	2.61%	10.33%	19.06%	7.92%	10.62%	8.23%	8.61%
Standardized	High	12/14/2012	11/13/2017	-	-	11.06%	5.58%	9.81%	8.23%	8.23%
American Funds IS Growth Fund - Class 4	<u>_</u>									
NonStandardized ²	High	12/14/2012	11/13/2017	4.00%	15.01%	26.38%	4.81%	16.38%	13.34%	14.59%
Standardized	High	12/14/2012	11/13/2017		-	18.38%	2.33%	15.72%	13.34%	14.31%
BNY Mellon Sustainable US Equity - Service Shares										
NonStandardized ²	High	12/31/2000	5/1/2022	3.20%	17.40%	25.41%	6.36%	12.71%	9.40%	13.13%
Standardized	High	12/31/2000	5/1/2022	-	-	17.41%	3.95%	11.96%	9.40%	9.87%
ClearBridge Variable Appreciation Portfolio — Class II										
NonStandardized ²	High	2/27/2015	5/1/2017	2.65%	13.66%	19.40%	7.47%	11.34%	9.82%	11.17%
Standardized	High	2/27/2015	5/1/2017	-	-	11.40%	5.11%	10.55%	9.82%	10.95%
Fidelity® VIP Contrafund® – Service Class 2		4/40/0000	01010000	4.000	00.000	05.0001	0.0101	45 4501	44.6101	0.0101
NonStandardized ²	High	1/12/2000	6/2/2003	4.39%	23.90%	35.39%	9.31%	15.40%	11.31%	9.81%
Standardized	High	1/12/2000	6/2/2003	_	-	27.39%	7.03%	14.72%	11.31%	9.81%



For policies purchased June 2, 2003 to August 15, 2010

			Investment		Year to					Since
		Portfolio	Division	Month to	Date				- 10	Investment
	Volatility/	Inception	Inception	Date	(Updated	1	3	5	10	Division
Investment Divisions¹ Large Cap Equity	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year⁴	Year⁴	Year⁴	Inception
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized ²	High	1/12/2000	6/2/2003	-0.89%	8.37%	14.33%	5.23%	8.93%	6.74%	6.34%
Standardized	High	1/12/2000	6/2/2003	-0.69%	0.37 70	6.33%	2.77%	8.06%	6.74%	6.34%
Fidelity® VIP Growth Opportunities – Service Class 2	nigii	1/12/2000	0/2/2003	-		0.3370	2.1170	0.00%	0.7470	0.34%
NonStandardized ²	High	1/12/2000	5/1/2014	5.73%	23.33%	36.76%	1.58%	16.60%	15.62%	15.98%
Standardized	High	1/12/2000	5/1/2014	5.7570	20.0070	28.76%	-1.07%	15.95%	15.62%	15.98%
MainStay VP Epoch U.S. Equity Yield – Service Class	riigii	1/12/2000	3/1/2014			20.7070	-1.0770	10.0070	10.0270	10.5070
NonStandardized ²	High	6/2/2003	6/2/2003	0.64%	8.88%	14.58%	6.05%	7.19%	5.79%	6.28%
Standardized	High	6/2/2003	6/2/2003	-	-	6.58%	3.62%	6.26%	5.79%	6.28%
MainStay VP Wellington U.S. Equity – Service Class	g						******		******	
NonStandardized ²	High	6/2/2003	6/2/2003	3.58%	16.12%	24.68%	6.67%	11.48%	9.36%	8.01%
Standardized	High	6/2/2003	6/2/2003	-	-	16.68%	4.27%	10.69%	9.36%	8.01%
MainStay VP Wellington Growth - Service Class ⁹										
NonStandardized ²	High	6/2/2003	6/2/2003	5.27%	17.22%	26.85%	2.98%	11.92%	9.81%	7.05%
Standardized	High	6/2/2003	6/2/2003	-	-	18.85%	0.40%	11.15%	9.81%	7.05%
MainStay VP S&P 500 Index⁵ – Service Class										
NonStandardized ²	High	6/2/2003	6/2/2003	3.42%	14.15%	22.12%	7.88%	12.79%	10.58%	8.32%
Standardized	High	6/2/2003	6/2/2003	-	-	14.12%	5.53%	12.04%	10.58%	8.32%
MainStay VP Winslow Large Cap Growth – Service Class	-									
NonStandardized ²	High	6/2/2003	6/2/2003	7.33%	19.85%	35.23%	7.58%	15.04%	13.18%	9.37%
Standardized	High	6/2/2003	6/2/2003		-	27.23%	5.23%	14.34%	13.18%	9.37%
MainStay VP American Century Sustainable Equity – Service Class										
NonStandardized ²	High	2/17/2012	2/17/2012	2.93%	12.78%	20.88%	9.44%	10.50%	7.47%	9.11%
Standardized	High	2/17/2012	2/17/2012	-	-	12.88%	7.17%	9.68%	7.47%	9.11%
MFS® Investors Trust Series – Service Class										
NonStandardized ²	High	5/1/2000	6/2/2003	2.29%	13.32%	19.96%	5.53%	10.29%	9.18%	7.86%
Standardized	High	5/1/2000	6/2/2003	-	-	11.96%	3.08%	9.46%	9.18%	7.86%
MFS® Research Series - Service Class										
NonStandardized ²	High	5/1/2000	6/2/2003	2.39%	10.90%	19.07%	5.31%	10.51%	9.47%	8.40%
Standardized	High	5/1/2000	6/2/2003	-	-	11.07%	2.85%	9.70%	9.47%	8.40%
Voya Growth and Income Portfolio - Class S										
NonStandardized ²	High	12/31/1979	5/1/2024	1.73%	12.49%	20.87%	8.67%	13.29%	9.93%	N/A
Standardized	High	12/31/1979	5/1/2024	-	-	12.87%	6.36%	12.55%	9.93%	N/A
Small/Mid Cap Equity Fidelity® VIP Mid Cap – Service Class 2										
	High	1/12/2000	9/8/2003	-2.04%	8.77%	14.74%	3.45%	8.92%	6.61%	8.48%
NonStandardized ² Standardized	High High	1/12/2000	9/8/2003	-2.04%	8.77%	6.74%	0.89%	8.92% 8.05%	6.61%	8.48%
Janus Henderson VIT Enterprise Portfolio – Service Shares	riigii	1/12/2000	3/0/2003	-		J.1470	0.0370	0.0070	0.0170	0.4070
NonStandardized ²	High	12/31/1999	11/13/2017	-0.85%	4.58%	8.29%	1.89%	7.37%	10.08%	9.12%
Standardized	High	12/31/1999	11/13/2017	-0.0070	4.30%	0.29%	-0.75%	6.45%	10.08%	8.75%
MainStay VP Wellington Mid Cap – Service Class	911	.2.0.71000				J.2570	0070	0.1070	. 5.56 /6	5 0 /0
NonStandardized ²	High	6/2/2003	6/2/2003	-1.51%	1.01%	6.13%	-3.41%	3.60%	4.01%	7.07%
Standardized	High	6/2/2003	6/2/2003	-1.5170	-	-1.87%	-6.05%	2.54%	4.01%	7.07%
MFS® Mid Cap Value Portfolio - Service Class	-5									
NonStandardized ²	High	3/7/2008	5/1/2020	-2.13%	5.15%	10.76%	4.30%	8.15%	6.47%	15.49%
Standardized	High	3/7/2008	5/1/2020	-	-	2.76%	1.78%	7.25%	6.47%	14.57%
Neuberger Berman AMT Mid-Cap Growth – Class S										
NonStandardized ²	High	2/18/2003	6/2/2003	1.86%	11.02%	14.70%	-2.89%	7.49%	7.95%	8.29%
Standardized	High	2/18/2003	6/2/2003	-	-	6.70%	-5.55%	6.57%	7.95%	8.29%
Invesco V.I. Main Street Small Cap Fund - Series II	-									
NonStandardized ²	Highest	7/16/2001	5/1/2020	-1.65%	1.85%	8.99%	0.16%	8.38%	6.77%	15.10%
Standardized	Highest	7/16/2001	5/1/2020	-	-	0.99%	-2.57%	7.50%	6.77%	14.17%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2										
NonStandardized ²	Highest	6/1/2000	11/15/2004	-3.61%	-1.64%	10.08%	2.08%	8.78%	5.99%	6.36%
Standardized	Highest	6/1/2000	11/15/2004		-	2.08%	-0.54%	7.91%	5.99%	6.36%



For policies purchased June 2, 2003 to August 15, 2010

Standardized				Investment		Year to					Since
Part				Division							Investment
State March Cappe Capp		Volatility/	Inception		Date	(Updated					Division
Righted 177,000 510,000 177,		Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Nest Substanction of Highest Alt 1750 18 51/1204 - 1.47% 1.50% 1.48% 1.81% 1.50% 1.20% 1.4											
Standarderied Page 17000 1712007 2,40% 2,90% 2,90% 2,50% 2,70% 1,0			=								
Management Wighest Smith Clay Value Service Class Mighest Smith Clay Value Service Class Mighest Smith Clay					-1.47%	1.30%					
NecSamedrader Highest 17,000 111,52017 2,49% 2,49% 6,29% 6,29% 6,43% 4,70% 3,58%		Highest	4/17/2018	5/1/2024	-	-	0.49%	-4.56%	5.27%	N/A	N/A
Security of Management Popular		11:-1	E/4/2000	44/42/2047	0.400/	0.040/	0.000/	0.500/	E 400/	4.700/	2.050/
Maching by Wallington Small Cog - Service Class Highest \$5/2016 \$5/2					-2.49%	2.34%					
No.Sabandesided		nigilesi	3/1/2000	11/13/2017			0.9270	-2.1970	4.4470	4.70%	3.33%
Standardered Highest 5/2016 5/2016 7. 2.916 0.0216 1.905 0.0216 1.905 0.0216 0		Highest	5/2/2016	5/2/2016	-1 53%	3.56%	10.93%	-3 43%	3 33%	N/A	4 49%
Manufact Page Carporn Carpor		•			-	-					
NorShandstraffer Highest 2177,0712 217											
Mighest 217/2012 217/2012 2 - 3 - 3.09 4.27% 4.96% 5.96% 6.96% 6.96% 6.06% 6.05%		Highest	2/17/2012	2/17/2012	0.08%	1.96%	4.70%	-5.68%	5.58%	5.94%	6.89%
Majestary Parent Cape Mighest 2/17/2012 2/17/2012 2/17/2012 2/17/2012 3/18/8 4.48% 5.82% 5.87% 6.53% 6.53%				2/17/2012	-		-3.30%	-8.27%	4.59%	5.94%	6.89%
Samodargood Highest 21/72012 21/72012 21/72012 3. 3.59% 3.59% 3.29% 3.79% 3.59%		Ĭ									
MonStandardized Map	NonStandardized ²	Highest	2/17/2012	2/17/2012	0.06%	1.83%	4.44%	-5.92%	5.31%	5.67%	6.63%
Mareface Funds 15 Global final Cap Fund" - Class 4 High 12/14/2012 5/11/2015 -0.15% -0.42% 2.86% -0.15% 2.57% 3.16% 3.35	Standardized	Highest	2/17/2012	2/17/2012	-	-	-3.56%	-8.50%	4.32%	5.67%	6.63%
Non-Standardizard High 12114/2012 57112015 5.1 5.0											
Simulationable High 12/14/2012 57/12/015 -	· · · · · · · · · · · · · · · · · · ·										
Fileding 'Vig International International Equity Fund - Service Class 2 Non-Standardized High 4/16/2018 5/1/2019 1, 28% -1,25% 3,70% N/A 2,78% N/A	NonStandardized ²										
NorShandardized High		High	12/14/2012	5/1/2015	-	-	-5.14%	-11.64%	1.47%	3.18%	3.35%
Standardized High 4/16/2018 5/12/19 - 1.28 3.96% 2.64% N/A 2.78% No. 2.78% No. 2.78% No. 2.78% No. 2.78% No. No. 2.78% No. N											
Investor VI. ECV International Equity Fund - Series II High 9/19/2001 5/1/2014 0.87% 1.78% 5.11% 0.22% 3.19% 2.07% 2.38% Standardized High 1/23/11/99 6/2003 1.70% 18.08% 2.50% 5.88% 11.03% 8.10% 6.37% Standardized High 1/23/11/99 6/2003 6/2003 0.20% 0.58% 0.08% 0.08% 0.08% 0.08% Main Stay VP MacKay International Equity - Service Class High 6/20/03 6/20/03 6/20/03 0.32% 7.46% 0.07% 0.08%					-0.75%	4.49%					
NonStandardized* High 9192001 5172014 -0.87% 1.76% 5.11% 2.27% 3.19% 2.07% 2.36% Standardized* High 9192001 5172014 2.89% 4.95% 2.11% 2.07% 2.36		High	4/16/2018	5/1/2019	-	-	1.28%	-3.96%	2.64%	N/A	2.78%
High 919/2001 57/2014		10.1	0/40/0004	F(4/0044	0.070/	4 700/	E 440/	0.070/	0.400/	0.070/	0.000/
Jamus Henderson VT Global Research Portfolio – Service Shares High 12/31/1999 6/22/003 1.70% 10.0% 25.00% 5.89% 11.03% 8.10% 6.37% Manifistry VP MacKay International Equity – Service Class Migh 8/22/003 6/22/003 6/22/003 -					-0.87%						
NonStandardized* High 12/31/1999 6/2/2003 6/2/2003 1.0 % 15.0 % 25.0 % 8.9 % 11.03% 8.1 % 6.3 % 5.3 %		nign	9/19/2001	5/1/2014	-		-2.69%	-4.95%	2.11%	2.07%	2.30%
Standardized High 12/31/1999 6/2/2003 - - 17.00% 3.4% 10.2% 8.1% 6.37%		High	12/31/1000	6/3/3003	1 70%	16.06%	25.00%	5 80%	11 03%	8 10%	6 37%
MainStay IP MacKay International Equity — Service Class High 6/2/2003 6/2/2003 High 6/2/2003 6/2/2003 2.93% 9.30% 1.53% 2.42% 4.26% M26% M16S international Intrinsic Value Portfolio — Service Class WonStandardized* High 8/2/2001 5/1/2017 - 2.75% 5.85% 9.57% 1.42% 4.68% 5.08% 5.18% M16S international Intrinsic Value Portfolio — Service Class WonStandardized* High 8/2/2001 5/1/2017 1.57% 4.12% 3.64% 5.08% 5.18% M16S international Intrinsic Value Portfolio — Service Class WonStandardized* High 8/2/2001 5/1/2022 - 1.70% 3.86% 6.10% 1.36% 4.19% 5.08% 5.18% M16S international Value Fund - Class IB NonStandardized* High 1/2/1997 5/1/2024 - 4.21% 3.52% 8.32% 3.92% 6.69% 2.45% NIA American Funds IS New World Fund - Class 4 NonStandardized* Highest 12/14/2012 5/1/2014 0.65% 5.86% 8.73% 4.51% 4.35% 2.96% 3.43% Standardized* Highest 12/14/2012 5/1/2014 0.65% 5.86% 8.73% 4.51% 4.35% 2.96% 3.43% Standardized* Highest 1/2/3/2008 5/1/2018 0.73% 7.13% 3.32% 2.96% 3.43% Standardized* Highest 1/2/3/2008 5/1/2014 0.65% 5.86% 8.73% 4.51% 4.35% 2.96% 3.43% Standardized* Highest 1/2/3/2008 5/1/2014 0.65% 5.86% 8.73% 4.51% 4.35% 2.96% 3.43% Standardized* Highest 1/2/3/2008 5/1/2014 0.65% 5.86% 8.73% 4.51% 4.35% 2.96% 3.43% Standardized* Highest 1/2/3/2008 5/1/2014 0.65% 5.86% 8.73% 4.51% 4.35% 2.96% 3.43% Standardized* Highest 1/2/3/2008 5/1/2014 0.65% 5.86% 8.73% 4.51% 4.35% 2.96% 3.43% Standardized* Highest 1/2/3/2008 5/1/2014 0.65% 5.86% 8.73% 4.51% 0.73% 3.95% 3.56% 2.28% Standardized* Highest 1/2/3/2008 5/1/2014 0.65% 5.86% 8.75% 6.06% 6.03% 7.71% 0.93% 1.28% Standardized* Highest 1/2/3/2008 5/1/2015 1.63% 5.97% 6.06% 6.03% 7.71% 0.93% 1.28% Standardized* High 4/30/2013 5/1/2015 1.63% 5.97% 6.06% 6.03% 7.71% 0.93% 1.28% Standardized* High 4/30/2013 5/1/2015 1.63% 5.97% 6.06% 6.03% 7.71% 0.93% 1.28% Standardized* High 4/30/2013 5/1/2015 1.63% 5.97% 6.06% 6.03% 7.71% 0.93% 1.28% Standardized* High 4/30/2013 5/1/2015 1.63% 5.97% 6.04% 6.00% 6.03% 7.71% 0.93% 1.28% Standardized* High 4/30/2013					1.7070	10.0070					
NonStandardized High 6/2/2003 6/2/2003 0.32% 7.48% 5.07% 5.07% 5.24% 2.42% 4.26% Standardized High 6/2/2003 6/2/2003 0.32% 7.48% 5.07% 5.07% 5.08% 5.26% 4.26% 5.26% 4.26% 5.2		riigii	12/01/1000	0/2/2000			17.0070	0.4070	10.2070	0.1070	0.07 70
High 6/2/2003 6/2/2003		High	6/2/2003	6/2/2003	0.32%	7.46%	5.07%	-6.74%	2.64%	2.42%	4.26%
High 81/24/2001 5/1/2017 -2.75% 5.85% 9.57% 1.42% 4.86% 5.08% 5.49	Standardized				-	-			1.53%		4.26%
Sandardized High 8/24/2001 5/11/2017 - - 1.57% 4.12% 3.64% 5.08% 5.18%	MFS® International Intrinsic Value Portfolio – Service Class										
MFS® VIT Research International - Service Class NonStandardized ² High 8/24/2001 5/1/2022 - 1.70% 3.98% 6.10% -1.36% 4.19% 2.44% 5.03% 2.44% 1.47% Putnam VI International Value Fund - Class IB NonStandardized ² High 1/2/1997 5/1/2024 1.90% 4.06% 3.15% 2.44% 1.47% NonStandardized ² High 1/2/1997 5/1/2024 0.32% 1.39% 5.74% 2.45% N/A Standardized High 1/2/1997 5/1/2024 0.32% 1.39% 5.74% 2.45% N/A Standardized Highest 1/2/14/2012 5/1/2014 0.032% 1.39% 5.74% 2.45% N/A Standardized Highest 1/2/14/2012 5/1/2014 0.073% 7.13% 3.32% 2.96% 3.43% Standardized Highest 1/2/14/2012 5/1/2014 0.073% 7.13% 3.32% 2.96% 3.43% Standardized Highest 1/2/2/2008 5/1/2018 0.379% 7.13% 3.32% 2.96% 3.43% Standardized Highest 1/2/2/2008 5/1/2018 3.75% 8.88% 2.99% 3.56% 2.26% NonStandardized Highest 1/2/2/2008 5/1/2018 3.75% 8.88% 2.99% 3.56% 2.26% NonStandardized Highest 1/2/2/2008 5/1/2018 3.75% 8.88% 2.99% 3.56% 2.26% NonStandardized Highest 2/17/2012 2/17/2012 2/17/2012 4.12% 1.31% 0.03% 0.43% 0.93% 1.28% Standardized Highest 2/17/2012 2/17/2012 2/17/2012 4.12% 1.31% 0.76% 0.43% 0.93% 1.28% Standardized High 4/30/2013 5/1/2015 1.91% 3.60% 6.80% 2.26% 0.88% Standardized High 4/30/2013 5/1/2015 1.91% 3.60% 6.80% 2.26% 0.88% Standardized High 4/30/2013 5/1/2015 1.91% 3.60% 6.80% 2.26% 0.88% Standardized High 2/17/2012 2/17/2012 2/17/2012 1.91% 3.60% 6.80% 2.26% 0.88% Standardized High 2/17/2012 2/17/2012 3.91% 5.70% 5.08% 4.00% 6.47% Standardized High 2/17/2012 2/17/2012 3.91% 5.70% 5.08% 4.00% 6.47% Standardized High 2/17/2012 2/17/2012 2/17/2012 3.91% 5.70% 5.08% 4.00% 6.47% Standardized High 2/17/2012 2/17/2012 2/17/2012 3.91% 5.70% 5.08% 4.00% 6.47% Standardized High 2/17/2012 2/17/2012 2/17/2012 3.91% 5.70% 5.08% 4.00% 6.47% Standardized High 2/17/2012 2/17/2012 2/17/2012 3.91% 5.70% 5.08% 4.00% 6.47% Standardized High 2/17/2012 2/17/2012 2/17/2012 2/17/2012 3.91% 5.70% 5.08% -1.32% 1.04% 1.29% NonStandardized High 2/17/2012 2/17/2012 2/17/2	NonStandardized ²	High	8/24/2001	5/1/2017	-2.75%	5.85%	9.57%	-1.42%	4.66%	5.08%	5.49%
NonStandardized	Standardized	High	8/24/2001	5/1/2017	-	-	1.57%	-4.12%	3.64%	5.08%	5.18%
Standardized High 8/24/2001 5/1/2022 - - - - - - - - -	MFS® VIT Research International - Service Class										
Putnam VT International Value Fund - Class IB NonStandardized					-1.70%	3.98%					
NonStandardized		High	8/24/2001	5/1/2022	-	-	-1.90%	-4.06%	3.15%	2.44%	1.47%
High 1/2/1997 5/1/2024 - - 0.32% 1.39% 5.74% 2.45% N/A											
American Funds IS New World Fund - Class 4 NonStandardized		•			-4.21%						· ·
NonStandardized		High	1/2/1997	5/1/2024	-	-	0.32%	1.39%	5.74%	2.45%	N/A
Standardized Highest 12/14/2012 5/11/2014 - - 0.73% -7.13% 3.32% 2.96% 3.43% Fidelity® VIP Emerging Markets - Service Class 2		11:-1	40/44/0040	E/4/0044	0.050/	F 000/	0.700/	4.540/	4.050/	0.000/	2.420/
Fidelity® VIP Emerging Markets - Service Class 2 NonStandardized ² NonStandardized Mighest 1/23/2008 5/1/2018 1.99% 8.68% 11.75% -6.31% 3.95% 3.56% 2.83% 2.90% 3.56% 2.26% MainStay VP Candriam Emerging Markets Equity - Service Class ³ NonStandardized ² NonStandardized Mighest 2/17/2012 2/17/2012 4.13% 10.12% 12.12% -10.70% 0.43% -0.93% -1.28% Standardized NonStandardized Mighest 2/17/2012 2/17/2012 4.13% 10.12% 12.12% -10.70% 0.43% -0.93% -1.28% Standardized NonStandardized NonStandardized Mighest 2/17/2012 2/17/2012 4.12% -13.15% -0.78% -0.93% -1.28% Standardized NonStandardized NonStandardized NonStandardized High 4/30/2013 5/1/2015 -1.63% 5.97% 6.09% 6.03% 7.71% -2.36% 0.68% Standardized MainStay VP Fidelity Institutional AM® Utilities - Service Class NonStandardized High 2/17/2012 2/17/2012 -7.31% 10.77% 11.91% 8.03% 6.04% 4.00% 6.47% Standardized NonStandardized High 1/15/2002 5/11/2015 3.91% 5.70% 5.08% 4.00% 6.47% Morgan Stanley VIF U.S. Real Estate - Class II NonStandardized High 1/15/2002 5/11/2013 2.57% -0.45% 5.36% -2.83% -1.32% 1.04% 1.29%					0.05%	5.86%					
NonStandardized		riigilest	12/14/2012	3/1/2014			0.7370	-7.1370	3.32 /0	2.30 /0	3.4370
Standardized Highest 1/23/2008 5/1/2018 3.75% -8.88% 2.90% 3.56% 2.26% MainStay VP Candriam Emerging Markets Equity - Service Class MainStay VP Candriam Emerging Markets Equity - Service Class Highest 2/17/2012 2/17/2012 2/17/2012 4.13% 10.12% 12.12% -10.70% 0.43% -0.93% -1.28% Standardized Standardized		Highest	1/23/2008	5/1/2018	1 99%	8 68%	11 75%	-6.31%	3 95%	3.56%	2 83%
MainStay VP Candriam Emerging Markets Equity - Service Class ³ NonStandardized ² NonStandardized Highest 2/17/2012 2/17/2012 4.13% 10.12% 12.12% -10.70% 0.43% -0.93% -1.28% Standardized Sector Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁶ NonStandardized High 4/30/2013 5/1/2015 -1.63% 5.97% 6.09% 6.03% 7.71% -2.36% 0.68% Standardized MainStay VP Fidelity Institutional AM® Utilities — Service Class NonStandardized High 2/17/2012 2/17/2012 -7.31% 10.77% 11.91% 8.03% 6.04% 4.00% 6.47% Standardized NonStandardized High 2/17/2012 2/17/2012 3.91% 5.70% 5.08% 4.00% 6.47% Morgan Stanley VIF U.S. Real Estate - Class II NonStandardized ² High 11/5/2002 5/1/2013 2.57% -0.45% 5.36% -2.83% -1.32% 1.04% 1.29%					-	-					
NonStandardized		g									
Standardized Highest 2/17/2012 2/17/2012 2/17/2012 4.12% -13.15% -0.78% -0.93% -1.28%		Highest	2/17/2012	2/17/2012	4.13%	10.12%	12.12%	-10.70%	0.43%	-0.93%	-1.28%
Sector Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰ High 4/30/2013 5/1/2015 - 1.63% 5.97% 6.09% 6.03% 7.71% -2.36% 0.68% Standardized	Standardized	•			_	-					
NonStandardized											
Standardized High 4/30/2013 5/1/2015	Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰										
MainStay VP Fidelity Institutional AM® Utilities – Service Class NonStandardized High 2/17/2012 2/17/2012 -7.31% 10.77% 11.91% 8.03% 6.04% 4.00% 6.47% High 2/17/2012 2/17/2012 3.91% 5.70% 5.08% 4.00% 6.47% Morgan Stanley VIF U.S. Real Estate - Class II NonStandardized High 11/5/2002 5/11/2013 2.57% -0.45% 5.36% -2.83% -1.32% 1.04% 1.29%	NonStandardized ²	High	4/30/2013	5/1/2015	-1.63%	5.97%	6.09%	6.03%	7.71%	-2.36%	0.68%
NonStandardized		High	4/30/2013	5/1/2015	-	-	-1.91%	3.60%	6.80%	-2.36%	0.68%
Standardized High 2/17/2012 2/17/2012 3.91% 5.70% 5.08% 4.00% 6.47% Morgan Stanley VIF U.S. Real Estate - Class II NonStandardized² High 11/5/2002 5/1/2013 2.57% -0.45% 5.36% -2.83% -1.32% 1.04% 1.29%			<u></u>								
Morgan Stanley VIF U.S. Real Estate - Class II NonStandardized ² High 11/5/2002 5/1/2013 2.57% -0.45% 5.36% -2.83% -1.32% 1.04% 1.29%	NonStandardized ²				-7.31%	10.77%					
NonStandardized ² High 11/5/2002 5/1/2013 2.57% -0.45% 5.36% -2.83% -1.32% 1.04% 1.29%		High	2/17/2012	2/17/2012	-	-	3.91%	5.70%	5.08%	4.00%	6.47%
· ·											
Standardized High 11/5/2002 5/1/20132.64% -5.49% -2.53% 1.04% 1.29%					2.57%	-0.45%					
	Standardized	High	11/5/2002	5/1/2013			-2.64%	-5.49%	-2.53%	1.04%	1.29%



As of June 30, 2024 For policies purchased June 2, 2003 to August 15, 2010

Average Annual Total Return as of June 30, 2024 (Updated Monthly)

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Month to Date	Year to Date (Updated Monthly)	1 Year⁴	3 Year ⁴	5 Year⁴	10 Year ⁴	Since Investment Division Inception
Sector										
MainStay VP CBRE Global Infrastructure — Service Class										
NonStandardized ²	High	5/1/2015	5/1/2015	-4.17%	-1.42%	-0.16%	-0.74%	-3.77%	N/A	-4.47%
Standardized	High	5/1/2015	5/1/2015	-	-	-8.15%	-3.46%	-4.95%	N/A	-4.47%
BNY Mellon IP Technology Growth – Service Shares										
NonStandardized ²	Highest	12/29/2000	6/2/2003	7.95%	20.14%	36.73%	-0.32%	13.66%	12.95%	9.78%
Standardized	Highest	12/29/2000	6/2/2003	-	-	28.73%	-3.05%	12.93%	12.95%	9.78%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ²	Highest	7/18/2001	5/1/2019	2.33%	3.44%	3.35%	-2.45%	6.09%	7.39%	7.41%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-4.65%	-5.13%	5.13%	7.39%	6.69%
MainStay VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-4.38%	7.30%	11.69%	16.34%	16.19%	0.66%	1.33%
Standardized	Highest	2/17/2012	2/17/2012	-	-	3.69%	14.33%	15.52%	0.66%	1.33%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	Highest	5/1/1998	5/1/2024	1.88%	-2.48%	4.19%	-2.77%	2.20%	4.82%	N/A
Standardized	Highest	5/1/1998	5/1/2024	-	-	-3.81%	-5.43%	1.08%	4.82%	N/A

Please read the important disclosures below regarding the product performance. $\label{eq:please} % \begin{center} \begin{cen$



As of June 30, 2024 For policies purchased June 2, 2003 to August 15, 2010

To obtain a copy of the product and funds prospectuses, please contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019. Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. Both the product prospectus and the underlying fund prospectuses contain this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

¹The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except MainStay VP U.S. Government Money Market, MainStay VP Small Cap Growth — Initial Class, MainStay VP Janus Balanced — Initial Class and MainStay VP Natural Resources — Initial Class). Performance for these classes/shares are lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

³Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

While there is no standard definition, generally "alternative" funds include nontraditional asset classes or strategies and/or illiquid assets. Alternative investments are speculative, can carry substantial risk, and may not be appropriate for all investors. For those investors who are able to bear greater risk in return for the opportunity they provide, alternative investments may be appropriate.

⁴ The New York Life Premium Plus Variable Annuity was first offered for sale on November 13, 2000. Certain Portfolios existed prior to that date. The performance for MainStay VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Premium Plus Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

⁵ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500" is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by the MainStay VP S&P 500 Index Portfolio. The MainStay VP S&P 500 Index Portfolio is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard and Poor's makes no representation regarding the advisability of investing in the MainStay VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

⁶ New allocations to the MainStay VP Small Cap Growth – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the MainStay VP Small Cap Growth – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the MainStay VP Small Cap Growth – Initial Class Investment Divisions on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions.

⁷ New allocations to the MainStay VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the MainStay VP Janus Henderson Balanced – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the MainStay VP Janus Henderson Balanced – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The MainStay VP Janus Henderson Balanced – Service Class imposes a 12b-1 fee.

⁸ An Investment in the MainStay VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency and there can be no assurance that the Portfolio will be able to maintain a stable net asset value. Although the Portfolio seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Portfolio. The current yield more closely reflects the Portfolio's earnings than the total return figures shown. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

⁹ New allocations to the MainStay VP Wellington Growth and MainStay VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners

New allocations to the MainStay VP Wellington Growth and MainStay VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-1 fee.

¹⁰ New allocations to the Columbia Variable Portfolio - Commodity Strategy Investment Division will not be accepted from Policyowners who were not invested in the Investment Division on November 23, 2020. For existing Policyowners, if you remove all of your Accumulation Value from this Investment Division on or after November 23, 2020, you will not be able to reinvest in this Investment Division.

Performance information less than 1 year has not been annualized

Historically, certain fees have been assumed or reduced by some of the portfolios. Had these expenses not been assumed or reduced, the total return for these Investment Divisions would have been lower.

New York Life Premium Plus Variable Annuity is a flexible premium deferred variable annuity issued by NYLIAC. Under this policy, we will apply a Credit to premiums paid in a percentage amount according to the credit rate schedule then in effect. Policies with a premium Credit may have higher fees and expenses, and may have longer surrender charge periods than policies that do not provide the Credit feature. There may be circumstances in which the purchase of a New York Life Premium Plus Variable Annuity is less advantageous than the purchase of another New York Life variable annuity which may have lower fees but no credit. This may be the case, for example, if you intended to make fewer and smaller payments into the contract, or if you anticipate retaining the contract for a significant time beyond the surrender charge period. Sales of the New York Life Premium Plus Variable Annuity were discontinued. Current policyowners may continue to make premium payments, subject to their contract provisions. Existing policies will continue to be serviced.

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation, and offered by NYLIFE Securities LLC, (member FINRA/SIPC) a Licensed Insurance Agency. Both NYLIAC and NYLIFE Securities LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.



For policies purchased June 2, 2003 to August 15, 2010

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year ⁴	Year ⁴	Year ⁴	Inception
Investment Grade Bond								
MainStay VP U.S. Government Money Market – Current 7-day yield is 5.09%								
NonStandardized ²	Low	1/29/1993	5/1/2015	3.54%	1.25%	0.31%	-0.36%	-0.10%
Standardized	Low	1/29/1993	5/1/2015	-4.46%	-1.42%	-0.91%	-0.36%	-0.10%
PIMCO VIT Low Duration Portfolio - Advisor Class NonStandardized ²	1	2/24/2000	E/0/0046	2.700/	4.040/	0.000/	0.700/	0.020/
Standardized	Low Low	3/31/2006 3/31/2006	5/2/2016 5/2/2016	3.72% -4.28%	-1.81% -4.50%	-0.99% -2.20%	-0.76% -0.76%	-0.63% -0.63%
PIMCO VIT Short-Term Portfolio - Advisor Class	LOW	0/0/1/2000	3/2/2010	7.2070	-4.0070	-2.2070	-0.7070	-0.0070
NonStandardized ²	Low	9/30/1999	5/1/2024	4.66%	1.12%	0.73%	0.41%	N/A
Standardized	Low	9/30/1999	5/1/2024	-3.34%	-1.56%	-0.46%	0.41%	N/A
American Funds IS Capital World Bond Fund® - Class 4								
NonStandardized ²	Moderate	10/4/2006	5/1/2024	-0.94%	-7.79%	-4.05%	-2.37%	N/A
Standardized	Moderate	10/4/2006	5/1/2024	-8.87%	-10.32%	-5.23%	-2.37%	N/A
American Funds IS The Bond Fund of America® - Class 4 NonStandardized ²	Moderate	12/14/2012	5/1/2022	0.76%	-4.67%	-1.41%	-0.25%	-1.62%
Standardized	Moderate	12/14/2012	5/1/2022	-7.24%	-4.67% -7.28%	-1.41%	-0.25% -0.25%	-5.34%
American Funds IS U.S. Government Securities Fund® - Class 4	Woderate	12/14/2012	3/1/2022	-1.2470	-7.2070	-2.0370	-0.2370	-3.34 /0
NonStandardized ²	Moderate	12/2/1985	5/1/2024	-0.31%	-4.73%	-1.88%	-0.81%	N/A
Standardized	Moderate	12/2/1985	5/1/2024	-8.29%	-7.34%	-3.09%	-0.81%	N/A
Columbia Variable Portfolio — Intermediate Bond - Class 2								
NonStandardized ²	Moderate	5/3/2010	5/1/2022	1.82%	-6.23%	-1.69%	-0.10%	-2.20%
Standardized	Moderate	5/3/2010	5/1/2022	-6.18%	-8.80%	-2.90%	-0.10%	-5.90%
MainStay VP Bond – Service Class		0/0/0000	5/4/0045	4.070/	5.050/	0.400/	0.500/	4 400/
NonStandardized ² Standardized	Moderate Moderate	6/2/2003 6/2/2003	5/1/2015 5/1/2015	1.27% -6.73%	-5.25% -7.85%	-2.19% -3.39%	-0.58% -0.58%	1.10% 1.10%
Fidelity® VIP Investment Grade Bond - Service Class 2	woderate	6/2/2003	5/1/2015	-0.73%	-7.85%	-3.39%	-0.56%	1.10%
NonStandardized ²	Moderate	8/15/2005	5/1/2022	1.23%	-4.34%	-1.23%	0.04%	-0.83%
Standardized	Moderate	8/15/2005	5/1/2022	-6.77%	-6.96%	-2.45%	0.04%	-4.59%
Fidelity® VIP Bond Index – Service Class 2								
NonStandardized ²	Moderate	4/19/2018	11/23/2020	N/A	N/A	N/A	N/A	N/A
Standardized	Moderate	4/19/2018	11/23/2020	N/A	N/A	N/A	N/A	N/A
MainStay VP MacKay U.S. Infrastructure Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	6/2/2003	0.14%	-4.61%	-2.50%	-1.30%	0.33%
Standardized MainStay VP PIMCO Real Return – Service Class	Moderate	6/2/2003	6/2/2003	-7.86%	-7.23%	-3.70%	-1.30%	0.33%
NonStandardized ²	Moderate	2/17/2012	2/17/2012	1.41%	-3.08%	0.36%	-0.13%	-0.26%
Standardized	Moderate	2/17/2012	2/17/2012	-6.59%	-5.74%	-0.85%	-0.13%	-0.26%
PIMCO VIT Income Portfolio - Advisor Class								
NonStandardized ²	Moderate	4/29/2016	5/1/2020	5.18%	-0.90%	0.77%	N/A	2.03%
Standardized	Moderate	4/29/2016	5/1/2020	-2.82%	-3.62%	-0.42%	N/A	0.65%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
NonStandardized ²	Moderate	5/1/2014	5/1/2014	5.16%	-2.16%	-0.92%	0.94%	1.06%
Standardized PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	5/1/2014	5/1/2014	-2.84%	-4.84%	-2.14%	0.94%	1.06%
NonStandardized ²	Moderate	2/28/2006	5/1/2014	2.46%	-4.72%	-1.74%	-0.28%	-0.18%
Standardized	Moderate	2/28/2006	5/1/2014	-5.54%	-7.33%	-2.95%	-0.28%	-0.18%
Western Asset Core Plus VIT - Class II	modorato	2/20/2000	0/1/2011	0.0170	1.0070	2.0070	0.2070	0.1070
NonStandardized ²	Moderate	5/1/2015	5/1/2022	0.11%	-6.33%	-2.48%	-1.04%	-1.66%
Standardized	Moderate	5/1/2015	5/1/2022	-7.89%	-8.90%	-3.68%	-1.04%	-5.38%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	2/15/2012	5/1/2014	8.82%	0.20%	2.52%	2.36%	2.48%
Standardized Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	2/15/2012	5/1/2014	0.82%	-2.53%	1.41%	2.36%	2.48%
NonStandardized ²	Moderate	4/30/2012	5/1/2015	6.98%	-3.96%	-1.70%	-0.05%	0.43%
Standardized	Moderate	4/30/2012	5/1/2015	-1.02%	-6.59%	-2.91%	-0.05%	0.43%
MainStay VP Floating Rate – Service Class	WOUCHALE	710012012	0/1/2010	-1.02/0	-0.0570	-2.3170	-0.0070	0.70/0
NonStandardized ²	Moderate	5/1/2005	5/1/2005	7.84%	3.24%	2.73%	2.11%	2.13%
Standardized	Moderate	5/1/2005	5/1/2005	-0.16%	0.68%	1.63%	2.11%	2.13%
MainStay VP MacKay Convertible – Service Class								
NonStandardized ²	Moderate	6/2/2003	6/2/2003	4.29%	-1.42%	7.01%	6.13%	6.44%
Standardized	Moderate	6/2/2003	6/2/2003	-3.71%	-4.13%	6.08%	6.13%	6.44%



For policies purchased June 2, 2003 to August 15, 2010

		B (6.11	Investment					Since
	Volatility/	Portfolio	Division	1	3	5	10	Investment Division
Inner during the desired and		Inception	Inception					
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Non-Investment Grade Bond								
MainStay VP MacKay High Yield Corporate Bond – Service Class NonStandardized ²		0/0/0000	0/0/0000	7 700/	0.540/	0.000/	0.000/	4.740/
	Moderate	6/2/2003	6/2/2003	7.70%	0.54%	2.26%	2.62%	4.74%
Standardized	Moderate	6/2/2003	6/2/2003	-0.30%	-2.18%	1.14%	2.62%	4.74%
MainStay VP MacKay Strategic Bond – Service Class								
NonStandardized ²	Moderate	5/1/2011	5/1/2011	7.49%	0.05%	1.26%	0.78%	1.66%
Standardized	Moderate	5/1/2011	5/1/2011	-0.51%	-2.69%	0.09%	0.78%	1.66%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/2/2016	3.86%	-0.76%	2.55%	0.63%	1.85%
Standardized	Moderate	5/18/2009	5/2/2016	-4.14%	-3.48%	1.44%	0.63%	1.85%
MainStay VP Hedge Multi-Strategy - Service Class								
NonStandardized ²	Moderate	5/1/2013	5/1/2013	6.11%	-1.17%	0.45%	-2.62%	-1.88%
Standardized	Moderate	5/1/2013	5/1/2013	-1.89%	-3.88%	-0.76%	-2.62%	-1.88%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2018	14.83%	2.31%	6.70%	5.83%	6.27%
Standardized	Moderate	12/14/2012	5/1/2018	6.83%	-0.30%	5.76%	5.83%	5.79%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	11/18/2003	5/1/2011	9.91%	-1.52%	4.82%	3.23%	3.31%
Standardized	Moderate	11/18/2003	5/1/2011	1.91%	-4.22%	3.81%	3.23%	3.31%
Fidelity® VIP FundsManager® 60% — Service Class	Moderate	11710/2000	0/1/2011	1.0170	1.2270	0.0170	0.2070	0.0170
NonStandardized ²	Moderate	8/22/2007	5/1/2019	10.22%	0.74%	5.60%	4.64%	5.71%
Standardized	Moderate	8/22/2007	5/1/2019	2.22%	-1.96%	4.62%	4.64%	4.93%
MainStay VP Balanced – Service Class	Woderate	0/22/2007	3/1/2019	2.22 /0	-1.5070	4.02 /0	4.04 /0	4.5570
NonStandardized ²	Moderate	5/1/2005	5/1/2005	6.63%	1.19%	4.65%	3.77%	4.52%
Standardized	Moderate	5/1/2005	5/1/2005	-1.37%	-1.49%	3.63%	3.77%	4.52%
MainStay VP Conservative Allocation – Service Class	Woderate	3/1/2003	3/1/2003	-1.3770	-1.4970	3.0370	3.1170	4.3270
NonStandardized ²	Moderate	2/13/2006	2/13/2006	6.61%	-0.96%	2.43%	2.12%	3.37%
Standardized	Moderate	2/13/2006	2/13/2006	-1.39%	-3.67%	1.32%	2.12%	3.37%
MainStay VP Income Builder – Service Class								
NonStandardized ²	Moderate	6/2/2003	6/2/2003	10.07%	-0.35%	3.22%	2.95%	4.44%
Standardized	Moderate	6/2/2003	6/2/2003	2.07%	-3.08%	2.14%	2.95%	4.44%
MainStay VP Janus Henderson Balanced – Initial Class ⁷								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	15.13%	3.22%	7.56%	6.88%	7.68%
Standardized	Moderate	2/17/2012	2/17/2012	7.13%	0.65%	6.64%	6.88%	7.68%
MainStay VP Janus Henderson Balanced – Service Class								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	14.84%	2.96%	7.29%	6.62%	7.41%
Standardized	Moderate	2/17/2012	2/17/2012	6.84%	0.38%	6.37%	6.62%	7.41%
MainStay VP Moderate Allocation–Service Class								
NonStandardized ²	Moderate	2/13/2006	2/13/2006	9.13%	0.17%	4.18%	3.34%	4.08%
Standardized	Moderate	2/13/2006	2/13/2006	1.13%	-2.56%	3.15%	3.34%	4.08%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	5.68%	-2.01%	N/A	N/A	1.04%
Standardized	Moderate	5/1/2020	5/1/2020	-2.32%	-4.70%	N/A	N/A	-0.38%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	11.21%	1.12%	N/A	N/A	6.22%
Standardized	Moderate	5/1/2020	5/1/2020	3.21%	-1.56%	N/A	N/A	5.00%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	13.22%	1.94%	N/A	N/A	8.47%
Standardized	Moderate	5/1/2020	5/1/2020	5.22%	-0.69%	N/A	N/A	7.34%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate	0/1/2020	U1112020	U.LL /U	-0.0370	11/1	INA	1.0470
NonStandardized ²	Moderate	5/1/2020	5/1/2020	8.53%	-0.05%	N/A	N/A	4.14%
Standardized	Moderate	5/1/2020	5/1/2020	0.53%	-0.03%	N/A	N/A	2.85%
otanuaruizeu	ivioderate	3/1/2020	3/1/2020	0.55%	-2.19%	N/A	IN/A	2.65%



For policies purchased June 2, 2003 to August 15, 2010 $\,$

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation								
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized ²	High	5/1/2020	5/1/2020	16.87%	3.69%	N/A	N/A	11.77%
Standardized	High	5/1/2020	5/1/2020	8.87%	1.15%	N/A	N/A	10.74%
MainStay VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	2/13/2006	13.17%	1.32%	7.17%	5.26%	5.02%
Standardized	High	2/13/2006	2/13/2006	5.17%	-1.34%	6.25%	5.26%	5.02%
MainStay VP Growth Allocation–Service Class								
NonStandardized ²	High	2/13/2006	2/13/2006	11.18%	1.32%	6.01%	4.49%	4.79%
Standardized	High	2/13/2006	2/13/2006	3.18%	-1.35%	5.05%	4.49%	4.79%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized ²	High	6/1/1999	5/1/2022	15.32%	0.72%	5.50%	3.09%	8.12%
Standardized	High	6/1/1999	5/1/2022	7.32%	-1.98%	4.52%	3.09%	4.67%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	19.06%	7.92%	10.62%	8.23%	8.61%
Standardized	High	12/14/2012	11/13/2017	11.06%	5.58%	9.81%	8.23%	8.23%
American Funds IS Growth Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	26.38%	4.81%	16.38%	13.34%	14.59%
Standardized	High	12/14/2012	11/13/2017	18.38%	2.33%	15.72%	13.34%	14.31%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized ²	High	12/31/2000	5/1/2022	25.41%	6.36%	12.71%	9.40%	13.13%
Standardized	High	12/31/2000	5/1/2022	17.41%	3.95%	11.96%	9.40%	9.87%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized ²	High	2/27/2015	5/1/2017	19.40%	7.47%	11.34%	9.82%	11.17%
Standardized	High	2/27/2015	5/1/2017	11.40%	5.11%	10.55%	9.82%	10.95%
Fidelity® VIP Contrafund® – Service Class 2								
NonStandardized ²	High	1/12/2000	6/2/2003	35.39%	9.31%	15.40%	11.31%	9.81%
Standardized	High	1/12/2000	6/2/2003	27.39%	7.03%	14.72%	11.31%	9.81%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized ²	High	1/12/2000	6/2/2003	14.33%	5.23%	8.93%	6.74%	6.34%
Standardized	High	1/12/2000	6/2/2003	6.33%	2.77%	8.06%	6.74%	6.34%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2014	36.76%	1.58%	16.60%	15.62%	15.98%
Standardized	High	1/12/2000	5/1/2014	28.76%	-1.07%	15.95%	15.62%	15.98%
MainStay VP Epoch U.S. Equity Yield – Service Class								
NonStandardized ²	High	6/2/2003	6/2/2003	14.58%	6.05%	7.19%	5.79%	6.28%
Standardized	High	6/2/2003	6/2/2003	6.58%	3.62%	6.26%	5.79%	6.28%
MainStay VP Wellington U.S. Equity – Service Class								
NonStandardized ²	High	6/2/2003	6/2/2003	24.68%	6.67%	11.48%	9.36%	8.01%
Standardized	High	6/2/2003	6/2/2003	16.68%	4.27%	10.69%	9.36%	8.01%
MainStay VP Wellington Growth – Service Class ⁹								
NonStandardized ²	High	6/2/2003	6/2/2003	26.85%	2.98%	11.92%	9.81%	7.05%
Standardized	High	6/2/2003	6/2/2003	18.85%	0.40%	11.15%	9.81%	7.05%
MainStay VP S&P 500 Index ⁵ – Service Class								
NonStandardized ²	High	6/2/2003	6/2/2003	22.12%	7.88%	12.79%	10.58%	8.32%
Standardized	High	6/2/2003	6/2/2003	14.12%	5.53%	12.04%	10.58%	8.32%
MainStay VP Winslow Large Cap Growth – Service Class	-							
NonStandardized ²	High	6/2/2003	6/2/2003	35.23%	7.58%	15.04%	13.18%	9.37%
Standardized	High	6/2/2003	6/2/2003	27.23%	5.23%	14.34%	13.18%	9.37%
MainStay VP American Century Sustainable Equity – Service Class								
NonStandardized ²	High	2/17/2012	2/17/2012	20.88%	9.44%	10.50%	7.47%	9.11%
Standardized	High	2/17/2012	2/17/2012	12.88%	7.17%	9.68%	7.47%	9.11%



For policies purchased June 2, 2003 to August 15, 2010

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year ⁴	Year⁴	Year ⁴	Inception
Large Cap Equity								
MFS® Investors Trust Series – Service Class								
NonStandardized ²	High	5/1/2000	6/2/2003	19.96%	5.53%	10.29%	9.18%	7.86%
Standardized	High	5/1/2000	6/2/2003	11.96%	3.08%	9.46%	9.18%	7.86%
MFS® Research Series – Service Class								
NonStandardized ²	High	5/1/2000	6/2/2003	19.07%	5.31%	10.51%	9.47%	8.40%
Standardized	High	5/1/2000	6/2/2003	11.07%	2.85%	9.70%	9.47%	8.40%
Voya Growth and Income Portfolio - Class S								
NonStandardized ²	High	12/31/1979	5/1/2024	20.87%	8.67%	13.29%	9.93%	N/A
Standardized	High	12/31/1979	5/1/2024	12.87%	6.36%	12.55%	9.93%	N/A
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2	High	1/12/2000	9/8/2003	14.74%	3.45%	8.92%	6.61%	8.48%
NonStandardized ² Standardized	High	1/12/2000	9/8/2003	6.74%	0.89%	8.05%	6.61%	8.48%
Janus Henderson VIT Enterprise Portfolio – Service Shares	nign	1/12/2000	9/8/2003	0.74%	0.89%	8.05%	0.01%	6.46%
	High	12/31/1999	11/13/2017	8.29%	1.89%	7.37%	10.08%	9.12%
NonStandardized ² Standardized	High	12/31/1999	11/13/2017	0.29%	-0.75%	6.45%	10.08%	9.12% 8.75%
MainStay VP Wellington Mid Cap – Service Class	nigii	12/3// 1999	11/13/2017	0.2970	-0.7370	0.4070	10.00%	0.1370
NonStandardized ²	High	6/2/2003	6/2/2003	6.13%	-3.41%	3.60%	4.01%	7.07%
Standardized	High	6/2/2003	6/2/2003	-1.87%	-6.05%	2.54%	4.01%	7.07%
MFS® Mid Cap Value Portfolio - Service Class	riigii	0/2/2000	0/2/2000	-1.0770	-0.0070	2.0470	4.0170	7.0770
NonStandardized ²	High	3/7/2008	5/1/2020	10.76%	4.30%	8.15%	6.47%	15.49%
Standardized	High	3/7/2008	5/1/2020	2.76%	1.78%	7.25%	6.47%	14.57%
Neuberger Berman AMT Mid-Cap Growth – Class S	g	0///2000	0/1/2020	2.1070	1.1070	1.2070	0.1170	1 1.07 70
NonStandardized ²	High	2/18/2003	6/2/2003	14.70%	-2.89%	7.49%	7.95%	8.29%
Standardized	High	2/18/2003	6/2/2003	6.70%	-5.55%	6.57%	7.95%	8.29%
Invesco V.I. Main Street Small Cap Fund - Series II	<u> </u>							
NonStandardized ²	Highest	7/16/2001	5/1/2020	8.99%	0.16%	8.38%	6.77%	15.10%
Standardized	Highest	7/16/2001	5/1/2020	0.99%	-2.57%	7.50%	6.77%	14.17%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	_							
NonStandardized ²	Highest	6/1/2000	11/15/2004	10.08%	2.08%	8.78%	5.99%	6.36%
Standardized	Highest	6/1/2000	11/15/2004	2.08%	-0.54%	7.91%	5.99%	6.36%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
NonStandardized ²	Highest	4/17/2018	5/1/2024	8.49%	-1.87%	6.23%	N/A	N/A
Standardized	Highest	4/17/2018	5/1/2024	0.49%	-4.56%	5.27%	N/A	N/A
Macquarie VIP® Small Cap Value Series - Service Class								
NonStandardized ²	Highest	5/1/2000	11/13/2017	8.92%	0.52%	5.43%	4.70%	3.85%
Standardized	Highest	5/1/2000	11/13/2017	0.92%	-2.19%	4.44%	4.70%	3.35%
MainStay VP Wellington Small Cap - Service Class								
NonStandardized ²	Highest	5/2/2016	5/2/2016	10.93%	-3.43%	3.33%	N/A	4.49%
Standardized	Highest	5/2/2016	5/2/2016	2.93%	-6.07%	2.26%	N/A	4.49%
MainStay VP Small Cap Growth – Initial Class ⁶								
NonStandardized ²	Highest	2/17/2012	2/17/2012	4.70%	-5.68%	5.58%	5.94%	6.89%
Standardized	Highest	2/17/2012	2/17/2012	-3.30%	-8.27%	4.59%	5.94%	6.89%
MainStay VP Small Cap Growth – Service Class								
NonStandardized ²	Highest	2/17/2012	2/17/2012	4.44%	-5.92%	5.31%	5.67%	6.63%
Standardized	Highest	2/17/2012	2/17/2012	-3.56%	-8.50%	4.32%	5.67%	6.63%
International/Global Equity								
American Funds IS Global Small Cap Fund - Class 4		10/11/22:2	F14163.5	0.0007	0.4=01	0.5=01	0.4004	0.6=0/
NonStandardized ²	High	12/14/2012	5/1/2015	2.86%	-9.15%	2.57%	3.18%	3.35%
Standardized	High	12/14/2012	5/1/2015	-5.14%	-11.64%	1.47%	3.18%	3.35%
Fidelity® VIP International Index — Service Class 2								
NonStandardized ²	High	4/16/2018	5/1/2019	9.28%	-1.25%	3.70%	N/A	3.63%
Standardized	High	4/16/2018	5/1/2019	1.28%	-3.96%	2.64%	N/A	2.78%
Invesco V.I. EQV International Equity Fund - Series II		0/40/555	F14163	- 4	0.6701	0.4501	0.6=0/	0.0001
NonStandardized ²	High	9/19/2001	5/1/2014	5.11%	-2.27%	3.19%	2.07%	2.36%
Standardized	High	9/19/2001	5/1/2014	-2.89%	-4.95%	2.11%	2.07%	2.36%
Janus Henderson VIT Global Research Portfolio – Service Shares	ш:	12/31/1999	6/3/3333	25.00%	5.89%	11.03%	8.10%	6 270/
NonStandardized ²	High		6/2/2003					6.37%
Standardized	High	12/31/1999	6/2/2003	17.00%	3.46%	10.23%	8.10%	6.37%



For policies purchased June 2, 2003 to August 15, 2010

Average Annual Total Return as of June 30, 2024 (Updated Quarterly)

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1	3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year ⁴	Year ⁴	Year⁴	Inception
International/Global Equity	111011 20101		Dato					шоорион
MainStay VP MacKay International Equity – Service Class								
NonStandardized ²	High	6/2/2003	6/2/2003	5.07%	-6.74%	2.64%	2.42%	4.26%
Standardized	High	6/2/2003	6/2/2003	-2.93%	-9.30%	1.53%	2.42%	4.26%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized ²	High	8/24/2001	5/1/2017	9.57%	-1.42%	4.66%	5.08%	5.49%
Standardized	High	8/24/2001	5/1/2017	1.57%	-4.12%	3.64%	5.08%	5.18%
MFS® VIT Research International - Service Class								
NonStandardized ²	High	8/24/2001	5/1/2022	6.10%	-1.36%	4.19%	2.44%	5.03%
Standardized	High	8/24/2001	5/1/2022	-1.90%	-4.06%	3.15%	2.44%	1.47%
Putnam VT International Value Fund - Class IB								
NonStandardized ²	High	1/2/1997	5/1/2024	8.32%	3.92%	6.69%	2.45%	N/A
Standardized	High	1/2/1997	5/1/2024	0.32%	1.39%	5.74%	2.45%	N/A
American Funds IS New World Fund - Class 4								
NonStandardized ²	Highest	12/14/2012	5/1/2014	8.73%	-4.51%	4.35%	2.96%	3.43%
Standardized	Highest	12/14/2012	5/1/2014	0.73%	-7.13%	3.32%	2.96%	3.43%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized ²	Highest	1/23/2008	5/1/2018	11.75%	-6.31%	3.95%	3.56%	2.83%
Standardized	Highest	1/23/2008	5/1/2018	3.75%	-8.88%	2.90%	3.56%	2.26%
MainStay VP Candriam Emerging Markets Equity – Service Class ⁹								
NonStandardized ²	Highest	2/17/2012	2/17/2012	12.12%	-10.70%	0.43%	-0.93%	-1.28%
Standardized	Highest	2/17/2012	2/17/2012	4.12%	-13.15%	-0.78%	-0.93%	-1.28%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰								
NonStandardized ²	High	4/30/2013	5/1/2015	6.09%	6.03%	7.71%	-2.36%	0.68%
Standardized	High	4/30/2013	5/1/2015	-1.91%	3.60%	6.80%	-2.36%	0.68%
MainStay VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	2/17/2012	11.91%	8.03%	6.04%	4.00%	6.47%
Standardized	High	2/17/2012	2/17/2012	3.91%	5.70%	5.08%	4.00%	6.47%
Morgan Stanley VIF U.S. Real Estate - Class II								
NonStandardized ²	High	11/5/2002	5/1/2013	5.36%	-2.83%	-1.32%	1.04%	1.29%
Standardized	High	11/5/2002	5/1/2013	-2.64%	-5.49%	-2.53%	1.04%	1.29%
MainStay VP CBRE Global Infrastructure — Service Class								
NonStandardized ²	High	5/1/2015	5/1/2015	-0.16%	-0.74%	-3.77%	N/A	-4.47%
Standardized	High	5/1/2015	5/1/2015	-8.15%	-3.46%	-4.95%	N/A	-4.47%
BNY Mellon IP Technology Growth – Service Shares								
NonStandardized ²	Highest	12/29/2000	6/2/2003	36.73%	-0.32%	13.66%	12.95%	9.78%
Standardized	Highest	12/29/2000	6/2/2003	28.73%	-3.05%	12.93%	12.95%	9.78%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized ²	Highest	7/18/2001	5/1/2019	3.35%	-2.45%	6.09%	7.39%	7.41%
Standardized	Highest	7/18/2001	5/1/2019	-4.65%	-5.13%	5.13%	7.39%	6.69%
MainStay VP Natural Resources – Initial Class								
NonStandardized ²	Highest	2/17/2012	2/17/2012	11.69%	16.34%	16.19%	0.66%	1.33%
Standardized	Highest	2/17/2012	2/17/2012	3.69%	14.33%	15.52%	0.66%	1.33%
Principal VC Real Estate Securities Account - Class 2	-							
NonStandardized ²	Highest	5/1/1998	5/1/2024	4.19%	-2.77%	2.20%	4.82%	N/A
Standardized	Highest	5/1/1998	5/1/2024	-3.81%	-5.43%	1.08%	4.82%	N/A
		,,,,,,,,						

Please read the important disclosures below regarding the product performance. $\label{eq:product} \begin{tabular}{ll} \begin$

As of June 30, 2024

For policies purchased June 2, 2003 to August 15, 2010

To obtain a copy of the product and funds prospectuses, please contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019. Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. Both the product prospectus and the underlying fund prospectuses contain this and other information about the product and underlying investment options. Please read the prospectuses carefully

¹The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee ((except MainStay VP U.S. Government Money Market, MainStay VP Small Cap Growth — Initial Class, MainStay VP Janus Balanced — Initial Class and MainStay VP Natural Resources — Initial Class). Performance for these classes/shares are lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

³Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

While there is no standard definition, generally "alternative" funds include nontraditional asset classes or strategies and/or illiquid assets. Alternative investments are speculative, can carry substantial risk, and may not be appropriate for all investors. For those investors who are able to bear greater risk in return for the opportunity they provide, alternative investments may be appropriate.

⁴ The New York Life Premium Plus Variable Annuity was first offered for sale on November 13, 2000. Certain Portfolios existed prior to that date. The performance for MainStay VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Premium Plus Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

⁵ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500" is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by the MainStay VP S&P 500 Index Portfolio. The MainStay VP S&P 500 Index Portfolio is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard and Poor's makes no representation regarding the advisability of investing in the MainStay VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

⁶ New allocations to the MainStay VP Small Cap Growth – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the MainStay VP Small Cap Growth – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the MainStay VP Small Cap Growth – Initial Class Investment Divisions on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions.

⁷ New allocations to the MainStay VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the MainStay VP Janus Henderson Balanced – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the MainStay VP Janus Henderson Balanced – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The MainStay VP Janus Henderson Balanced – Service Class imposes a 12b-1 fee.

⁸ An Investment in the MainStay VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency and there can be no assurance that the Portfolio will be able to maintain a stable net asset value. Although the Portfolio seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Portfolio. The current yield more closely reflects the Portfolio's earnings than the total return figures shown. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

⁹ New allocations to the MainStay VP Wellington Growth and MainStay VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners

New allocations to the MainStay VP Wellington Growth and MainStay VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-1 fee.

¹⁰ New allocations to the Columbia Variable Portfolio - Commodity Strategy Investment Division will not be accepted from Policyowners who were not invested in the Investment Division on November 23, 2020. For existing Policyowners, if you remove all of your Accumulation Value from this Investment Division on or after November 23, 2020, you will not be able to reinvest in this Investment Division.

Performance information less than 1 year has not been annualized.

Historically, certain fees have been assumed or reduced by some of the portfolios. Had these expenses not been assumed or reduced, the total return for these Investment Divisions would have been lower.

New York Life Premium Plus Variable Annuity is a flexible premium deferred variable annuity issued by NYLIAC. Under this policy, we will apply a Credit to premiums paid in a percentage amount according to the credit rate schedule then in effect. Policies with a premium Credit may have higher fees and expenses, and may have longer surrender charge periods than policies that do not provide the Credit feature. There may be circumstances in which the purchase of a New York Life Premium Plus Variable Annuity is less advantageous than the purchase of another New York Life variable annuity which may have lower fees but no credit. This may be the case, for example, if you intended to make fewer and smaller payments into the contract, or if you anticipate retaining the contract for a significant time beyond the surrender charge period. Sales of the New York Life Premium Plus Variable Annuity were discontinued. Current policyowners may continue to make premium payments, subject to their contract provisions. Existing noticines will continue to be serviced.

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation, and offered by NYLIFE Securities LLC, (member FINRA/SIPC) a Licensed Insurance Agency. Both NYLIAC and NYLIFE Securities LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.