New York Life Income Plus Variable Annuity II Performance Summary





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 1.35% and Fund Company Expenses. A policy service charge of \$30 is not included in these charges, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender of the policy. 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 2% by the 7th year after that premium payment has been in the policy, with no surrender charge thereafter.

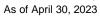
Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty.

The Investment Divisions offered through the New York Life Income Plus Variable Annuity II 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.

			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)	Year ⁴	Year ⁴	Year ⁴	Year ⁴	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market - Current 7-day yield is 4.07%6										
NonStandardized ²	Low	1/29/1993	5/1/2015	0.21%	0.44%	3.43%	2.53%	0.97%	0.19%	0.27%
Standardized	Low	1/29/1993	5/1/2015	-	-	-4.57%	0.59%	0.19%	0.19%	0.27%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized ²	Low	3/31/2006	5/2/2016	0.61%	1.13%	4.20%	0.61%	-0.36%	-0.13%	0.02%
Standardized	Low	3/31/2006	5/2/2016	-	-	-3.80%	-1.41%	-1.17%	-0.13%	0.02%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized ²	Low	9/30/1999	5/1/2024	0.25%	0.61%	4.15%	2.87%	1.29%	0.96%	3.30%
Standardized American Funds IS Capital World Bond Fund® - Class 4	Low	9/30/1999	5/1/2024	-	-	-3.85%	0.94%	0.52%	0.96%	-4.70%
NonStandardized ²	Moderate	10/4/2006	5/1/2024	1.48%	2.12%	0.47%	-4.60%	-3.73%	-1.48%	2.84%
Standardized Standardized	Moderate	10/4/2006	5/1/2024	1.40%	2.1270	-7.53%	-6.55%	-4.51%	-1.48%	-5.16%
American Funds IS The Bond Fund of America® - Class 4	Woderate	10/4/2000	3/1/2024	-		-7.5576	-0.5578	-4.5176	-1.40 /0	-3.1078
NonStandardized ²	Moderate	12/14/2012	5/1/2022	2.09%	2.53%	4.15%	-2.12%	-1.39%	0.21%	0.24%
Standardized	Moderate	12/14/2012	5/1/2022	2.0070	2.5576	-3.85%	-4.12%	-2.19%	0.21%	-1.92%
American Funds IS U.S. Government Securities Fund® - Class 4	moderate	12/1/2012	O/ I/ LOLL			0.0070	270	2.1070	0.2170	1.0270
NonStandardized ²	Moderate	12/2/1985	5/1/2024	2.21%	2.74%	3.96%	-2.81%	-1.60%	-0.30%	5.74%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-4.04%	-4.79%	-2.40%	-0.30%	-2.26%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
NonStandardized ²	Moderate	5/3/2010	5/1/2022	2.65%	3.15%	5.36%	-2.74%	-1.40%	0.49%	0.16%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-2.64%	-4.72%	-2.20%	0.49%	-2.00%
NYLI VP Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	1.93%	2.32%	4.36%	-2.33%	-2.20%	-0.16%	0.02%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-3.64%	-4.32%	-3.00%	-0.16%	0.02%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized ²	Moderate	8/15/2005	5/1/2022	2.17%	2.63%	4.45%	-1.66%	-1.20%	0.48%	0.89%
Standardized	Moderate	8/15/2005	5/1/2022	-		-3.55%	-3.66%	-2.00%	0.48%	-1.24%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized ²	Moderate	4/19/2018	11/23/2020	1.99%	2.41%	3.87%	-2.14%	-2.24%	N/A	-3.16%
Standardized	Moderate	4/19/2018	11/23/2020	_		-4.13%	-4.14%	-3.04%	N/A	-4.08%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class	moderate	1,10,2010	11/20/2020			11.1070		0.0170	14/1	1.0070
NonStandardized ²	Moderate	6/2/2003	5/1/2015	2.11%	2.66%	3.85%	-1.86%	-2.09%	-0.75%	-0.71%
Standardized	Moderate	6/2/2003	5/1/2015	2.1170	2.0070	-4.15%	-3.87%	-2.88%	-0.75%	-0.71%
NYLI VP PIMCO Real Return – Service Class	Moderate	3/2/2003	3/1/2013			4.1070	-3.01 /0	-2.00 /0	.0.1370	-0.7170
NonStandardized ²	Moderate	2/17/2012	5/1/2015	2.35%	3.59%	5.10%	-1.91%	0.52%	0.72%	1.19%
					3.58%					
Standardized	Moderate	2/17/2012	5/1/2015	-	-	-2.90%	-3.91%	-0.28%	0.72%	1.19%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ²	Moderate	4/29/2016	5/1/2020	1.70%	2.65%	6.60%	2.43%	1.82%	N/A	3.06%
Standardized	Moderate	4/29/2016	5/1/2020	-		-1.40%	0.49%	1.07%	N/A	2.31%



			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	5/1/2015	0.15%	0.52%	4.99%	0.68%	-0.30%	0.90%	1.34%
Standardized	Moderate	5/1/2014	5/1/2015	-	-	-3.01%	-1.33%	-1.11%	0.90%	1.34%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized ²	Moderate	2/28/2006	5/1/2015	2.52%	2.96%	5.42%	-1.78%	-1.58%	0.20%	0.42%
Standardized	Moderate	2/28/2006	5/1/2015	-	•	-2.58%	-3.78%	-2.38%	0.20%	0.42%
Western Asset Core Plus VIT - Class II										
NonStandardized ²	Moderate	5/1/2015	5/1/2022	2.08%	3.09%	3.14%	-3.08%	-2.57%	-0.06%	0.03%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	-4.86%	-5.06%	-3.36%	-0.06%	-2.13%
Non-Investment Grade Bond BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2015	0.40%	1.74%	7.98%	3.42%	3.54%	3.27%	3.72%
NonStandardized Standardized	Moderate	2/15/2012	5/1/2015	- 0.40 /6	-	-0.02%	1.52%	2.84%	3.27%	3.72%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	modorato		0,1,2010			0.02,0		2.0.70	0.2.70	02,0
NonStandardized ²	Moderate	4/30/2012	5/1/2015	1.64%	2.80%	8.02%	1.89%	-0.52%	1.39%	1.83%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	0.02%	-0.07%	-1.33%	1.39%	1.83%
NYLI VP Floating Rate – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2015	-0.07%	0.54%	5.80%	4.87%	3.62%	2.76%	2.93%
Standardized NYLI VP MacKay Convertible – Service Class	Moderate	5/1/2005	5/1/2015	-	-	-2.20%	3.02%	2.92%	2.76%	2.93%
NonStandardized ²	Moderate	6/2/2003	5/1/2015	-1.90%	0.66%	7.38%	1.53%	7.83%	6.60%	7.46%
Standardized	Moderate	6/2/2003	5/1/2015	-1.90%	0.00%	-0.62%	-0.45%	7.23%	6.60%	7.46%
NYLI VP MacKay High Yield Corporate Bond – Service Class	Woderate	0/2/2000	3/1/2013			0.0270	0.4070	7.2070	0.0070	7.4070
NonStandardized ²	Moderate	6/2/2003	5/1/2015	0.35%	1.55%	6.91%	3.17%	3.19%	3.49%	3.85%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-1.09%	1.26%	2.48%	3.49%	3.85%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized ²	Moderate	5/1/2011	5/1/2015	1.59%	2.60%	7.98%	3.35%	2.35%	1.74%	2.15%
Standardized	Moderate	5/1/2011	5/1/2015	-	-	-0.02%	1.44%	1.61%	1.74%	2.15%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized ²	Moderate	5/18/2009	5/2/2016	0.96%	2.56%	7.20%	1.27%	3.77%	1.64%	2.52%
Standardized	Moderate	5/18/2009	5/2/2016	-		-0.80%	-0.72%	3.07%	1.64%	2.52%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized ²	Moderate	5/1/2013	5/1/2015	-0.76%	0.72%	4.77%	1.97%	1.40%	-1.05%	-0.45%
Standardized Asset Allocation	Moderate	5/1/2013	5/1/2015	-	-	-3.23%	0.01%	0.63%	-1.05%	-0.45%
American Funds IS Asset Allocation Fund - Class 4 NonStandardized ²	Moderate	12/14/2012	5/1/2018	-0.45%	2.26%	13.04%	5.99%	8.20%	6.62%	7.07%
Nonstandardized	Moderate	12/14/2012	5/1/2018	-0.45%	2.20%	5.04%	4.18%	7.61%	6.62%	6.87%
Standardized BlackRock® Global Allocation V.I. Fund – Class III Shares	IVIOUCIALC	12/14/2012	0/1/2010	- -		J.U-1/0	7.10/0	7.0170	0.02/0	0.01 /0
NonStandardized ²	Moderate	11/18/2003	5/1/2015	-0.18%	2.49%	7.50%	2.59%	5.71%	3.84%	4.59%
Standardized	Moderate	11/18/2003	5/1/2015	-	-	-0.50%	0.65%	5.06%	3.84%	4.59%
Fidelity® VIP FundsManager® 60% — Service Class										
NonStandardized ²	Moderate	8/22/2007	5/1/2019	-0.24%	1.85%	7.63%	3.40%	6.54%	5.07%	6.06%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-0.37%	1.49%	5.92%	5.07%	5.67%
NYLI VP Balanced – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2015	0.12%	3.34%	9.40%	3.22%	6.92%	4.40%	5.24%
Standardized	Moderate	5/1/2005	5/1/2015	-	-	1.40%	1.30%	6.30%	4.40%	5.24%
NYLI VP Conservative Allocation – Service Class	·		·							
NonStandardized ²	Moderate	2/13/2006	5/1/2015	-0.78%	0.98%	5.10%	1.38%	3.04%	2.55%	3.14%
Standardized	Moderate	2/13/2006	5/1/2015	_		-2.90%	-0.61%	2.32%	2.55%	3.14%





			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)	Year ⁴	Year⁴	Year⁴	Year ⁴	Inception
Asset Allocation										
NYLI VP Income Builder – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	1.73%	4.33%	12.54%	3.77%	4.93%	3.79%	4.85%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	4.54%	1.88%	4.26%	3.79%	4.85%
NYLI VP Janus Henderson Balanced – Service Class										
NonStandardized ²	Moderate	2/17/2012	5/1/2015	0.00%	1.97%	10.86%	5.26%	8.00%	6.99%	7.94%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	2.86%	3.42%	7.40%	6.99%	7.94%
NYLI VP Moderate Allocation–Service Class										
NonStandardized ²	Moderate	2/13/2006	5/1/2015	-1.30%	0.97%	6.00%	2.66%	5.15%	3.75%	4.53%
Standardized	Moderate	2/13/2006	5/1/2015	-	-	-2.00%	0.73%	4.49%	3.75%	4.53%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	1.00%	2.21%	6.83%	0.71%	N/A	N/A	2.10%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-1.17%	-1.30%	N/A	N/A	1.32%
Franklin Templeton Moderate Model Portfolio - Class II		•					•			
NonStandardized ²	Moderate	5/1/2020	5/1/2020	0.13%	2.33%	10.21%	4.04%	N/A	N/A	6.87%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	2.21%	2.16%	N/A	N/A	6.22%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-0.32%	2.24%	11.38%	5.29%	N/A	N/A	8.97%
Standardized	Moderate	5/1/2020	5/1/2020	-		3.38%	3.45%	N/A	N/A	8.37%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	0.58%	2.41%	9.09%	2.69%	N/A	N/A	4.98%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	1.09%	0.75%	N/A	N/A	4.28%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized ²	High	5/1/2020	5/1/2020	-1.11%	2.25%	13.28%	7.19%	N/A	N/A	11.98%
Standardized	High	5/1/2020	5/1/2020	-	-	5.28%	5.42%	N/A	N/A	11.43%
NYLI VP Equity Allocation – Service Class										
NonStandardized ²	High	2/13/2006	5/1/2015	-2.57%	0.63%	6.61%	4.00%	8.90%	5.61%	6.79%
Standardized	High	2/13/2006	5/1/2015	-	-	-1.39%	2.12%	8.32%	5.61%	6.79%
NYLI VP Growth Allocation–Service Class	<u> </u>									
NonStandardized ²	High	2/13/2006	5/1/2015	-2.09%	0.72%	6.33%	3.83%	7.44%	4.89%	5.87%
Standardized	High	2/13/2006	5/1/2015	-	-	-1.67%	1.94%	6.83%	4.89%	5.87%
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized ²	High	6/1/1999	5/1/2022	0.79%	5.21%	11.35%	7.64%	12.02%	8.29%	9.46%
Standardized	High	6/1/1999	5/1/2022	-	-	3.35%	5.88%	11.51%	8.29%	7.63%
American Funds IS Washington Mutual Investors Fund - Class 4	-5									****
NonStandardized ²	High	12/14/2012	11/13/2017	0.01%	3.81%	15.67%	10.25%	13.85%	8.71%	9.48%
Standardized	High	12/14/2012	11/13/2017	-	-	7.67%	8.58%	13.37%	8.71%	9.48%
American Funds IS Growth Fund - Class 4	-5									
NonStandardized ²	High	12/14/2012	11/13/2017	-4.89%	0.40%	19.08%	11.87%	17.65%	14.33%	15.34%
Standardized	High	12/14/2012	11/13/2017	-	-	11.08%	10.25%	17.23%	14.33%	15.34%
BNY Mellon Sustainable US Equity - Service Shares	-5									
NonStandardized ²	High	12/31/2000	5/1/2022	-3.07%	-0.24%	13.44%	8.43%	12.90%	9.43%	11.75%
Standardized	High	12/31/2000	5/1/2022	-	-	5.44%	6.70%	12.40%	9.43%	9.99%
ClearBridge Variable Appreciation Portfolio — Class II	-5									
NonStandardized ²	High	2/28/2015	5/1/2017	-0.84%	1.95%	14.25%	10.55%	13.63%	10.22%	11.53%
Standardized	High	2/28/2015	5/1/2017	-	-	6.25%	8.89%	13.15%	10.22%	11.53%
Fidelity® VIP Contrafund® – Service Class 2	9	220,20.0	0, ., 20 . /			5.2070	0.00,0	10.1070	10.2270	11.0070
NonStandardized ²	High	1/12/2000	5/1/2015	-2.62%	1.65%	18.63%	13.34%	16.49%	11.66%	13.04%
Standardized	High	1/12/2000	5/1/2015	-2.02 /6	1.0376	10.63%	11.77%	16.05%	11.66%	13.04%
Fidelity® VIP Equity-Income – Service Class 2	1 11911	./12/2000	0/1/2010			.0.0078	11.7770	10.0070	11.0070	10.0470
NonStandardized ²	High	1/12/2000	5/1/2015	0.74%	5.05%	15.03%	7.68%	11.86%	7.88%	9.15%
Nonstandardized	High	1/12/2000	5/1/2015	0.74%	3.03%	7.03%	5.93%	11.35%	7.88%	9.15%
otanuaruizou	riigii	1/12/2000	3/1/2013			1.00/0	3.3376	11.0070	7.0070	3.1370



Marienting Mar				Investment		Voorto					Since
Part			Portfolio	Investment	Month to	Year to					
Part Court		Volatility/						3	5	10	
Part	Investment Divisions ¹				Date						
Page		RISK Level	Date	Date		Montnly)	Tear	rear	Tear	rear	inception
Migh 17,000 17,000 17,000 17,000 17,000 17,000 17,000 17,000 17,000 17,100 17,											
Selection High 19,000 51,0001 1,000 5,000 1,000		High	1/12/2000	5/1/2015	_/ Q7%	-1 30%	20.73%	11 67%	17 13%	15 61%	17 110/
NET VP Epich U.S. Equily Yield – Service Class High 622003 51/2015 1,80% 5,22% 18,27% 5,55% 1,90% 6,60% 7,97% 1999 1999 1999 1999 1999 1999 1999 1		•									
Mode March		riigii	1712/2000	3/1/2013			12.7070	10.0070	10.7170	10.0170	17.1170
Sector Part		High	6/2/2003	5/1/2015	1 80%	5 22%	18 27%	9.50%	10.86%	6.62%	7 97%
NEULY PE Dimensional U.S. Equity - Service Class High 62/2003 51/2015 0.00% 3.51% 15.76% 9.69% 13.99% 6.75% 10.99% 6.75%											
No-Standardized* High 6/2003 51/2015 0.30% 51/1015 0.30% 5											
NVL IV Wellington Crowth - Service Class 1 High 6/27003 5/17015 - 3.91% 0.80% 11.56% 8.71% 12.90% 0.82% 10.79% Sandwardson High 6/27003 5/17015 - 3.50% 0.80% 12.47% 0.82% 10.79%	NonStandardized ²	High	6/2/2003	5/1/2015	0.30%	3.61%	15.76%	9.98%	13.96%	9.67%	10.99%
No-Standardized High 6/22003 Sr/12015 -3.0% 1.50% 6.20% 1.20% 6.20% 1.20% 9.20% 10.70% 10.00% 1.20% 1.20% 9.20% 10.70% 10.00% 10	Standardized	High	6/2/2003	5/1/2015	-	-	7.76%	8.30%	13.49%	9.67%	10.99%
Sementaried High 6/2/2003 5/1/2015 3, 56% 6.99% 12, 17% 8.52% 10.79% 10.79% 10.10% 10.25% 10.	NYLI VP Wellington Growth – Service Class7										
NTLL VP SSP 500 Index5 - service Class Nocisionalization* High 6/2/2003 5/1/2015 -1,44% 1,16% 16,35% 10,82% 14,39% 10,99% 12,39	NonStandardized ²	High	6/2/2003	5/1/2015	-3.91%	-0.80%	11.56%	8.71%	12.96%	9.82%	10.79%
No-Standardizer High 8,22003 517,2015 1,44% 1,59% 1,62% 14,85% 10,99% 12,39% 12,39% NULL VP Ministor Large Cap Growth – Service Class High 8,022003 517,2015 2,59% 0,14% 1,70% 12,74% 16,09% 12,39% 14,14% 1,45%	Standardized	High	6/2/2003	5/1/2015	-	-	3.56%	6.99%	12.47%	9.82%	10.79%
Standardized High 6/20003 5/17/015 8.35% 8.97% 1.39% 10.99% 12.35%	NYLI VP S&P 500 Index5 – Service Class										
NYLL VP Miration Large Cap Growth – Service Class NonStandardized High 0.22003 5/17.015 2.95% 0.14% 1.470% 1.274% 10.09% 12.23% 14.14% 1.580% 1.280% 14.14% 1.280%	NonStandardized ²				-1.44%	1.16%					
High 6,220,03 511/2015 5,00 11,14 15,00 12,74 12,74 16,09% 12,39% 14,14% 14,14	Standardized	High	6/2/2003	5/1/2015	-	-	8.35%	8.97%	14.39%	10.99%	12.35%
Standardzed High 6/27/035 5/1/2015 6 /7/09 11.14% 56.94% 12.98% 14.14% 14.14% 14.14% 15.94% 12.98% 14.14	NYLI VP Winslow Large Cap Growth – Service Class										l
NYLL VP American Centrury Sustainable Equity – Service Class Non-Standardzed* High 2/17/2012 5/1/2015 - 2.73% - 0.67% - 9.19% 8.87% 12.49% 8.00% 9.62% Non-Standardzed* High 5/1/2000 2/10/2025 - 1.03% 2.12% 12.72% 8.21% 12.49% 8.00% 9.62% Non-Standardzed* High 5/1/2000 2/10/2025 - 1.03% 2.12% 12.72% 8.21% 12.19% 8.34% - 8.28% Non-Standardzed* High 5/1/2000 2/10/2025 - 1.03% 2.12% 12.72% 8.21% 12.19% 8.34% - 8.28% Non-Standardzed* High 5/1/2000 2/10/2025 - 2.58% 0.83% 10.59% 8.28% 11.92% 9.70% - 1.99% Non-Standardzed* High 5/1/2000 2/10/2025 - 2.58% 0.83% 10.59% 8.28% 11.92% 9.70% - 1.99% Non-Standardzed* High 1/2/31/1979 5/1/2024 2.58% 0.88% 1.59% 1.59% 1.54% 10.69% 8.37% Non-Standardzed* High 1/2/31/1979 5/1/2024 2.68% 0.88% 1.99% 1.54% 10.69% 8.57% Non-Standardzed* High 1/2/2000 5/1/2015 2.08% 3.74% 1.62% 5.57% 1.21% 5.57% 1.21% 5.57% Non-Standardzed* High 1/2/2000 5/1/2015 0.29% 3.74% 1.62% 5.57% 1.21% 7.09% 7.99% Non-Standardzed* High 1/2/2000 5/1/2015 0.29% 3.74% 1.62% 7.09% 7.99% Non-Standardzed* High 1/2/2000 5/1/2015 0.27% 3.74% 1.62% 7.09% 7.99% Non-Standardzed* High 1/2/2000 5/1/2015 0.27% 3.74% 1.62% 7.09% 7.99% Non-Standardzed* High 1/2/2000 5/1/2015 0.27% 3.74% 1.62% 7.09% 7.99% Non-Standardzed* High 1/2/2000 5/1/2015 0.27% 3.74% 1.62% 7.09% 7.99% Non-Standardzed* High 1/2/2000 5/1/2015 0.27% 3.74% 1.62% 7.09% 7.09% 7.09% Non-Standardzed* High 1/2/2000 5/1/2015 0.27% 3.74% 1.62% 5.57% 1.24% 5.57% 1.24% 5.57% 1.24% 5.57% 1.24% 5.57% 1.24% 5.57% 1.24% 5.57% 1.24% 5.57% 1.24% 5.57% 1.24% 5.57% 1.24% 5.57% 1.24% 5.57% 1.24% 5.57% 1.24% 5.57% 1.24%	NonStandardized ²				-2.95%						
No-Sindrafized High 2177012 51/2015 - 273% 0.67% 9.19% 8.07% 12.99% 8.00% 9.62% Sindrafized High 2177012 51/2015 - 1.19% 7.29% 8.00% 9.62% 9.62% Sindrafized High 51/2000 21/02025 1.03% 2.12% 12.72% 8.21% 12.99% 8.34% 0.28% NO-Sindrafized High 51/2000 21/02025 1.03% 2.12% 12.72% 8.21% 12.99% 9.34% 0.28% 9.62% 9.		High	6/2/2003	5/1/2015	-	-	6.70%	11.14%	15.64%	12.93%	14.14%
Simularized High 2/17/2012 5/1/2015 1.99% 7.269% 12.99% 8.00% 9.62% Migh 5/1/2000 2/10/2025 1.99% 7.269% 12.99% 8.00% 9.62% Migh 5/1/2000 2/10/2025 . 1.99% 1.27% 8.21% 1.21% 9.34% - 0.28% Migh 5/1/2000 2/10/2025											
NYLL VP MF58 Investors Trust - Service Class Non-Shandrafezed High 5/1/2000 2/1/0/2025					-2.73%	-0.67%					
NorShandardzeed High 5/1/2000 2/10/2025 - 1, 0.0% 2.12% 8.21% 12.19% 9.34% 0.28% Standardzeed High 5/1/2000 2/10/2025 - 1, 0.0% 2.12% 1.27% 8.21% 12.19% 9.34% 0.28% NTL I V PM FSS Research - Service Class NTL I V PM FSS Research - Service Class High 5/1/2000 2/10/2025 - 1, 0.08% 1.05% 8.28% 11.29% 9.70% - 1.99% 9.83% 1.05%		nign	2/17/2012	5/1/2015	-		1.19%	7.20%	12.49%	8.00%	9.02%
Simularized High 5/1/2000 2/10/2025		Lligh	E/1/2000	2/10/2025	1 020/	2 120/	10 700/	0.210/	12 100/	0.249/	0.200/
NYLL VP MESOR Research - Service Class NNCSandardized High 5/1/2000 2/10/2025 2.58% 0.83% 10.58% 8.28% 11.62% 9.70% -1.99% No.NSandardized High 5/1/2000 2/10/2025 -2.59% 6.55% 11.40% 9.70% -1.99% No.NSandardized High 1/2/31/1979 5/1/2024 -2.44% 14.86% 11.38% 15.84% 10.89% 16.87% Sandardized 1.89% 1.10					-1.03%	2.1270					
NonStandardized* High 51/1200 21/102025 2.58% 0.83% 0.59% 8.28% 11.92% 9.70% 1.98% 0.98% 0.98% 0.59%		riigii	3/1/2000	2/10/2023		<u>-</u>	4.7270	0.47 /6	11.0070	3.3476	-0.2076
Simularizated High 5/1/2000 2/10/2025 2.59% 6.57% 11.40% 9.70% 9.83%		High	5/1/2000	2/10/2025	-2 58%	0.83%	10.59%	8 28%	11 92%	9 70%	-1 99%
Vays Growth and Income Portfolio - Class S					-	-					
High 12/31/1979 5/1/2024 -0.4% 2.44% 14.88% 11.39% 15.94% 10.69% 16.97% 15.894% 10.69% 16.97% 15.894% 10.69% 16.97% 16.97%											
Sandardized High 12/31/1979 5/1/2024 6.86% 9.76% 15.49% 10.69% 8.97% Sandardized San		High	12/31/1979	5/1/2024	-0.44%	2.44%	14.86%	11.39%	15.94%	10.69%	16.97%
Filedity VIP MID Cap - Service Class 2	Standardized				-	-	6.86%			10.69%	8.97%
High 1/12/2000 5/11/2015 -4.9% 0.46% 7.72% 5.57% 1.21% 7.03% 7.99% 5.5555555555555555555555555555555555	Small/Mid Cap Equity										
Standardized High 1/12/2000 5/1/2015	Fidelity® VIP Mid Cap - Service Class 2										
Janus Henderson VIT Enterprise Portfolio - Service Shares High 12/31/1999 11/13/2017 -3.16% 1.22% 8.27% 6.18% 10.12% 10.12% 9.92%	NonStandardized ²	High	1/12/2000	5/1/2015	-4.98%	-0.46%	7.72%	5.57%	12.13%	7.03%	7.99%
High 12/31/1999 11/13/2017 -3.16% 1.2% 8.27% 6.18% 10.12% 10.12% 9.92% Standardized High 12/31/1999 11/13/2017 -3.16% 1.2% 8.27% 6.18% 10.12% 9.92% Standardized Standar	Standardized	High	1/12/2000	5/1/2015	-	-	-0.28%	3.74%	11.62%	7.03%	7.99%
Standardized High 12/31/1999 11/13/2017 - - 0.27% 4.37% 9.57% 10.12% 9.92% NYLL VP Schroders Mid Cap Opportunities - Service Class High 6/2/2003 5/1/2015 - - - - - - - - -	Janus Henderson VIT Enterprise Portfolio – Service Shares										
NYLI VP Schroders Mid Cap Opportunities - Service Class NonStandardized High 6/2/2003 5/1/2015 - 3.40% -0.19% 4.41% 0.98% 6.75% 4.19% 5.25% Standardized High 6/2/2003 5/1/2015 3.59% -1.02% 6.13% 4.19% 5.25% MFS® Mid Cap Value Portfolio - Service Class NonStandardized High 3/7/2008 5/1/2020 -2.52% 0.45% 8.82% 4.89% 11.01% 7.12% 15.03% Standardized High 3/7/2008 5/1/2020 0.82% 3.04% 10.48% 7.12% 14.54% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized High 2/18/2003 5/1/2015 0.82% 3.04% 10.48% 7.12% 14.54% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized High 2/18/2003 5/1/2015 0.82% 3.04% 10.48% 7.12% 14.54% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized High 2/18/2003 5/1/2015 0.82% 3.04% 10.48% 7.12% 14.54% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized Highes 7/16/2001 5/1/2020 1.45% 2.11% 9.05% 8.01% 8.51% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized Highest 7/16/2001 5/1/2020 1.45% 2.11% 9.05% 8.01% 8.51% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized Highest 7/16/2001 5/1/2020 1.45% 2.11% 9.05% 8.01% 8.51% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized Highest 7/16/2001 5/1/2020 1.45% 2.11% 9.05% 8.01% 8.51% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized Highest 6/1/2000 5/1/2015 0.82% 2.47% 10.85% 7.10% 15.11% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized Highest 4/17/2018 5/1/2020 0.82% 2.47% 10.85% 7.10% 15.11% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized Highest 4/17/2018 5/1/2020 0.82% 2.47% 10.85% 7.10% 15.11% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized Highest 4/17/2018 5/1/2020 0.82% 2.47% 10.85% 7.10% 15.11% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized Highest 4/17/2018 5/1/2020 0.82% 2.85% 5.79% 4.68% 12.83% 7.12% 8.12% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized Highest 4/17/2018 5/1/2024 0.82% 2.85% 5.79% 4.68% 12.83% 7.12%	NonStandardized ²				-3.16%	1.22%					
NonStandardized	Standardized	High	12/31/1999	11/13/2017	-	•	0.27%	4.37%	9.57%	10.12%	9.92%
High 6/2/2003 5/1/2015											
MFS@ Mid Cap Value Portfolio - Service Class High 3/7/2008 5/1/2020 -2.52% 0.45% 8.82% 4.89% 11.01% 7.12% 15.03% 51.00% 5		•			-3.40%	-0.19%					
NonStandardized		High	6/2/2003	5/1/2015	-	•	-3.59%	-1.02%	6.13%	4.19%	5.25%
Standardized High 3/7/2008 5/1/2020 - - 0.82% 3.04% 10.48% 7.12% 14.54% Neuberger Berman AMT Mid-Cap Growth - Class S											
Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized ² NonStandardized						0.45%					
NonStandardized		Hign	3/1/2008	5/1/2020		-	0.52%	3.04%	10.48%	7.12%	14.54%
Standardized High 2/18/2003 5/1/2015		Lliah	2/18/2002	E/1/201E	-7 CO9/	-1 /120/	6 5E9/	4 000/	0.619/	8 O49/	0.540/
Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized Highest 7/16/2001 5/1/2020 -4.17% -0.01% 8.82% 4.34% 11.37% 7.10% 15.11% Standardized Columbia Variable Portfolio - Small Cap Value Fund — Class 2 NonStandardized Highest 6/1/2000 5/1/2015 -5.38% -2.85% 5.79% 4.68% 12.83% 7.12% 8.12% Standardized Highest 6/1/2000 5/1/2015 2.21% 2.82% 12.33% 7.12% 8.12% Fidelity® VIP Extended Market Index Portfolio - Service Class 2 NonStandardized Highest 4/17/2018 5/1/2024 -4.63% -1.07% 6.76% 3.06% 9.46% N/A 10.00% Standardized Highest 4/17/2018 5/1/2024 -2.5% -1.24% 1.14% 8.89% N/A 2.00% Macquarie VIP Small Cap Value Series - Service Class NonStandardized Highest 5/1/2000 11/13/2017 -4.55% -0.59% 8.70% 1.02% 8.99% 5.64% 4.59%					-7.09%	-1.42%					
NonStandardized Highest 7/16/2001 5/1/2020 -4.17% -0.01% 8.82% 4.34% 11.37% 7.10% 15.11% Standardized Highest 7/16/2001 5/1/2020 0.82% 2.47% 10.85% 7.10% 14.63% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 Highest 6/1/2000 5/1/2015 0.82% 2.47% 10.85% 7.10% 14.63% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 Highest 6/1/2000 5/1/2015 2.21% 2.82% 12.33% 7.12% 8.12% Standardized Highest 6/1/2000 5/1/2015 2.21% 2.82% 12.33% 7.12% 8.12% Columbia Variable Portfolio – Service Class 2 NonStandardized Highest 4/17/2018 5/1/2024 -4.63% -1.07% 6.76% 3.06% 9.46% N/A 10.00% Standardized Mighest VIP Small Cap Value Series - Service Class NonStandardized Highest 5/1/2000 11/13/2017 -4.55% -0.59% 8.70% 1.02% 8.99% 5.64% 4.59% A.59% A.59		riigii	2/10/2000	0/1/2013	<u> </u>		1.70/0	4.11/0	J.0J/0	0.0176	0.0170
Highest 7/16/2001 5/1/2020 0.82% 2.47% 10.85% 7.10% 14.63%	· ·	Highest	7/16/2001	5/1/2020	-4,17%	-0.01%	8.82%	4.34%	11.37%	7.10%	15.11%
Columbia Variable Portfolio - Small Cap Value Fund — Class 2 Highest 6/1/2000 5/1/2015 -5.38% -2.85% 5.79% 4.68% 12.83% 7.12% 8.12%					-	-					
NonStandardized	Columbia Variable Portfolio – Small Cap Value Fund — Class 2		=***								
Standardized Highest 6/1/2000 5/1/2015 - - -2.21% 2.82% 12.33% 7.12% 8.12% Fidelity® VIP Extended Market Index Portfolio - Service Class 2 Highest 4/17/2018 5/1/2024 -4.63% -1.07% 6.76% 3.06% 9.46% N/A 10.00% Standardized Highest 4/17/2018 5/1/2024 - - -1.24% 1.14% 8.89% N/A 2.00% Macquarie VIP Small Cap Value Series - Service Class Highest 5/1/2000 11/13/2017 -4.55% -0.59% 8.70% 1.02% 8.99% 5.64% 4.59%	NonStandardized ²	Highest	6/1/2000	5/1/2015	-5.38%	-2.85%	5.79%	4.68%	12.83%	7.12%	8.12%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2 NonStandardized² Highest 4/17/2018 5/1/2024 -4.63% -1.07% 6.76% 3.06% 9.46% N/A 10.00% Standardized 1.24% 1.14% 8.89% N/A 2.00% Macquarie VIP Small Cap Value Series - Service Class NonStandardized² Highest 5/1/2000 11/13/2017 -4.55% -0.59% 8.70% 1.02% 8.99% 5.64% 4.59%	Standardized	-			-	-		2.82%		7.12%	8.12%
NonStandardized² Highest 4/17/2018 5/1/2024 -4.63% -1.07% 6.76% 3.06% 9.46% N/A 10.00% Standardized Highest 4/17/2018 5/1/2024 1.24% 1.14% 8.89% N/A 2.00% Macquarie VIP Small Cap Value Series - Service Class NonStandardized² Highest 5/1/200 11/13/2017 -4.55% -0.59% 8.70% 1.02% 8.99% 5.64% 4.59%	Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
Macquarie VIP Small Cap Value Series - Service Class NonStandardized² Highest 5/1/2000 11/13/2017 -4.55% -0.59% 8.70% 1.02% 8.99% 5.64% 4.59%	NonStandardized ²	Highest	4/17/2018	5/1/2024	-4.63%	-1.07%	6.76%	3.06%	9.46%	N/A	10.00%
NonStandardized ² Highest 5/1/2000 11/13/2017 -4.55% -0.59% 8.70% 1.02% 8.99% 5.64% 4.59%	Standardized	Highest	4/17/2018	5/1/2024	-	-	-1.24%	1.14%	8.89%	N/A	2.00%
· · · · · · · ·	Macquarie VIP Small Cap Value Series - Service Class	<u> </u>									
Standardized Highest 5/1/2000 11/13/2017 0.70% -0.97% 8.42% 5.64% 4.59%	NonStandardized ²				-4.55%	-0.59%					
	Standardized	Highest	5/1/2000	11/13/2017	-	-	0.70%	-0.97%	8.42%	5.64%	4.59%



			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year ⁴	Year ⁴	Year ⁴	Inception
Small/Mid Cap Equity	MISK ECTO	Date	Date		Wioritiny)	roui	- Cui	i cui	I Gui	шсерион
NYLI VP Wellington Small Cap - Service Class										
NonStandardized ²	Highest	5/2/2016	5/2/2016	-5.15%	-2.34%	8.50%	0.80%	7.04%	N/A	5.08%
Standardized	Highest	5/2/2016	5/2/2016	-3.1376	-2.3476	0.50%	-1.21%	6.43%	N/A	5.08%
NYLI VP Small Cap Growth – Service Class	riigilest	3/2/2010	3/2/2010	-		0.5076	-1.21/0	0.4376	INA	3.00 /6
NonStandardized ²	Highest	2/17/2012	5/1/2015	-5.29%	-1.97%	3.66%	0.16%	6.97%	6.09%	6.84%
Standardized	Highest	2/17/2012	5/1/2015	-3.29%	-1.97 %	-4.34%	-1.88%	6.35%	6.09%	6.84%
International/Global Equity	riigilest	2/11/2012	3/1/2013	_	_	-4.5470	-1.0076	0.5576	0.0978	0.04 /6
American Funds IS Global Small Cap Fund® – Class 4										
NonStandardized ²	High	12/14/2012	5/1/2015	-4.47%	-2.39%	-2.17%	-3.57%	2.59%	3.53%	3.67%
	High	12/14/2012	5/1/2015	-4.4770	-2.39%	-9.99%	-5.54%	1.86%	3.53%	3.67%
Standardized Fidelity® VIP International Index — Service Class 2	nigii	12/14/2012	5/1/2015		-	-9.9976	-5.54%	1.00%	3.33%	3.07 %
	High	4/40/2040	E /4 /0040	1.99%	5.85%	8.27%	3.31%	5.83%	N/A	4.24%
NonStandardized ²	High	4/16/2018	5/1/2019	1.99%	5.85%	0.27%	1.40%	5.83%	N/A N/A	4.24% 3.82%
Standardized	nign	4/16/2018	5/1/2019	-	-	0.27%	1.40%	5.19%	IN/A	3.82%
Invesco V.I. EQV International Equity Fund - Series II	High	9/19/2001	5/1/2015	0.30%	4.39%	0.28%	1.80%	4.56%	2.72%	3.95%
NonStandardized ² Standardized	High	9/19/2001	5/1/2015	0.30%	4.39%	0.28% -7.72%	-0.17%	4.56% 3.88%	2.72%	3.95%
Janus Henderson VIT Global Research Portfolio – Service Shares	nigri	3/13/2001	3/1/2015	-	•	-1.12%	-0.17%	3.00%	2.12%	3.35%
	High	12/21/1000	5/1/2015	-0.62%	3.63%	16.54%	10.93%	13.13%	8.63%	9.96%
NonStandardized ² Standardized	High High	12/31/1999 12/31/1999	5/1/2015 5/1/2015	-0.62%	3.03%	16.54% 8.54%	10.93% 9.28%	13.13% 12.64%	8.63% 8.63%	9.96% 9.96%
	nign	12/31/1999	5/1/2015	-		8.54%	9.28%	12.04%	8.03%	9.90%
NYLI VP Pinestone International Equity – Service Class	High	6/2/2003	5/1/2015	-0.26%	5.36%	3.48%	-2.50%	3.01%	3.18%	4.09%
NonStandardized ²				-0.26%	5.36%					
Standardized MFS® International Intrinsic Value Portfolio – Service Class	High	6/2/2003	5/1/2015	-	-	-4.52%	-4.49%	2.28%	3.18%	4.09%
	High	8/31/2001	5/1/2017	1.74%	7.68%	11.76%	4.08%	6.77%	5.86%	6.19%
NonStandardized ²				1.74%	7.08%					
Standardized MFS® VIT Research International - Service Class	High	8/31/2001	5/1/2017	-	-	3.76%	2.20%	6.15%	5.86%	6.19%
	High	8/24/2001	5/1/2022	1.84%	5.58%	5.90%	1.96%	5.29%	3.42%	5.06%
NonStandardized ²	High	8/24/2001	5/1/2022	1.84%	5.58%	-2.10%	-0.01%	4.63%		3.08%
Standardized Putnam VT International Value Fund - Class IB	nigii	0/24/2001	3/1/2022	-		-2.10%	-0.01%	4.03%	3.42%	3.00%
	Liter	4/0/4007	E /4 /0004	2.070/	0.400/	12.97%	7.450/	0.000/	4.000/	9.43%
NonStandardized ²	High	1/2/1997	5/1/2024	3.87%	8.40%		7.45%	9.69%	4.28% 4.28%	
Standardized American Funds IS New World Fund - Class 4	High	1/2/1997	5/1/2024	-		4.97%	5.69%	9.13%	4.28%	1.43%
	Highwat	40/44/0040	E /4 /004 E	0.440/	2.000/	4.550/	4.050/	E 070/	4.400/	F 7F0/
NonStandardized ²	Highest Highest	12/14/2012 12/14/2012	5/1/2015 5/1/2015	-0.44%	2.08%	4.55% -3.45%	1.65% -0.32%	5.27%	4.42% 4.42%	5.75% 5.75%
Standardized	nignesi	12/14/2012	5/1/2015	-		-3.45%	-0.32%	4.61%	4.42%	5.75%
Fidelity® VIP Emerging Markets – Service Class 2	I Park and		=///	4 000/	0.740/	40.000/	0.500/	F 070/	4.070/	0.440/
NonStandardized ²	Highest	1/23/2008	5/1/2018	1.09%	2.74%	13.28%	0.56%	5.07%	4.27%	3.11% 2.86%
Standardized	Highest	1/23/2008	5/1/2018	-		5.28%	-1.46%	4.41%	4.27%	2.80%
NYLI VP Candriam Emerging Markets Equity – Service Class7	1.15 - 1		5/4/0045	0.740/	0.400/	0.070/	4.000/	4 400/	0.040/	0.000/
NonStandardized ²	Highest	2/17/2012	5/1/2015	-0.74%	0.18%	9.87%	-4.22%	1.42%	0.81%	2.66%
Standardized	Highest	2/17/2012	5/1/2015	-	-	1.87%	-6.17%	0.65%	0.81%	2.66%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 28	1.8-1	4/00/0045	F/4/004=	0.4001	4.500/	44.000/	4.070/	44.000/	4.000/	0.000/
NonStandardized ²	High	4/30/2013	5/1/2015	0.40%	4.52%	11.29%	1.27%	11.33%	1.29%	2.83%
Standardized	High	4/30/2013	5/1/2015	-	-	3.29%	-0.72%	10.81%	1.29%	2.83%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	12.1	0/47/0045	F/4/004=	4 0001	0.500/	04.000/	44.4000	0.500/	0.000/	7.050/
NonStandardized ²	High	2/17/2012	5/1/2015	1.00%	2.50%	31.89%	11.10%	9.53%	6.33%	7.65%
Standardized	High	2/17/2012	5/1/2015	-	-	23.89%	9.46%	8.97%	6.33%	7.65%
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized ²	High	5/1/2015	5/1/2015	3.34%	4.37%	14.87%	2.66%	4.62%	N/A	-1.35%
Standardized	High	5/1/2015	5/1/2015	-	-	6.87%	0.72%	3.94%	N/A	-1.35%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized ²	Highest	12/29/2000	2/10/2025	-5.07%	-0.34%	10.22%	7.55%	13.51%	12.64%	-5.90%
Standardized	Highest	12/29/2000	2/10/2025	-	-	2.22%	5.79%	13.02%	12.64%	-13.42%



Average Annual Total Return as of April 30, 2023 (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										
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ²	Highest	4/30/2019	5/1/2019	-3.42%	2.19%	0.42%	2.24%	5.99%	5.63%	7.15%
Standardized	Highest	4/30/2019	5/1/2019	-	-	-7.58%	0.29%	5.35%	5.63%	6.78%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	5/1/2015	-3.56%	-1.82%	1.02%	3.62%	17.40%	3.14%	6.03%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-6.98%	1.72%	16.98%	3.14%	6.03%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	Highest	5/1/1998	5/1/2024	4.63%	5.37%	13.51%	0.29%	4.68%	4.78%	20.93%
Standardized	Highest	5/1/1998	5/1/2024	-	-	5.51%	-1.74%	4.01%	4.78%	12.93%

Please read the important disclosures below regarding the product performance.



New York Life Income Plus Variable Annuity II Performance Summary

As of April 30, 2023

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.

1 The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Government Money Market,

and NYLI 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.

² Assumes no deduction for contingent deferred sales charge.

³ 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.

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 Income Plus Variable Annuity II was first offered for sale on August 31, 2015. Certain Portfolios existed prior to that date. The performance for NYLI

VP Funds Trust 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. This version of the New York Life Income Plus Variable Annuity II invests in the New York Life Insurance and Annuity Corporation (NYLIAC) 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 NYLI VP S&P 500 Index Portfolio. The NYLI 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 NYLI VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

6 An Investment in the NYLI 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.

7 New allocations to the NYLI VP Wellington Growth and NYLI 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.

⁸ 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.

With the Guaranteed Future Income Benefit Rider there will be certain investment division restrictions. These restrictions will limit the amount you can invest in the investment divisions. Once you have allocated your premium payments to your desired investment divisions in compliance with such restrictions or one of the pre-selected asset allocation models, We will automatically rebalance the assets in the investment divisions to your specified premium allocations or to the pre-selected asset allocation models you chose on a quarterly basis so long as they are within the stated limits. Also note that the investment division restrictions may limit the growth of the policy's Accumulation Value.

In most jurisdictions, the New York Life Income Plus Variable Annuity II policy form number is ICC15-P100.

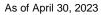
Sales of this version of the New York Life Income Plus Variable Annuity II were discontinued. Current policyowners may continue to make premium payments, subject to their contract provisions. Existing policies will continue to be serviced.

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.

			Investment			Since		
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond								
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6								
NonStandardized ²	Low	1/29/1993	5/1/2015	3.61%	2.30%	0.88%	0.12%	0.23%
Standardized	Low	1/29/1993	5/1/2015	-4.39%	0.35%	0.09%	0.12%	0.23%
PIMCO VIT Low Duration Portfolio - Advisor Class								
NonStandardized ²	Low	3/31/2006	5/2/2016	2.99%	-0.34%	-0.38%	-0.18%	-0.10%
Standardized	Low	3/31/2006	5/2/2016	-5.01%	-2.37%	-1.19%	-0.18%	-0.10%
PIMCO VIT Short-Term Portfolio - Advisor Class NonStandardized ²	Low	9/30/1999	5/1/2024	4.53%	2.41%	1.29%	0.93%	2.68%
Standardized	Low	9/30/1999	5/1/2024	-3.47%	0.46%	0.52%	0.93%	-5.32%
American Funds IS Capital World Bond Fund® - Class 4	LOW	9/30/1999	3/1/2024	-3.47 /6	0.4076	0.5276	0.3376	-3.32 /6
NonStandardized ²	Moderate	10/4/2006	5/1/2024	-4.62%	-6.87%	-3.95%	-1.66%	0.70%
Standardized	Moderate	10/4/2006	5/1/2024	-12.25%	-8.77%	-4.73%	-1.66%	-7.30%
American Funds IS The Bond Fund of America® - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2022	-0.38%	-3.95%	-1.27%	0.06%	-0.68%
Standardized	Moderate	12/14/2012	5/1/2022	-8.35%	-5.91%	-2.08%	0.06%	-2.97%
American Funds IS U.S. Government Securities Fund® - Class 4								
NonStandardized ²	Moderate	12/2/1985	5/1/2024	-0.90%	-4.20%	-1.46%	-0.50%	2.91%
Standardized	Moderate	12/2/1985	5/1/2024	-8.83%	-6.16%	-2.27%	-0.50%	-5.09%
Columbia Variable Portfolio — Intermediate Bond - Class 2								
NonStandardized ²	Moderate	5/3/2010	5/1/2022	0.36%	-5.01%	-1.39%	0.29%	-0.99%
Standardized	Moderate	5/3/2010	5/1/2022	-7.64%	-6.95%	-2.20%	0.29%	-3.27%
NYLI VP Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	0.22%	-4.30%	-2.00%	-0.29%	-0.23%
Standardized	Moderate	6/2/2003	5/1/2015	-7.78%	-6.25%	-2.80%	-0.29%	-0.23%
Fidelity® VIP Investment Grade Bond - Service Class 2								
NonStandardized ²	Moderate	8/15/2005	5/1/2022	0.13%	-3.57%	-1.14%	0.32%	-0.04%
Standardized	Moderate	8/15/2005	5/1/2022	-7.87%	-5.54%	-1.94%	0.32%	-2.33%
Fidelity® VIP Bond Index – Service Class 2								
NonStandardized ²	Moderate	4/19/2018	11/23/2020	-0.36%	-4.06%	-2.05%	N/A	-3.85%
Standardized NYLI VP MacKay U.S. Infrastructure Bond – Service Class	Moderate	4/19/2018	11/23/2020	-8.33%	-6.01%	-2.85%	N/A	-4.80%
NonStandardized ²	Moderate	6/2/2003	5/1/2015	-0.58%	-3.56%	-2.13%	-0.98%	-1.00%
Standardized	Moderate	6/2/2003	5/1/2015	-8.54%	-5.53%	-2.13%	-0.98%	-1.00%
NYLI VP PIMCO Real Return – Service Class	Woderate	0/2/2000	3/1/2013	0.0470	0.0070	2.3270	0.5070	1.0070
NonStandardized ²	Moderate	2/17/2012	5/1/2015	0.58%	-3.64%	0.41%	0.61%	0.83%
Standardized	Moderate	2/17/2012	5/1/2015	-7.42%	-5.61%	-0.39%	0.61%	0.83%
PIMCO VIT Income Portfolio - Advisor Class								0.007.0
NonStandardized ²	Moderate	4/29/2016	5/1/2020	3.89%	0.25%	1.23%	N/A	2.59%
Standardized	Moderate	4/29/2016	5/1/2020	-4.11%	-1.78%	0.46%	N/A	1.80%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
NonStandardized ²	Moderate	5/1/2014	5/1/2015	3.94%	-0.37%	-0.12%	1.04%	1.31%
Standardized	Moderate	5/1/2014	5/1/2015	-4.06%	-2.40%	-0.93%	1.04%	1.31%
PIMCO VIT Total Return Portfolio - Advisor Class								
NonStandardized ²	Moderate	2/28/2006	5/1/2015	1.05%	-3.77%	-1.47%	0.08%	0.12%
Standardized	Moderate	2/28/2006	5/1/2015	-6.95%	-5.73%	-2.27%	0.08%	0.12%
Western Asset Core Plus VIT - Class II								
NonStandardized ²	Moderate	5/1/2015	5/1/2022	-2.20%	-5.71%	-2.74%	-0.14%	-1.10%
Standardized	Moderate	5/1/2015	5/1/2022	-10.02%	-7.64%	-3.53%	-0.14%	-3.38%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares	Maderia	0/45/0040	E /4 /004 E	0.4007	4 500/	0.700/	0.040/	0.500/
NonStandardized ²	Moderate	2/15/2012	5/1/2015	6.40%	1.52%	2.78%	3.34%	3.59%
Standardized	Moderate	2/15/2012	5/1/2015	-1.60%	-0.46%	2.05%	3.34%	3.59%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 NonStandardized ²	Moderate	4/30/2012	5/1/2015	4.70%	-2.04%	-0.88%	1.29%	1.56%
	Moderate	4/30/2012	5/1/2015	-3.30%	-2.04% -4.04%	-0.88% -1.69%	1.29%	1.56%
Standardized NYLI VP Floating Rate – Service Class	woutlate	4/30/2012	J/ 1/2010	-3.3076	-4.U470	-1.0970	1.2970	1.30%
NonStandardized ²	Moderate	5/1/2005	5/1/2015	6.36%	4.40%	3.21%	2.87%	2.92%
Standardized	Moderate	5/1/2005	5/1/2015	-1.64%	2.53%	2.50%	2.87%	2.92%
NYLI VP MacKay Convertible – Service Class	Moderate	3/1/2003	0/1/2010	1.0470	2.0070	2.0070	2.01 /0	2.0270
NonStandardized ²	Moderate	6/2/2003	5/1/2015	6.91%	-0.52%	7.22%	6.84%	7.52%
Standardized	Moderate	6/2/2003	5/1/2015	-1.09%	-2.56%	6.61%	6.84%	7.52%
Out during the	modorato	3,2,2000	3, 1, 23.0		2.0070	0.0170	0.0 . 70	02 /0



			Investment					Since
		Portfolio	Division				40	Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year ⁴	Year⁴	Year ⁴	Year⁴	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class	Madazata	0/0/0000	5/1/2015	E 440/	4.040/	0.400/	3.60%	2.750/
NonStandardized ² Standardized	Moderate Moderate	6/2/2003 6/2/2003	5/1/2015	5.41% -2.59%	1.64% -0.33%	2.49% 1.76%	3.60%	3.75% 3.75%
NYLI VP MacKay Strategic Bond – Service Class	Woderate	0/2/2003	3/1/2013	-2.39%	-0.33%	1.70%	3.00%	3.75%
NonStandardized ²	Moderate	5/1/2011	5/1/2015	5.44%	1.44%	1.81%	1.62%	1.91%
Standardized	Moderate	5/1/2011	5/1/2015	-2.56%	-0.54%	1.06%	1.62%	1.91%
Alternatives	Moderate	0/1/2011	0/1/2010	2.0070	0.0170	110070	1.0270	1.0170
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/2/2016	3.88%	-0.47%	2.57%	1.45%	2.27%
Standardized	Moderate	5/18/2009	5/2/2016	-4.12%	-2.51%	1.84%	1.45%	2.27%
NYLI VP Hedge Multi-Strategy - Service Class	Moderate	0,10,2000	0/2/2010	11.1270	2.0170	1.0 170	11.1070	2.2.70
NonStandardized ²	Moderate	5/1/2013	5/1/2015	4.84%	0.82%	0.79%	-1.13%	-0.54%
Standardized	Moderate	5/1/2013	5/1/2015	-3.16%	-1.19%	0.00%	-1.13%	-0.54%
Asset Allocation				21.2.0				
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2018	14.55%	3.16%	6.60%	6.60%	6.89%
Standardized	Moderate	12/14/2012	5/1/2018	6.55%	1.24%	5.97%	6.60%	6.69%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	11/18/2003	5/1/2015	7.46%	-0.42%	4.31%	3.91%	4.40%
Standardized	Moderate	11/18/2003	5/1/2015	-0.54%	-2.45%	3.62%	3.91%	4.40%
Fidelity® VIP FundsManager® 60% — Service Class						****		
NonStandardized ²	Moderate	8/22/2007	5/1/2019	8.10%	0.68%	5.14%	5.18%	5.90%
Standardized	Moderate	8/22/2007	5/1/2019	0.10%	-1.34%	4.47%	5.18%	5.49%
NYLI VP Balanced – Service Class								
NonStandardized ²	Moderate	5/1/2005	5/1/2015	6.18%	1.40%	5.03%	4.19%	4.96%
Standardized	Moderate	5/1/2005	5/1/2015	-1.82%	-0.58%	4.36%	4.19%	4.96%
NYLI VP Conservative Allocation – Service Class								
NonStandardized ²	Moderate	2/13/2006	5/1/2015	4.82%	-0.51%	2.42%	2.65%	3.09%
Standardized	Moderate	2/13/2006	5/1/2015	-3.18%	-2.54%	1.68%	2.65%	3.09%
NYLI VP Income Builder – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	9.87%	0.43%	3.20%	3.68%	4.46%
Standardized	Moderate	6/2/2003	5/1/2015	1.87%	-1.60%	2.48%	3.68%	4.46%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized ²	Moderate	2/17/2012	5/1/2015	13.87%	2.13%	6.72%	7.01%	7.86%
Standardized	Moderate	2/17/2012	5/1/2015	5.87%	0.17%	6.09%	7.01%	7.86%
NYLI VP Moderate Allocation–Service Class								
NonStandardized ²	Moderate	2/13/2006	5/1/2015	7.00%	0.36%	4.00%	3.89%	4.51%
Standardized	Moderate	2/13/2006	5/1/2015	-1.00%	-1.67%	3.31%	3.89%	4.51%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.72%	-1.40%	N/A	N/A	1.70%
Standardized	Moderate	5/1/2020	5/1/2020	-3.28%	-3.42%	N/A	N/A	0.88%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	10.45%	1.13%	N/A	N/A	6.59%
Standardized	Moderate	5/1/2020	5/1/2020	2.45%	-0.86%	N/A	N/A	5.91%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II				1				
NonStandardized ²	Moderate	5/1/2020	5/1/2020	12.74%	2.11%	N/A	N/A	8.79%
Standardized	Moderate	5/1/2020	5/1/2020	4.74%	0.16%	N/A	N/A	8.15%
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	7.86%	0.14%	N/A	N/A	4.62%
Standardized	Moderate	5/1/2020	5/1/2020	-0.14%	-1.89%	N/A	N/A	3.89%
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized ²	High	5/1/2020	5/1/2020	16.43%	3.63%	N/A	N/A	11.89%
Standardized	High	5/1/2020	5/1/2020	8.43%	1.73%	N/A	N/A	11.32%





		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year ⁴	Inception
Asset Allocation								
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	5/1/2015	10.08%	1.02%	6.65%	5.87%	6.84%
Standardized	High	2/13/2006	5/1/2015	2.08%	-0.98%	6.03%	5.87%	6.84%
NYLI VP Growth Allocation–Service Class								
NonStandardized ²	High	2/13/2006	5/1/2015	8.63%	1.31%	5.70%	5.10%	5.90%
Standardized	High	2/13/2006	5/1/2015	0.63%	-0.68%	5.05%	5.10%	5.90%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized ²	High	6/1/1999	5/1/2022	11.24%	4.96%	8.08%	7.93%	8.00%
Standardized	High	6/1/1999	5/1/2022	3.24%	3.11%	7.49%	7.93%	5.98%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	17.25%	6.83%	10.42%	8.52%	9.14%
Standardized	High	12/14/2012	11/13/2017	9.25%	5.04%	9.87%	8.52%	9.14%
American Funds IS Growth Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	29.53%	6.77%	16.94%	14.74%	15.66%
Standardized	High	12/14/2012	11/13/2017	21.53%	4.99%	16.51%	14.74%	15.66%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized ²	High	12/31/2000	5/1/2022	22.90%	4.37%	11.67%	9.76%	12.63%
Standardized	High	12/31/2000	5/1/2022	14.90%	2.50%	11.15%	9.76%	10.76%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized ²	High	2/28/2015	5/1/2017	20.71%	7.01%	10.99%	10.22%	11.51%
Standardized	High	2/28/2015	5/1/2017	12.71%	5.24%	10.46%	10.22%	11.51%
Fidelity® VIP Contrafund® – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2015	31.65%	7.84%	15.18%	11.81%	13.09%
Standardized	High	1/12/2000	5/1/2015	23.65%	6.09%	14.72%	11.81%	13.09%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2015	13.51%	4.94%	8.33%	7.49%	8.74%
Standardized	High	1/12/2000	5/1/2015	5.51%	3.09%	7.74%	7.49%	8.74%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2015	36.69%	6.05%	16.87%	16.35%	17.62%
Standardized	High	1/12/2000	5/1/2015	28.69%	4.24%	16.44%	16.35%	17.62%
NYLI VP Epoch U.S. Equity Yield – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2015	16.65%	6.19%	7.35%	6.37%	7.53%
Standardized	High	6/2/2003	5/1/2015	8.65%	4.38%	6.74%	6.37%	7.53%
NYLI VP Dimensional U.S. Equity - Service Class								
NonStandardized ²	High	6/2/2003	5/1/2015	21.89%	5.27%	10.95%	9.57%	10.78%
Standardized	High	6/2/2003	5/1/2015	13.89%	3.44%	10.42%	9.57%	10.78%
NYLI VP Wellington Growth – Service Class7								
NonStandardized ²	High	6/2/2003	5/1/2015	24.12%	3.65%	11.31%	10.18%	11.09%
Standardized	High	6/2/2003	5/1/2015	16.12%	1.76%	10.79%	10.18%	11.09%
NYLI VP S&P 500 Index5 – Service Class NonStandardized ²	1.0.1	0/0/0005	F.(4.(00.4.F	00.040	7.000/	40.570/	44.4461	40.450/
	High	6/2/2003	5/1/2015	22.84% 14.84%	7.08%	12.57%	11.11% 11.11%	12.45%
Standardized	High	6/2/2003	5/1/2015	14.84%	5.30%	12.06%	11.11%	12.45%
NYLI VP Winslow Large Cap Growth – Service Class NonStandardized ²	Lliet	6/3/3003	E/4/004E	27 520/	6 750/	15 040/	10 450/	14 200/
	High	6/2/2003	5/1/2015	27.53%	6.75%	15.01%	13.45%	14.39%
Standardized	High	6/2/2003	5/1/2015	19.53%	4.96%	14.55%	13.45%	14.39%
NYLI VP American Century Sustainable Equity – Service Class NonStandardized ²	Link	0/47/0040	E /4 /004 E	47.000/	0.400/	0.000/	0.450/	0.000/
	High	2/17/2012	5/1/2015	17.93%	9.46%	9.98%	8.15%	9.88%
Standardized	High	2/17/2012	5/1/2015	9.93%	7.76%	9.43%	8.15%	9.88%
NYLI VP MFS® Investors Trust - Service Class	1.05-1	F.(4.(000C	0/40/005=	47.000	4.000/	0.040/	0.0401	
NonStandardized ²	High	5/1/2000	2/10/2025	17.63%	4.22%	9.64%	9.34%	N/A
Standardized	High	5/1/2000	2/10/2025	9.63%	2.35%	9.08%	9.34%	N/A



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year ⁴	Year⁴	Inception
Large Cap Equity								
NYLI VP MFS® Research - Service Class								
NonStandardized ²	High	5/1/2000	2/10/2025	16.98%	4.72%	10.12%	9.90%	N/A
Standardized	High	5/1/2000	2/10/2025	8.98%	2.86%	9.57%	9.90%	N/A
Voya Growth and Income Portfolio - Class S								
NonStandardized ²	High	12/31/1979	5/1/2024	21.90%	8.64%	13.45%	10.78%	14.18%
Standardized	High	12/31/1979	5/1/2024	13.90%	6.92%	12.96%	10.78%	6.18%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap - Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2015	15.60%	3.18%	9.57%	7.48%	8.19%
Standardized	High	1/12/2000	5/1/2015	7.60%	1.27%	9.01%	7.48%	8.19%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized ²	High	12/31/1999	11/13/2017	13.77%	3.03%	8.14%	10.62%	9.98%
Standardized	High	12/31/1999	11/13/2017	5.77%	1.11%	7.54%	10.62%	9.98%
NYLI VP Schroders Mid Cap Opportunities - Service Class								
NonStandardized ²	High	6/2/2003	5/1/2015	8.22%	-1.79%	4.14%	4.55%	5.37%
Standardized	High	6/2/2003	5/1/2015	0.22%	-3.79%	3.45%	4.55%	5.37%
MFS® Mid Cap Value Portfolio - Service Class								
NonStandardized ²	High	3/7/2008	5/1/2020	11.99%	3.69%	8.00%	7.33%	15.50%
Standardized	High	3/7/2008	5/1/2020	3.99%	1.79%	7.40%	7.33%	14.99%
Neuberger Berman AMT Mid-Cap Growth – Class S								
NonStandardized ²	High	2/18/2003	5/1/2015	22.09%	-0.07%	8.87%	8.78%	8.84%
Standardized	High	2/18/2003	5/1/2015	14.09%	-2.11%	8.30%	8.78%	8.84%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized ²	Highest	7/16/2001	5/1/2020	10.89%	2.21%	8.74%	7.28%	15.69%
Standardized	Highest	7/16/2001	5/1/2020	2.89%	0.26%	8.16%	7.28%	15.19%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
NonStandardized ²	Highest	6/1/2000	5/1/2015	7.21%	4.94%	9.49%	7.52%	8.61%
Standardized	Highest	6/1/2000	5/1/2015	-0.79%	3.10%	8.93%	7.52%	8.61%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
NonStandardized ²	Highest	4/17/2018	5/1/2024	10.52%	0.97%	7.09%	N/A	11.19%
Standardized	Highest	4/17/2018	5/1/2024	2.52%	-1.03%	6.47%	N/A	3.19%
Macquarie VIP Small Cap Value Series - Service Class								
NonStandardized ²	Highest	5/1/2000	11/13/2017	9.52%	0.64%	5.40%	5.86%	4.79%
Standardized	Highest	5/1/2000	11/13/2017	1.52%	-1.37%	4.74%	5.86%	4.79%
NYLI VP Wellington Small Cap - Service Class								
NonStandardized ²	Highest	5/2/2016	5/2/2016	12.59%	-0.56%	4.38%	N/A	5.47%
Standardized	Highest	5/2/2016	5/2/2016	4.59%	-2.59%	3.69%	N/A	5.47%
NYLI VP Small Cap Growth – Service Class								
NonStandardized ²	Highest	2/17/2012	5/1/2015	8.65%	-3.68%	6.04%	6.61%	7.20%
Standardized	Highest	2/17/2012	5/1/2015	0.65%	-5.65%	5.40%	6.61%	7.20%
International/Global Equity								
American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized ²	High	12/14/2012	5/1/2015	0.74%	-7.23%	1.36%	4.12%	4.01%
Standardized	High	12/14/2012	5/1/2015	-7.26%	-9.13%	0.59%	4.12%	4.01%
Fidelity® VIP International Index — Service Class 2								
NonStandardized ²	High	4/16/2018	5/1/2019	3.41%	-0.76%	2.44%	N/A	3.33%
Standardized	High	4/16/2018	5/1/2019	-4.59%	-2.79%	1.70%	N/A	2.87%
Invesco V.I. EQV International Equity Fund - Series II			=111001=					
NonStandardized ²	High	9/19/2001	5/1/2015	-1.01%	-2.54%	1.59%	2.70%	3.54%
Standardized	High	9/19/2001	5/1/2015	-8.93%	-4.53%	0.83%	2.70%	3.54%
Janus Henderson VIT Global Research Portfolio – Service Shares			=111001=					
NonStandardized ²	High	12/31/1999	5/1/2015	21.60%	6.37%	10.57%	8.79%	9.72%
Standardized	High	12/31/1999	5/1/2015	13.60%	4.57%	10.03%	8.79%	9.72%
NYLI VP Pinestone International Equity – Service Class			=111001=					
NonStandardized ²	High	6/2/2003	5/1/2015	2.84%	-8.59%	0.07%	3.19%	3.59%
Standardized	High	6/2/2003	5/1/2015	-5.16%	-10.45%	-0.74%	3.19%	3.59%
MFS® International Intrinsic Value Portfolio – Service Class	12.1	0/04/000:	F/4/004=	F 500/	0.770/	0.470/	5.0007	5.000/
NonStandardized ²	High	8/31/2001	5/1/2017	5.52%	-2.77%	3.47%	5.82%	5.30%
Standardized	High	8/31/2001	5/1/2017	-2.48%	-4.75%	2.76%	5.82%	5.30%



Average Annual Total Return as of March 31, 2023 (Updated Quarterly)

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year ⁴	Year ⁴	Inception
International/Global Equity								
MFS® VIT Research International - Service Class								
NonStandardized ²	High	8/24/2001	5/1/2022	1.40%	-2.90%	2.25%	3.55%	3.25%
Standardized	High	8/24/2001	5/1/2022	-6.60%	-4.88%	1.51%	3.55%	1.08%
Putnam VT International Value Fund - Class IB								
NonStandardized ²	High	1/2/1997	5/1/2024	3.80%	3.78%	5.39%	4.05%	0.95%
Standardized	High	1/2/1997	5/1/2024	-4.20%	1.89%	4.73%	4.05%	-7.05%
American Funds IS New World Fund - Class 4								
NonStandardized ²	Highest	12/14/2012	5/1/2015	4.90%	-2.80%	2.89%	4.54%	5.63%
Standardized	Highest	12/14/2012	5/1/2015	-3.10%	-4.79%	2.16%	4.54%	5.63%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized ²	Highest	1/23/2008	5/1/2018	8.23%	-2.79%	2.69%	4.36%	2.77%
Standardized	Highest	1/23/2008	5/1/2018	0.23%	-4.78%	1.96%	4.36%	2.51%
NYLI VP Candriam Emerging Markets Equity – Service Class7								
NonStandardized ²	Highest	2/17/2012	5/1/2015	10.84%	-6.37%	-0.42%	0.95%	2.68%
Standardized	Highest	2/17/2012	5/1/2015	2.84%	-8.29%	-1.23%	0.95%	2.68%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 28								
NonStandardized ²	High	4/30/2013	5/1/2015	5.65%	4.27%	7.48%	0.78%	2.39%
Standardized	High	4/30/2013	5/1/2015	-2.35%	2.40%	6.87%	0.78%	2.39%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	5/1/2015	26.89%	8.54%	7.66%	6.15%	7.50%
Standardized	High	2/17/2012	5/1/2015	18.89%	6.81%	7.06%	6.15%	7.50%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized ²	High	5/1/2015	5/1/2015	6.14%	0.19%	-0.42%	N/A	-1.83%
Standardized	High	5/1/2015	5/1/2015	-1.86%	-1.84%	-1.23%	N/A	-1.83%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized ²	Highest	12/29/2000	2/10/2025	23.72%	0.80%	13.75%	13.26%	N/A
Standardized	Highest	12/29/2000	2/10/2025	15.72%	-1.21%	13.27%	13.26%	N/A
Fidelity® VIP Health Care — Service Class 2								
NonStandardized ²	Highest	4/30/2019	5/1/2019	3.45%	-2.91%	3.78%	6.26%	6.96%
Standardized	Highest	4/30/2019	5/1/2019	-4.55%	-4.89%	3.08%	6.26%	6.57%
NYLI VP Natural Resources – Initial Class								
NonStandardized ²	Highest	2/17/2012	5/1/2015	-0.62%	10.23%	13.98%	3.63%	6.35%
Standardized	Highest	2/17/2012	5/1/2015	-8.57%	8.56%	13.50%	3.63%	6.35%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized ²	Highest	5/1/1998	5/1/2024	4.00%	-5.22%	2.27%	4.58%	14.77%
Standardized	Highest	5/1/1998	5/1/2024	-4.00%	-7.15%	1.52%	4.58%	6.77%

Please read the important disclosures below regarding the product performance.



New York Life Income Plus Variable Annuity II Performance Summary

As of April 30, 2023

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.

1 The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Government Money Market

and NYLI 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.

² Assumes no deduction for contingent deferred sales charge.

³ 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.

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 Income Plus Variable Annuity II was first offered for sale on August 31, 2015. Certain Portfolios existed prior to that date. The performance for NYLI

VP Funds Trust 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. This version of the New York Life Income Plus Variable Annuity II invests in the New York Life Insurance and Annuity Corporation (INYLIAC) 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 NYLI VP S&P 500 Index Portfolio. The NYLI 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 NYLI VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

6 An Investment in the NYLI 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.

7 New allocations to the NYLI VP Wellington Growth and NYLI 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.

⁸ 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.

With the Guaranteed Future Income Benefit Rider there will be certain investment division restrictions. These restrictions will limit the amount you can invest in the investment divisions. Once you have allocated your premium payments to your desired investment divisions in compliance with such restrictions or one of the pre-selected asset allocation models, We will automatically rebalance the assets in the investment divisions to your specified premium allocations or to the pre-selected asset allocation models you chose on a quarterly basis so long as they are within the stated limits. Also note that the investment division restrictions may limit the growth of the policy's Accumulation Value.

In most jurisdictions, the New York Life Income Plus Variable Annuity II policy form number is ICC15-P100.

Sales of this version of the New York Life Income Plus Variable Annuity II 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.