



New York Life Elite Variable Annuity Performance Summary as of February 28, 2010

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

¹ The performance shown is for the indicated classes/shares only. These classes/shares were introduced for new sales on June 2, 2003 (except Fidelity® VIP Mid Cap - Service Class 2 which was added September 8, 2003 as an Investment Division available through the New York Life Access Variable Annuity, Victory VIF Diversified Stock - Class A which was added May 1, 2004 as an Investment Division through the New York Life Access Variable Annuity, Columbia Small Cap Value Fund, Variable Series - Class B which was added November 15, 2004 as an Investment Division through the New York Life Access Variable Annuity, MainStay VP Floating Rate-Service Class, MainStay VP Balanced-Service Class, Royce Micro-Cap Portfolio - Investment Class and Royce Small-Cap Portfolio - Investment Class, all of which were added May 1, 2005 as Investment Divisions available through the New York Life Access Variable Annuity and MainStay VP Conservative Allocation-Service Class, MainStay VP Moderate Allocation-Service Class, MainStay VP Moderate Growth Allocation-Service Class and MainStay VP Growth Allocation-Service Class which were added February 13, 2006 as Investment Divisions available through the New York Life Access Variable Annuity). These classes/shares impose a 12b-1 fee (except CVS Calvert Social Balanced Portfolio, MainStay VP Cash Management, Royce Micro-Cap Portfolio - Investment Class, Royce Small-Cap Portfolio - Investment Class and Van Eck Worldwide Hard Assets Fund). Performance for these classes/shares are lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information.

² Assumes no deduction for contingent deferred sales charge.

³ Risk Tolerances are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Lipper classifications as of December 31, 2008. Lipper is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets.

⁴ The New York Life Elite Variable Annuity was first offered for sale on September 29, 2003. All of the Portfolios existed prior to that date. The performance for MainStay VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Elite Variable Annuity differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.70% M&E charge is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. The New York Life Elite Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account IV.

⁵ Performance is calculated as of the initial date a deposit was received in the Investment Division.

⁶ Formerly MainStay VP Capital Appreciation Portfolio

⁷ On November 20, 2009, the MainStay VP Mid Cap Growth Portfolio merged with and into the MainStay VP Mid Cap Core Portfolio; the MainStay VP Mid Cap Value Portfolio merged with and into the MainStay VP ICAP Select Equity Portfolio; and the MainStay VP Small Cap Growth Portfolio merged with and into the MainStay VP U.S. Small Cap Portfolio (formerly MainStay VP Developing Growth Portfolio)

⁸ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500" is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by the MainStay VP S&P 500 Index Portfolio. The MainStay VP S&P 500 Index Portfolio is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard and Poor's makes no representation regarding the advisability of investing in the MainStay VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

⁹ New Allocations to the Alger American SmallCap Growth Investment Division will not be accepted from Policyowners who were not invested in the Investment Division as of June 1, 2007.

¹⁰ Formerly Janus Aspen Series Worldwide Growth.

¹¹ Formerly MainStay VP Total Return Portfolio

¹² **An investment in the MainStay VP Cash Management 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 as of February 28, 2010 more closely reflects the Portfolio's earnings than the total return figures shown.**

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 Insurance Company
New York Life Insurance and Annuity
Corporation (A Delaware Corporation)
51 Madison Avenue
New York, NY 10010

Issuer: New York Life Insurance and Annuity
Corporation (A Delaware Corporation)

Distributor: NYLIFE Distributors LLC
Member FINRA/SIPC
SMRU 284403CV (exp. 5/30/10)
New York Life Insurance and Annuity Corporation,
NYLIFE Distributors LLC and NYLIFE Securities LLC
are both wholly owned subsidiaries of New York Life
Insurance Company.



New York Life Elite Variable Annuity Performance Summary

*as of February 28, 2010

Average Annual Total Return as of February 28, 2010 (Updated Monthly)

Investment Divisions ¹	Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Month to Date* Date	Year to Date* (Updated Monthly)	Assuming No Surrender ²					Assuming Surrender					
						1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception ⁵	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception ⁵	
Equity																
MainStay VP Common Stock - Service Class	High	06/02/2003	09/29/2003		3.29%	-0.77%	48.51%	-6.77%	0.05%	-1.47%	3.42%	40.51%	-9.06%	-1.05%	-1.47%	2.89%
MainStay VP Growth Allocation-Service Class	High	06/02/2003	09/29/2003		3.08%	-1.25%	49.74%	-4.69%	N.A.	N.A.	-0.75%	41.74%	-7.03%	N.A.	N.A.	-2.11%
MainStay VP Growth Equity - Service Class ⁶	High	02/13/2006	02/13/2006		3.43%	-2.66%	44.29%	-4.17%	0.43%	-4.68%	2.24%	36.29%	-6.53%	-0.68%	-4.68%	1.68%
MainStay VP International Equity-Service Class	High	06/02/2003	09/29/2003		0.13%	-3.66%	35.56%	-3.94%	4.08%	3.06%	8.36%	27.56%	-6.30%	3.04%	3.06%	7.96%
MainStay VP Large Cap Growth-Service Class	High	06/02/2003	09/29/2003		4.51%	-2.55%	48.37%	0.10%	3.00%	-3.77%	2.18%	40.37%	-2.36%	1.91%	-3.77%	1.62%
MainStay VP Mid Cap Core-Service Class ⁷	High	06/02/2003	09/29/2003		5.15%	1.73%	64.35%	-6.93%	1.68%	N.A.	6.01%	56.35%	-9.22%	0.56%	N.A.	5.54%
MainStay VP S&P 500 Index - Service Class ⁸	High	06/02/2003	09/29/2003		3.07%	-0.66%	52.92%	-6.02%	-0.05%	-0.77%	3.04%	44.92%	-8.34%	-1.15%	-0.77%	2.51%
MainStay VP U.S. Small Cap - Service Class ⁷	Highest	06/02/2003	09/29/2003		4.23%	1.10%	59.16%	-0.52%	5.44%	-0.55%	6.07%	51.16%	-2.97%	4.45%	-0.55%	5.61%
Alger American SmallCap Growth -Class S Shares ⁹	Highest	05/01/2002	09/29/2003		5.36%	1.00%	65.04%	-4.06%	5.27%	N.A.	8.12%	57.04%	-6.42%	4.27%	N.A.	7.71%
Columbia Small Cap Value Fund, Variable Series - Class B	High	06/01/2000	11/15/2004		4.97%	1.14%	63.98%	-4.15%	2.46%	N.A.	2.59%	55.98%	-6.51%	1.35%	N.A.	1.72%
Dreyfus IP Technology Growth-Service Shares	Highest	12/29/2000	09/29/2003		4.04%	-5.11%	62.88%	-0.39%	2.83%	N.A.	3.01%	54.88%	-2.84%	1.73%	N.A.	2.47%
Fidelity [®] VIP Contrafund [®] -Service Class 2	High	01/12/2000	09/29/2003		2.94%	-1.48%	59.70%	-3.57%	2.78%	2.34%	6.38%	51.70%	-5.94%	1.68%	2.34%	5.93%
Fidelity [®] VIP Mid Cap - Service Class 2	High	01/12/2000	09/29/2003		3.52%	0.43%	58.64%	-1.33%	4.47%	7.04%	10.27%	50.64%	-3.76%	3.45%	7.04%	9.90%
Janus Aspen Worldwide Portfolio-Service Shares ¹⁰	High	12/31/1999	09/29/2003		2.53%	-1.62%	58.50%	-7.01%	0.38%	-5.61%	2.04%	50.50%	-9.30%	-0.73%	-5.61%	1.47%
MFS [®] Research Series-Service Class	High	05/01/2000	09/29/2003		2.82%	-0.61%	53.05%	-2.82%	1.92%	N.A.	4.86%	45.05%	-5.21%	0.80%	N.A.	4.37%
Neuberger Berman AMT Mid-Cap Growth - Class S	High	02/18/2003	09/29/2003		6.44%	0.62%	50.75%	-4.31%	3.49%	N.A.	6.02%	42.75%	-6.67%	2.42%	N.A.	5.36%
Royce Micro-Cap Portfolio - Investment Class	High	12/27/1996	05/01/2005		3.63%	-1.15%	82.21%	-3.44%	4.54%	10.74%	6.70%	74.21%	-5.82%	3.51%	10.74%	5.71%
Royce Small-Cap Portfolio - Investment Class	High	12/27/1996	05/01/2005		3.29%	1.15%	65.35%	-1.40%	4.11%	11.36%	5.08%	57.35%	-3.83%	3.06%	11.36%	4.03%
Van Eck Worldwide Hard Assets	High	09/01/1989	05/01/1998		5.27%	0.07%	66.56%	6.26%	15.85%	15.95%	20.66%	58.56%	3.84%	15.18%	15.95%	20.43%
Van Kampen's UIF Emerging Markets Equity Portfolio-Class II	Highest	01/10/2003	09/29/2003		-0.08%	-6.32%	87.08%	-0.33%	10.16%	N.A.	15.86%	79.08%	-2.78%	9.34%	N.A.	15.57%
Victory VIF Diversified Stock - Class A Shares	High	07/01/1999	05/01/2004		2.83%	-0.46%	50.74%	-4.68%	1.18%	1.79%	3.08%	42.74%	-7.02%	0.06%	1.79%	2.32%
Equity and Income																
MainStay VP Balanced-Service Class	Moderate	05/01/2005	05/01/2005		2.23%	1.30%	40.56%	-1.94%	N.A.	N.A.	2.13%	32.56%	-4.35%	N.A.	N.A.	0.96%
MainStay VP Convertible-Service Class	Moderate	06/02/2003	09/29/2003		1.58%	-0.68%	49.07%	2.52%	5.02%	2.57%	6.09%	41.07%	0.00%	4.01%	2.57%	5.63%
MainStay VP ICAP Select Equity-Service Class ⁷	Moderate	06/02/2003	09/29/2003		3.57%	0.93%	56.68%	-4.45%	1.50%	2.59%	4.04%	48.68%	-6.80%	0.38%	2.59%	3.52%
MainStay VP Income Builder - Service Class ¹¹	Moderate	06/02/2003	09/29/2003		1.63%	-0.68%	31.37%	-1.72%	2.05%	0.01%	3.61%	23.37%	-4.14%	0.93%	0.01%	3.09%
MainStay VP Moderate Allocation-Service Class	Moderate	02/13/2006	02/13/2006		2.03%	0.22%	37.13%	0.02%	N.A.	N.A.	2.17%	29.13%	-2.44%	N.A.	N.A.	0.78%
MainStay VP Moderate Growth Allocation-Service Class	Moderate	02/13/2006	02/13/2006		2.54%	-0.53%	45.14%	-2.22%	N.A.	N.A.	0.76%	37.14%	-4.63%	N.A.	N.A.	-0.62%
CVS Calvert Social Balanced	Moderate	09/02/1986	05/01/1995		3.07%	0.65%	36.62%	-3.89%	0.49%	0.83%	2.16%	28.62%	-6.25%	-0.62%	0.83%	1.59%
Fidelity [®] VIP Equity-Income-Service Class 2	Moderate	01/12/2000	09/29/2003		2.74%	-0.48%	64.50%	-9.20%	-1.14%	2.87%	2.15%	56.50%	-11.43%	-2.23%	2.87%	1.59%
Janus Aspen Balanced Portfolio-Service Shares	Moderate	12/31/1999	09/29/2003		2.20%	0.00%	32.91%	4.93%	6.84%	3.87%	7.52%	24.91%	2.45%	5.90%	3.87%	7.09%
MFS [®] Investors Trust Series-Service Class	High	05/01/2000	09/29/2003		2.79%	-0.55%	49.23%	-2.59%	2.20%	N.A.	4.36%	41.23%	-4.98%	1.07%	N.A.	3.85%
MFS [®] Utilities Series - Service Class	Moderate	05/01/2000	09/29/2003		0.97%	-3.62%	44.24%	-0.81%	8.68%	N.A.	13.09%	36.24%	-3.25%	7.81%	N.A.	12.61%
T. Rowe Price Equity Income Portfolio-II	Moderate	04/30/2002	09/29/2003		2.69%	-0.34%	61.94%	-6.49%	0.11%	N.A.	4.16%	53.94%	-8.79%	-1.00%	N.A.	3.65%
Income																
MainStay VP Bond-Service Class	Moderate	06/02/2003	09/29/2003		0.39%	2.16%	11.01%	5.96%	5.11%	6.05%	4.81%	3.02%	3.53%	4.11%	6.05%	4.32%
MainStay VP Cash Management-Current 7-day yield is 0.01% ¹²	Low	01/29/1993	05/01/1995		0.00%	0.00%	0.03%	2.07%	2.85%	2.63%	2.42%	-7.17%	-0.44%	1.76%	2.63%	1.86%
MainStay VP Conservative Allocation-Service Class	Moderate	02/13/2006	02/13/2006		1.52%	0.91%	30.96%	2.13%	N.A.	N.A.	3.46%	22.96%	-0.39%	N.A.	N.A.	1.84%
MainStay VP Floating Rate-Service Class	Moderate	05/01/2005	05/01/2005		0.26%	1.70%	24.70%	1.74%	N.A.	N.A.	2.94%	16.70%	-0.76%	N.A.	N.A.	1.80%
MainStay VP Government-Service Class	Moderate	06/02/2003	09/29/2003		0.23%	1.81%	4.70%	5.90%	4.98%	5.60%	4.48%	-2.84%	3.46%	3.97%	5.60%	3.98%
MainStay VP High Yield Corporate Bond-Service Class	Moderate	06/02/2003	09/29/2003		0.11%	1.36%	40.08%	3.11%	4.90%	6.79%	7.02%	32.08%	0.57%	3.89%	6.79%	6.58%

"It's not timing the market...it's time in the market"

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. 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 if on that date the Accumulation Value is less than \$100,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$100,000. Performance "Assuming No Surrender" does not reflect the deduction of Surrender Charges (SC). If reflected, the performance would be reduced. Performance "Assuming Surrender" reflects the maximum SC under the policy. The maximum SC for each premium payment is 8%, declining to 3% (or 2% for single premium policies) by the 8th year after that premium payment has been in the policy, with no charge thereafter. Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty (the penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan). The Investment Divisions offered through the New York Life Elite 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.



New York Life Elite Variable Annuity Performance Summary

as of December 31, 2009

Investment Divisions ¹	Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Average Annual Total Return as of December 31, 2009 (Updated Quarterly)										
				Assuming No Surrender ²					Assuming Surrender					Since Investment Division Inception ⁵
				1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception ⁵	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴		
Equity														
MainStay VP Common Stock - Service Class	High	06/02/2003	09/29/2003	22.08%	-6.69%	0.27%	-1.59%	3.64%	14.08%	-8.98%	-0.84%	-1.59%	3.10%	
MainStay VP Growth Allocation-Service Class	High	06/02/2003	09/29/2003	27.72%	-4.33%	N/A	N/A	-0.46%	19.72%	-6.68%	N/A	N/A	-2.12%	
MainStay VP Growth Equity - Service Class ⁶	High	02/13/2006	02/13/2006	33.85%	-2.92%	0.60%	-4.39%	2.74%	25.85%	-5.31%	-0.51%	-4.39%	2.18%	
MainStay VP International Equity-Service Class	High	06/02/2003	09/29/2003	19.06%	-2.60%	5.46%	2.84%	9.24%	11.06%	-5.00%	4.47%	2.84%	8.83%	
MainStay VP Large Cap Growth-Service Class	High	06/02/2003	09/29/2003	39.68%	1.07%	2.83%	-2.64%	2.67%	31.68%	-1.42%	1.73%	-2.64%	2.10%	
MainStay VP Mid Cap Core-Service Class ⁷	High	06/02/2003	09/29/2003	36.58%	-6.23%	1.79%	N/A	5.88%	28.58%	-8.54%	0.66%	N/A	5.39%	
MainStay VP S&P 500 Index - Service Class ⁸	High	06/02/2003	09/29/2003	25.95%	-6.00%	-0.01%	-1.42%	3.23%	17.95%	-8.31%	-1.12%	-1.42%	2.69%	
MainStay VP U.S. Small Cap - Service Class ⁷	Highest	06/02/2003	09/29/2003	40.68%	0.19%	4.77%	-0.27%	6.05%	32.68%	-2.28%	3.75%	-0.27%	5.57%	
Alger American SmallCap Growth -Class S Shares ⁹	Highest	05/01/2002	09/29/2003	45.09%	-3.30%	4.77%	N/A	8.17%	37.09%	-5.68%	3.75%	N/A	7.74%	
Columbia Small Cap Value Fund, Variable Series - Class B	High	06/01/2000	11/15/2004	25.00%	-4.36%	1.95%	N/A	2.45%	17.00%	-6.71%	0.82%	N/A	1.54%	
Dreyfus IP Technology Growth-Service Shares	Highest	12/29/2000	09/29/2003	57.07%	1.84%	2.60%	N/A	3.95%	49.07%	-0.67%	1.50%	N/A	3.42%	
Fidelity [®] VIP Contrafund [®] -Service Class 2	High	01/12/2000	09/29/2003	35.47%	-3.07%	3.43%	2.57%	6.80%	27.47%	-5.45%	2.36%	2.57%	6.35%	
Fidelity [®] VIP Mid Cap - Service Class 2	High	01/12/2000	09/29/2003	39.75%	-0.89%	5.25%	9.92%	10.48%	31.75%	-3.33%	4.25%	9.92%	10.09%	
Janus Aspen WorldWide Portfolio-Service Shares ¹⁰	High	12/31/1999	09/29/2003	37.40%	-6.04%	0.64%	-4.29%	2.36%	29.40%	-8.36%	-0.47%	-4.29%	1.79%	
MFS [®] Research Series-Service Class	High	05/01/2000	09/29/2003	30.20%	-2.14%	2.13%	N/A	5.10%	22.20%	-4.54%	1.00%	N/A	4.59%	
Neuberger Berman AMT Mid-Cap Growth - Class S	High	02/18/2003	09/29/2003	31.34%	-3.22%	3.31%	N/A	6.09%	23.34%	-5.60%	2.24%	N/A	5.40%	
Royce Micro-Cap Portfolio - Investment Class	High	12/27/1996	05/01/2005	58.04%	-2.31%	4.73%	11.10%	7.20%	50.04%	-4.71%	3.71%	11.10%	6.19%	
Royce Small-Cap Portfolio - Investment Class	High	12/27/1996	05/01/2005	35.20%	-1.23%	4.07%	11.59%	5.00%	27.20%	-3.66%	3.03%	11.59%	3.91%	
Van Eck Worldwide Hard Assets	High	09/01/1989	05/01/1998	57.54%	7.25%	18.43%	15.04%	21.24%	49.54%	4.88%	17.81%	15.04%	21.00%	
Van Kampen's UIF Emerging Markets Equity Portfolio-Class II	Highest	01/10/2003	09/29/2003	70.12%	1.11%	13.66%	N/A	17.52%	62.12%	-1.38%	12.93%	N/A	17.24%	
Victory VIF Diversified Stock - Class A Shares	High	07/01/1999	05/01/2004	27.06%	-4.61%	1.42%	1.37%	3.25%	19.06%	-6.95%	0.30%	1.37%	2.48%	
Equity and Income														
MainStay VP Balanced-Service Class	Moderate	05/01/2005	05/01/2005	22.76%	-1.91%	N/A	N/A	1.92%	14.76%	-4.33%	N/A	N/A	0.72%	
MainStay VP Convertible-Service Class	Moderate	06/02/2003	09/29/2003	45.71%	2.98%	5.05%	3.44%	6.36%	37.71%	0.45%	4.04%	3.44%	5.90%	
MainStay VP ICAP Select Equity-Service Class ⁷	Moderate	06/02/2003	09/29/2003	29.09%	-5.03%	1.41%	1.71%	3.99%	21.09%	-7.36%	0.29%	1.71%	3.45%	
MainStay VP Income Builder - Service Class ¹¹	Moderate	06/02/2003	09/29/2003	23.21%	-1.24%	2.24%	0.01%	3.82%	15.21%	-3.67%	1.12%	0.01%	3.29%	
MainStay VP Moderate Allocation-Service Class	Moderate	02/13/2006	02/13/2006	23.99%	0.12%	N/A	N/A	2.21%	15.99%	-2.35%	N/A	N/A	0.50%	
MainStay VP Moderate Growth Allocation-Service Class	Moderate	02/13/2006	02/13/2006	28.10%	-1.99%	N/A	N/A	0.93%	20.10%	-4.40%	N/A	N/A	-0.76%	
CVS Calvert Social Balanced	Moderate	09/02/1986	05/01/1995	25.29%	-4.02%	0.32%	0.39%	2.11%	17.29%	-6.38%	-0.79%	0.39%	1.52%	
Fidelity [®] VIP Equity-Income-Service Class 2	Moderate	01/12/2000	09/29/2003	29.88%	-9.05%	-0.97%	1.58%	2.29%	21.88%	-11.29%	-2.06%	1.58%	1.71%	
Janus Aspen Balanced Portfolio-Service Shares	Moderate	12/31/1999	09/29/2003	25.58%	5.15%	6.68%	4.07%	7.72%	17.58%	2.68%	5.74%	4.07%	7.28%	
MFS [®] Investors Trust Series-Service Class	High	05/01/2000	09/29/2003	26.56%	-2.41%	2.31%	N/A	4.56%	18.56%	-4.81%	1.19%	N/A	4.05%	
MFS [®] Utilities Series - Service Class	Moderate	05/01/2000	09/29/2003	32.87%	1.77%	9.98%	N/A	14.24%	24.87%	-0.73%	9.15%	N/A	13.75%	
T. Rowe Price Equity Income Portfolio-II	Moderate	04/30/2002	09/29/2003	25.25%	-6.31%	0.24%	N/A	4.32%	17.25%	-8.61%	-0.87%	N/A	3.80%	
Income														
MainStay VP Bond-Service Class	Moderate	06/02/2003	09/29/2003	7.50%	5.73%	4.66%	5.89%	4.58%	-0.24%	3.29%	3.64%	5.89%	4.06%	
MainStay VP Cash Management-Current 7-day yield is 0.01% ¹²	Low	01/29/1993	05/01/1995	0.05%	2.34%	2.91%	2.72%	2.48%	-7.16%	-0.18%	1.82%	2.72%	1.91%	
MainStay VP Conservative Allocation-Service Class	Moderate	02/13/2006	02/13/2006	21.93%	2.09%	N/A	N/A	3.36%	13.93%	-0.42%	N/A	N/A	1.66%	
MainStay VP Floating Rate-Service Class	Moderate	05/01/2005	05/01/2005	33.25%	1.63%	N/A	N/A	2.67%	25.25%	-0.87%	N/A	N/A	1.48%	
MainStay VP Government-Service Class	Moderate	06/02/2003	09/29/2003	1.36%	5.72%	4.60%	5.52%	4.30%	-5.94%	3.27%	3.57%	5.52%	3.78%	
MainStay VP High Yield Corporate Bond-Service Class	Moderate	06/02/2003	09/29/2003	42.47%	3.25%	4.78%	6.82%	6.98%	34.47%	0.71%	3.76%	6.82%	6.52%	

"It's not timing the market...it's time in the market"

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. 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 if on that date the Accumulation Value is less than \$100,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$100,000. Performance "Assuming No Surrender" does not reflect the deduction of Surrender Charges (SC). If reflected, the performance would be reduced. Performance "Assuming Surrender" reflects the maximum SC under the policy. The maximum SC for each premium payment is 8%, declining to 3% (or 2% for single premium policies) by the 8th year after that premium payment has been in the policy, with no charge thereafter. Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty (the penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan). The Investment Divisions offered through the New York Life Elite 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.