



New York Life Premier Advisory Variable Annuity Performance Summary  
As of May 31, 2024

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 1-800-698-2019 or visit [www.newyorklife.com](http://www.newyorklife.com).

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested and includes a maximum annualized Base Contract Charge of 0.40% and Fund Company Expenses. Charges for any optional riders, if reflected, would reduce the performance shown.

No Surrender Charges are assessed under the New York Life Premier Advisory Variable Annuity. Therefore, the values shown are applicable if the policy is surrendered or not surrendered.

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 Premier Advisory 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 most jurisdictions, the policy form number for the New York Life Premier Advisory Variable Annuity is ICC21V-P01.

Average Annual Total Return as of May 31, 2024 (Updated Monthly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>4</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year <sup>5</sup>	3 Year <sup>6</sup>	5 Year <sup>7</sup>	10 Year <sup>8</sup>	Since Investment Division Inception
<b>Investment Grade Bond</b>										
MainStay VP U.S. Government Money Market – Current 7-day yield is 5.10% <sup>1</sup> NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2022	0.40%	1.97%	4.76%	2.33%	1.47%	0.80%	3.55%
PIMCO VT Low Duration Portfolio - Advisor Class NonStandardized <sup>2</sup>	Low	3/31/2006	5/1/2022	0.74%	0.71%	3.85%	-0.92%	0.20%	0.39%	1.48%
American Funds IS The Bond Fund of America® - Class 4 NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	1.63%	-1.98%	0.34%	-3.63%	-0.14%	0.85%	-0.89%
Columbia Variable Portfolio – Intermediate Bond - Class 2 NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	1.91%	-1.92%	1.58%	-5.28%	-0.49%	1.00%	-1.61%
Fidelity® VIP Bond Index – Service Class 2 NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	1.69%	-1.81%	0.49%	-3.83%	-1.00%	N/A	-0.57%
Fidelity® VIP Investment Grade Bond - Service Class 2 NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	1.69%	-1.47%	1.40%	-3.20%	0.02%	1.15%	-0.06%
MainStay VP Bond – Service Class NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2022	1.69%	-1.47%	1.20%	-4.15%	-0.96%	0.53%	-0.74%
MainStay VP MacKay Government – Service Class NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2022	1.24%	-2.06%	-0.04%	-3.71%	-1.33%	-0.15%	-1.12%
MainStay VP PIMCO Real Return – Service Class NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2022	1.81%	0.04%	1.57%	-2.00%	1.55%	1.03%	-1.63%
PIMCO VT Income Portfolio - Advisor Class NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2022	1.56%	1.52%	7.33%	0.31%	2.24%	N/A	3.85%



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Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date	Month to Date	Year to Date (Updated Monthly)	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Investment Grade Bond</b>										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized <sup>3</sup>	Moderate	5/1/2014	5/1/2022	0.34%	0.47%	6.03%	-1.18%	0.46%	2.19%	1.81%
PIMCO VIT Total Return Portfolio - Advisor Class NonStandardized <sup>3</sup>	Moderate	2/28/2006	5/1/2022	1.82%	-0.76%	2.43%	-3.60%	-0.51%	0.83%	-0.12%
Western Asset Core Plus VIT - Class II NonStandardized <sup>3</sup>	Moderate	5/1/2015	5/1/2022	1.86%	-2.38%	0.94%	-5.13%	-1.01%	0.18%	-0.75%
<b>Non-Investment Grade Bond</b>										
BlackRock® High Yield V.I. Fund - Class III Shares NonStandardized <sup>3</sup>	Moderate	2/15/2012	5/1/2022	1.04%	1.95%	10.71%	1.56%	4.06%	3.60%	5.32%
Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 2 NonStandardized <sup>3</sup>	Moderate	4/30/2012	5/1/2022	1.77%	1.51%	10.30%	-2.71%	0.02%	1.21%	3.97%
MainStay VP Floating Rate - Service Class NonStandardized <sup>3</sup>	Moderate	5/1/2005	5/1/2022	0.78%	3.24%	10.96%	4.43%	3.96%	3.35%	6.43%
MainStay VP MacKay Convertible - Service Class NonStandardized <sup>3</sup>	Moderate	6/2/2003	5/1/2022	1.64%	1.63%	9.67%	0.02%	8.93%	7.59%	1.83%
MainStay VP MacKay High Yield Corporate Bond - Service Class NonStandardized <sup>3</sup>	Moderate	6/2/2003	5/1/2022	0.83%	1.88%	9.30%	1.84%	3.72%	3.85%	5.06%
MainStay VP MacKay Strategic Bond - Service Class NonStandardized <sup>3</sup>	Moderate	5/1/2011	5/1/2022	1.90%	1.83%	8.38%	1.03%	2.42%	1.97%	4.22%
<b>Alternatives</b>										
DWS Alternative Asset Allocation VIP - Class B NonStandardized <sup>3</sup>	Moderate	5/18/2009	5/1/2022	2.32%	2.28%	7.90%	0.99%	4.32%	2.00%	0.54%
MainStay VP IQ Hedge Multi-Strategy - Service Class NonStandardized <sup>3</sup>	Moderate	5/1/2013	5/1/2022	1.12%	2.17%	9.26%	0.02%	1.95%	-1.34%	4.14%
<b>Asset Allocation</b>										
American Funds IS Asset Allocation Fund - Class 4 NonStandardized <sup>3</sup>	Moderate	12/14/2012	5/1/2022	3.12%	6.25%	17.73%	2.86%	8.30%	6.97%	7.59%
BlackRock® Global Allocation V.I. Fund - Class III Shares NonStandardized <sup>3</sup>	Moderate	11/18/2003	5/1/2022	3.45%	4.74%	13.53%	-0.75%	6.67%	4.47%	5.33%
Fidelity® VIP FundsManager® 60% - Service Class NonStandardized <sup>3</sup>	Moderate	8/22/2007	5/1/2022	3.01%	4.41%	13.30%	1.74%	7.47%	5.99%	6.04%
Franklin Templeton Conservative Model Portfolio - Class II NonStandardized <sup>3</sup>	Moderate	5/1/2020	5/1/2022	2.06%	1.39%	6.77%	-1.00%	N/A	N/A	2.11%
Franklin Templeton Moderate Model Portfolio - Class II NonStandardized <sup>3</sup>	Moderate	5/1/2020	5/1/2022	3.38%	5.32%	14.07%	2.20%	N/A	N/A	5.69%



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Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date	Month to Date	Year to Date (Updated Monthly)	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Asset Allocation</b>										
Franklin Templeton Moderately Aggressive Model Portfolio - Class II NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2022	3.67%	6.64%	17.19%	3.10%	N/A	N/A	7.59%
Franklin Templeton Moderately Conservative Model Portfolio - Class II NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2022	2.82%	3.55%	10.53%	0.97%	N/A	N/A	4.22%
MainStay VP Balanced - Service Class NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2022	2.32%	2.50%	11.32%	2.21%	6.88%	5.24%	4.03%
MainStay VP Conservative Allocation - Service Class NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2022	2.27%	2.04%	9.24%	0.01%	4.12%	3.35%	3.66%
MainStay VP Income Builder - Service Class NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2022	3.59%	4.93%	13.74%	0.40%	4.96%	4.19%	5.00%
MainStay VP Janus Henderson Balanced - Service Class NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2022	3.41%	6.94%	16.12%	3.95%	8.83%	7.66%	7.82%
MainStay VP Moderate Allocation-Service Class NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2022	2.68%	3.55%	12.78%	1.09%	6.07%	4.59%	5.30%
Franklin Templeton Aggressive Model Portfolio - Class II NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2022	4.34%	9.13%	21.82%	4.85%	N/A	N/A	9.71%
MainStay VP Equity Allocation - Service Class NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2022	3.44%	6.21%	19.89%	2.42%	9.61%	6.63%	7.79%
MainStay VP Growth Allocation-Service Class NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2022	3.09%	4.91%	16.61%	2.33%	8.20%	5.82%	6.97%
<b>Large Cap Equity</b>										
AB VPS Growth & Income - Class B NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	3.56%	8.47%	24.05%	6.74%	11.43%	9.21%	9.85%
American Funds IS Growth Fund - Class 4 NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2022	4.30%	11.15%	32.15%	5.98%	18.32%	14.59%	13.92%
American Funds IS Washington Mutual Investors Fund - Class 4 NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2022	3.15%	8.07%	23.42%	8.11%	12.79%	9.36%	11.03%
BNY Mellon Sustainable US Equity - Service Shares NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	5.21%	14.34%	29.47%	7.55%	14.78%	10.62%	13.34%
ClearBridge Variable Appreciation Portfolio - Class II NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2022	4.69%	11.28%	24.95%	8.27%	13.42%	N/A	12.98%
Fidelity® VIP Contrafund® - Service Class 2 NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2022	6.64%	19.28%	38.66%	10.53%	17.24%	12.47%	19.07%
Fidelity® VIP Equity-Income - Service Class 2 NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2022	3.40%	9.89%	22.68%	6.60%	11.70%	8.42%	9.48%



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<b>Large Cap Equity</b>										
Fidelity VIP Growth Opportunities – Service Class 2 NonStandardized <sup>3</sup>	High	1/12/2000	5/1/2022	6.77%	17.24%	38.51%	3.18%	18.31%	16.76%	17.85%
MainStay VP American Century Sustainable Equity – Service Class NonStandardized <sup>3</sup>	High	2/17/2012	5/1/2022	4.41%	10.13%	25.70%	N/A	N/A	N/A	N/A
MainStay VP Epoch U.S. Equity Yield – Service Class NonStandardized <sup>3</sup>	High	6/2/2003	5/1/2022	3.72%	8.74%	21.86%	6.69%	9.51%	7.09%	8.56%
MainStay VP S&P 500 Index <sup>2</sup> – Service Class NonStandardized <sup>3</sup>	High	6/2/2003	5/1/2022	4.89%	10.93%	27.20%	8.74%	14.90%	11.75%	13.18%
MainStay VP Wellington U.S. Equity – Service Class NonStandardized <sup>3</sup>	High	6/2/2003	5/1/2022	4.15%	12.67%	28.63%	7.44%	13.53%	10.47%	12.84%
MainStay VP Winslow Large Cap Growth – Service Class NonStandardized <sup>3</sup>	High	6/2/2003	5/1/2022	4.74%	12.23%	34.07%	8.51%	16.26%	13.99%	18.23%
MFS® Investors Trust Series – Service Class NonStandardized <sup>3</sup>	High	5/1/2000	5/1/2022	5.29%	11.35%	25.48%	6.54%	12.48%	10.43%	11.40%
MFS® Research Series – Service Class NonStandardized <sup>3</sup>	High	5/1/2000	5/1/2022	4.02%	8.85%	24.56%	6.41%	12.70%	10.74%	11.92%
<b>Small/Mid Cap Equity</b>										
Fidelity VIP Mid Cap – Service Class 2 NonStandardized <sup>3</sup>	High	1/12/2000	5/1/2022	5.39%	11.60%	28.39%	5.09%	12.16%	8.48%	11.09%
Janus Henderson WIT Enterprise Portfolio – Service Shares NonStandardized <sup>3</sup>	High	12/31/1999	5/1/2022	2.58%	6.01%	18.45%	3.63%	10.21%	11.82%	9.50%
MainStay VP Wellington Mid Cap – Service Class NonStandardized <sup>3</sup>	High	6/2/2003	5/1/2022	2.17%	3.08%	17.24%	-1.80%	6.46%	5.73%	4.07%
MFS® Mid Cap Value Portfolio – Service Class NonStandardized <sup>3</sup>	High	3/7/2008	5/1/2022	3.94%	7.98%	24.37%	5.68%	11.35%	8.32%	8.65%
Neuberger Berman AMT Mid-Cap Growth – Class B NonStandardized <sup>3</sup>	High	2/18/2003	5/1/2022	1.54%	9.55%	22.91%	-0.29%	9.80%	9.42%	7.08%
Columbia Variable Portfolio – Small Cap Value Fund – Class 2 NonStandardized <sup>3</sup>	Highest	6/1/2000	5/1/2022	5.67%	2.56%	27.30%	3.66%	12.50%	8.10%	10.05%
Delaware VIP Small Cap Value – Service Class NonStandardized <sup>3</sup>	Highest	5/1/2000	5/1/2022	4.98%	5.49%	23.59%	1.48%	8.84%	6.67%	5.02%
Invesco V.I. Main Street Small Cap Fund – Series II NonStandardized <sup>3</sup>	Highest	7/16/2001	5/1/2022	2.59%	4.08%	22.78%	1.92%	11.37%	8.57%	8.14%
MainStay VP Small Cap Growth – Service Class NonStandardized <sup>3</sup>	Highest	2/17/2012	5/1/2022	3.93%	2.28%	14.68%	-3.55%	7.94%	7.64%	3.84%



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<b>Small/Mid Cap Equity</b>										
MainStay VP Wellington Small Cap - Service Class NonStandardized <sup>3</sup>	Highest	5/2/2016	5/1/2022	6.38%	5.70%	23.71%	-1.41%	6.30%	N/A	4.35%
<b>International/Global Equity</b>										
American Funds IS Global Small Cap Fund® - Class 4 NonStandardized <sup>3</sup>	High	12/14/2012	5/1/2022	2.06%	0.23%	9.82%	-7.23%	4.98%	4.90%	2.40%
Fidelity® VIP International Index - Service Class 2 NonStandardized <sup>3</sup>	High	4/16/2018	5/1/2022	3.88%	5.81%	16.28%	0.01%	6.29%	N/A	7.76%
Invesco V.I. EDV International Equity Fund - Series II NonStandardized <sup>3</sup>	High	9/19/2001	5/1/2022	3.06%	3.17%	11.91%	-1.05%	6.07%	3.59%	8.67%
Janus Henderson VIT Global Research Portfolio - Service Shares NonStandardized <sup>3</sup>	High	12/31/1999	5/1/2022	4.82%	14.70%	30.98%	7.35%	13.38%	9.41%	16.24%
MainStay VP MacKay International Equity - Service Class NonStandardized <sup>3</sup>	High	6/2/2003	5/1/2022	5.03%	7.65%	8.51%	-5.17%	5.08%	3.81%	1.25%
MFS® International Intrinsic Value Portfolio - Service Class NonStandardized <sup>3</sup>	High	8/31/2001	5/1/2022	5.05%	9.39%	18.23%	0.77%	7.42%	6.70%	9.60%
MFS® VIT Research International - Service Class NonStandardized <sup>3</sup>	High	8/24/2001	5/1/2022	4.88%	6.32%	13.27%	-0.23%	7.03%	3.89%	7.40%
American Funds IS New World Fund - Class 4 NonStandardized <sup>3</sup>	Highest	12/14/2012	5/1/2022	2.45%	5.71%	15.19%	-3.05%	6.85%	4.34%	7.15%
Fidelity® VIP Emerging Markets - Service Class 2 NonStandardized <sup>3</sup>	Highest	1/23/2008	5/1/2022	2.13%	7.10%	16.93%	-5.80%	6.00%	4.85%	5.36%
<b>Sector</b>										
MainStay VP CBRE Global Infrastructure - Service Class NonStandardized <sup>3</sup>	High	5/1/2015	5/1/2022	6.43%	3.39%	7.74%	1.32%	-0.24%	N/A	1.09%
MainStay VP Fidelity Institutional AM® Utilities - Service Class NonStandardized <sup>3</sup>	High	2/17/2012	5/1/2022	11.55%	20.11%	25.23%	11.81%	9.78%	6.48%	10.34%
Morgan Stanley VIF U.S. Real Estate - Class II NonStandardized <sup>3</sup>	High	11/5/2002	5/1/2022	5.03%	-2.45%	9.05%	-1.56%	-0.64%	2.06%	-5.44%
BNY Mellon IP Technology Growth - Service Shares NonStandardized <sup>3</sup>	Highest	12/29/2000	5/1/2022	4.02%	11.85%	35.04%	0.73%	14.91%	13.92%	15.53%
Fidelity® VIP Health Care - Service Class 2 NonStandardized <sup>3</sup>	Highest	4/30/2019	5/1/2022	0.02%	1.60%	4.72%	-1.07%	8.71%	8.98%	5.00%
MainStay VP Natural Resources - Initial Class NonStandardized <sup>3</sup>	Highest	2/17/2012	5/1/2022	3.95%	12.79%	30.21%	19.02%	21.16%	2.96%	8.80%

Please read the important disclosures below regarding the product performance.



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To obtain a copy of the product and funds prospectuses, please contact your Eagle Strategies Adviser or call 1-800-598-2019. Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. The product prospectus contains this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

In order to purchase this variable annuity, the purchaser must be an advisory client of Eagle Strategies LLC (Eagle or the Investment Adviser), NYLIAC's affiliated investment adviser, and agree to pay an ongoing, asset-based fee (Advisory Fee) to Eagle for ongoing, investment advisory services relating to the policy. NYLIAC is not responsible for the investment advisory services provided by Eagle or its investment adviser representatives. The Advisory Fee that is charged by your Investment Adviser is covered in a separate agreement between you and the Investment Adviser, and is separate from, and in addition to, the fees and expenses that are described in the prospectus.

<sup>1</sup> The 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 and MainStay VP Natural Resources – Initial Class). Performance for these classes/shares is 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 is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

<sup>2</sup> Assumes no deduction for contingent deferred sales charge.

<sup>3</sup> Volatility/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.

<sup>4</sup> The New York Life Premier Advisory Variable Annuity was first offered for sale on May 1, 2022. Certain Portfolios and Investment Divisions existed prior to the 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 Premier Advisory Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

<sup>5</sup> 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 & Poor's makes no representation regarding the advisability of investing in the MainStay VP S&P 500 Index Portfolio. Investors cannot directly purchase any index.

<sup>6</sup> 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.

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 Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation. NYLIFE Distributors LLC (member FINRA/SIPC) a Licensed Insurance Agency, is the wholesale distributor and underwriter for these products. Both NYLIAC and NYLIFE Distributors 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.

Investments and insurance products are:  
Not FDIC/NCUA Insured • Not Insured by Any Federal Government Agency • Not a Deposit  
or Other Obligation of, or Guaranteed by, the Bank or Any of its Affiliates • May Lose Value



New York Life Premier Advisory Variable Annuity Performance Summary  
As of May 31, 2024

Average Annual Total Return as of March 31, 2024 (Updated Quarterly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>3</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Investment Grade Bond</b>								
MainStay VP U.S. Government Money Market – Current 7-day yield is 5.10% <sup>5</sup> NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2022	4.65%	2.04%	1.36%	0.71%	3.45%
PIMCO VIT Low Duration Portfolio - Advisor Class NonStandardized <sup>2</sup>	Low	3/31/2006	5/1/2022	3.41%	-0.95%	0.33%	0.42%	1.45%
American Funds IS The Bond Fund of America® - Class 4 NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	0.48%	-3.01%	0.37%	1.13%	-0.43%
Columbia Variable Portfolio – Intermediate Bond - Class 2 NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	1.47%	-4.64%	0.06%	1.31%	-1.16%
Fidelity® VIP Bond Index – Service Class 2 NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	0.82%	-3.26%	-0.49%	N/A	-0.14%
Fidelity® VIP Investment Grade Bond - Service Class 2 NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	1.78%	-2.62%	0.51%	1.42%	0.36%
MainStay VP Bond – Service Class NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2022	1.31%	-3.53%	-0.47%	0.80%	-0.40%
MainStay VP MacKay Government – Service Class NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2022	0.66%	-3.17%	-0.87%	0.12%	-0.61%
MainStay VP PIMCO Real Return – Service Class NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2022	0.18%	-1.19%	1.92%	1.40%	-1.80%
PIMCO VIT Income Portfolio - Advisor Class NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2022	7.50%	0.69%	2.45%	N/A	4.13%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2022	6.90%	-1.01%	0.80%	N/A	2.29%
PIMCO VIT Total Return Portfolio - Advisor Class NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2022	2.62%	-3.06%	-0.02%	1.07%	0.17%
Western Asset Core Plus VIT - Class II NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	1.38%	-4.10%	-0.45%	0.46%	-0.14%
<b>Non-Investment Grade Bond</b>								
BlackRock® High Yield V.I. Fund – Class III Shares NonStandardized <sup>2</sup>	Moderate	2/19/2012	5/1/2022	10.28%	1.93%	4.03%	3.69%	5.66%
Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2022	9.71%	-1.63%	0.05%	1.70%	4.43%
MainStay VP Floating Rate – Service Class NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2022	10.25%	4.32%	3.93%	3.27%	6.36%
MainStay VP MacKay Convertible – Service Class NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2022	7.97%	0.56%	8.79%	7.74%	2.11%



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Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>3</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Non-Investment Grade Bond</b>								
MainStay VP MacKey High Yield Corporate Bond – Service Class NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2022	9.07%	2.25%	3.73%	3.95%	5.37%
MainStay VP MacKey Strategic Bond – Service Class NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2022	8.86%	1.31%	2.49%	2.05%	4.50%
<b>Alternatives</b>								
DWS Alternative Asset Allocation VIP - Class B NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/1/2022	5.12%	2.24%	3.97%	2.12%	0.13%
MainStay VP IQ Hedge Multi-Strategy - Service Class NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2022	9.10%	0.45%	1.82%	-1.66%	4.56%
<b>Asset Allocation</b>								
American Funds IS Asset Allocation Fund - Class 4 NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	18.94%	4.68%	8.00%	7.19%	8.59%
BlackRock® Global Allocation V.I. Fund – Class III Shares NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2022	13.58%	0.95%	6.52%	4.69%	6.05%
Fidelity® VIP FundsManager® 60% — Service Class NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2022	13.27%	3.37%	7.37%	6.19%	6.79%
Franklin Templeton Conservative Model Portfolio - Class II NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2022	6.86%	-0.20%	N/A	N/A	2.61%
Franklin Templeton Moderate Model Portfolio - Class II NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2022	13.89%	3.26%	N/A	N/A	6.32%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2022	17.35%	4.38%	N/A	N/A	8.15%
Franklin Templeton Moderately Conservative Model Portfolio - Class II NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2022	10.12%	1.84%	N/A	N/A	4.58%
MainStay VP Balanced – Service Class NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2022	10.20%	3.92%	6.59%	5.52%	4.79%
MainStay VP Conservative Allocation – Service Class NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2022	8.81%	1.22%	4.07%	3.55%	4.28%
MainStay VP Income Builder – Service Class NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2022	12.73%	1.95%	4.78%	4.55%	5.50%
MainStay VP Janus Henderson Balanced – Service Class NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2022	17.07%	5.45%	8.77%	7.97%	8.62%
MainStay VP Moderate Allocation–Service Class NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2022	12.61%	2.70%	5.85%	4.82%	6.15%





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Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>3</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Asset Allocation</b>								
Fidelity® Templeton Aggressive Model Portfolio - Class II NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2022	21.96%	6.38%	N/A	N/A	10.33%
MainStay VP Equity Allocation – Service Class NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2022	19.60%	4.65%	9.02%	6.88%	9.04%
MainStay VP Growth Allocation–Service Class NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2022	16.29%	4.25%	7.76%	6.04%	8.04%
<b>Large Cap Equity</b>								
AB VPS Growth & Income - Class B NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	21.90%	9.69%	11.11%	9.53%	11.50%
American Funds IS Growth Fund - Class 4 NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2022	38.29%	8.07%	17.73%	14.92%	15.87%
American Funds IS Washington Mutual Investors Fund - Class 4 NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2022	25.89%	10.14%	11.56%	9.87%	12.55%
BNY Mellon Sustainable US Equity - Service Shares NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	30.37%	8.49%	14.07%	10.70%	13.43%
ClearBridge Variable Appreciation Portfolio – Class II NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2022	26.88%	10.47%	13.30%	N/A	14.07%
Fidelity® VIP Contrafund® – Service Class 2 NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2022	41.61%	12.14%	16.34%	12.42%	19.53%
Fidelity® VIP Equity-Income – Service Class 2 NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2022	19.23%	8.76%	11.00%	8.57%	9.83%
Fidelity® VIP Growth Opportunities – Service Class 2 NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2022	45.23%	3.55%	17.04%	16.37%	18.25%
MainStay VP American Century Sustainable Equity – Service Class NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2022	28.29%	N/A	N/A	N/A	N/A
MainStay VP Epoch U.S. Equity Yield – Service Class NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2022	19.07%	8.68%	8.90%	7.25%	9.26%
MainStay VP S&P 500 Index <sup>1</sup> – Service Class NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2022	28.88%	10.64%	14.16%	12.01%	14.09%
MainStay VP Wellington U.S. Equity – Service Class NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2022	30.77%	9.23%	12.44%	10.77%	13.86%
MainStay VP Winlow Large Cap Growth – Service Class NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2022	44.68%	10.51%	15.93%	14.29%	20.39%
MFS® Investors Trust Series – Service Class NonStandardized <sup>2</sup>	High	5/1/2000	5/1/2022	26.38%	8.76%	12.04%	10.52%	11.99%



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<b>Large Cap Equity</b>								
MFS® Research Series – Service Class NonStandardized <sup>2</sup>	High	5/1/2000	5/1/2022	28.47%	9.08%	12.79%	11.06%	13.65%
<b>Small/Mid Cap Equity</b>								
Fidelity® VIP Mid Cap – Service Class 2 NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2022	24.59%	6.98%	11.31%	8.54%	12.51%
Janus Henderson VIT Enterprise Portfolio – Service Shares NonStandardized <sup>2</sup>	High	12/31/1999	5/1/2022	17.76%	5.69%	10.86%	12.05%	11.71%
MainStay VP Wellington Mid Cap – Service Class NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2022	17.33%	0.70%	6.25%	6.43%	6.89%
MFS® Mid Cap Value Portfolio – Service Class NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2022	21.35%	8.25%	11.02%	8.57%	9.86%
Neuberger Berman AMT Mid-Cap Growth – Class S NonStandardized <sup>2</sup>	High	2/18/2003	5/1/2022	25.13%	1.63%	10.77%	9.76%	10.35%
Columbia Variable Portfolio – Small Cap Value Fund – Class 2 NonStandardized <sup>2</sup>	Highest	6/1/2000	5/1/2022	23.94%	6.28%	11.23%	8.14%	11.72%
Delaware VIP Small Cap Value – Service Class NonStandardized <sup>2</sup>	Highest	5/1/2000	5/1/2022	17.54%	3.83%	8.01%	6.65%	5.71%
Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2022	20.96%	4.01%	11.27%	8.49%	10.26%
MainStay VP Small Cap Growth – Service Class NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2022	13.65%	-1.94%	7.43%	7.22%	5.60%
MainStay VP Wellington Small Cap - Service Class NonStandardized <sup>2</sup>	Highest	5/2/2016	5/1/2022	18.24%	-1.50%	4.79%	N/A	4.77%
<b>International/Global Equity</b>								
American Funds IS Global Small Cap Fund® – Class 4 NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2022	10.27%	-5.55%	5.06%	4.97%	3.57%
Fidelity® VIP International Index – Service Class 2 NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2022	12.87%	1.41%	5.40%	N/A	7.74%
Invesco V.I. EDV International Equity Fund - Series II NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2022	11.32%	0.55%	5.80%	4.04%	10.06%
Janus Henderson VIT Global Research Portfolio – Service Shares NonStandardized <sup>2</sup>	High	12/31/1999	5/1/2022	31.11%	9.10%	12.59%	9.58%	16.81%
MainStay VP MacKay International Equity – Service Class NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2022	3.94%	-3.55%	4.07%	4.04%	1.12%
MFS® International Intrinsic Value Portfolio – Service Class NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2022	14.52%	2.09%	6.87%	6.85%	9.14%



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<b>International/Global Equity</b>								
HSI® VIT Research International - Service Class NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	10.03%	1.54%	6.35%	4.01%	7.15%
American Funds IS New World Fund - Class 4 NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2022	13.83%	-0.98%	6.06%	4.61%	7.41%
Fidelity® VIP Emerging Markets – Service Class 2 NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2022	8.02%	-5.87%	4.70%	4.83%	3.65%
<b>Sector</b>								
MainStay VP CBRE Global Infrastructure – Service Class NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2022	0.68%	2.12%	-3.04%	N/A	-0.65%
MainStay VP Fidelity Institutional AM® Utilities – Service Class NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2022	7.77%	7.43%	6.82%	5.74%	4.36%
Morgan Stanley VIF U.S. Real Estate - Class II NonStandardized <sup>2</sup>	High	11/5/2002	5/1/2022	9.38%	2.26%	-0.65%	2.89%	-4.85%
BNY Mellon IP Technology Growth – Service Shares NonStandardized <sup>2</sup>	Highest	12/29/2000	5/1/2022	50.66%	2.65%	14.24%	13.86%	18.46%
Fidelity® VIP Health Care – Service Class 2 NonStandardized <sup>2</sup>	Highest	4/30/2019	5/1/2022	9.94%	1.74%	8.30%	9.51%	8.18%
MainStay VP Natural Resources – Initial Class NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2022	12.35%	20.89%	17.96%	2.99%	7.09%

Please read the important disclosures below regarding the product performance.



New York Life Premier Advisory Variable Annuity Performance Summary  
As of May 31, 2024

To obtain a copy of the product and funds prospectuses, please contact your Eagle Strategies Adviser or call 1-800-598-2019. Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. The product prospectus contains this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

In order to purchase this variable annuity, the purchaser must be an advisory client of Eagle Strategies LLC (Eagle or the Investment Adviser), NYLIAC's affiliated investment adviser, and agree to pay an ongoing, asset-based fee (Advisory Fee) to Eagle for ongoing, investment advisory services relating to the policy. NYLIAC is not responsible for the investment advisory services provided by Eagle or its investment adviser representatives. The Advisory Fee that is charged by your Investment Adviser is covered in a separate agreement between you and the Investment Adviser, and is separate from, and in addition to, the fees and expenses that are described in the prospectus.

<sup>1</sup> The 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 and MainStay VP Natural Resources – Initial Class). Performance for these classes/shares is 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 is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

<sup>2</sup> Assumes no deduction for contingent deferred sales charge.

<sup>3</sup> Volatility/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.

<sup>4</sup> The New York Life Premier Advisory Variable Annuity was first offered for sale on May 1, 2022. Certain Portfolios and Investment Divisions existed prior to the 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 Premier Advisory Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

<sup>5</sup> 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 & Poor's makes no representation regarding the advisability of investing in the MainStay VP S&P 500 Index Portfolio. Investors cannot directly purchase any index.

<sup>6</sup> 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.

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