



New York Life Premier Variable Annuity Performance Summary - Accumulation Value Based M&E Structure
as of February 28, 2010

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¹ The performance shown is for the indicated classes/shares only. 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 Premier Variable Annuity was first offered for sale on July 27, 2009. 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. This version of the New York Life Premier Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

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 Formerly MainStay VP Total Return Portfolio

¹⁰ **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

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.

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



New York Life Premier Variable Annuity Performance Summary - Accumulation Value Based M&E Structure

*as of February 28, 2010

		Average Annual Total Return as of February 28, 2010 (Updated Monthly)													
		Assuming No Surrender ²										Assuming Surrender			
Investment Divisions ¹	Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Month to Date ⁴	Year to Date* (Updated Monthly)	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	07/27/2009	3.18%	-0.98%	46.53%	-8.02%	-1.29%	-2.80%	10.94%	38.53%	-9.71%	-2.01%	-2.80%	2.95%
MainStay VP Growth Allocation-Service Class	High	02/13/2006	07/27/2009	2.97%	-1.46%	47.74%	-5.97%	N/A	N/A	11.09%	39.74%	-7.69%	N/A	N/A	3.09%
MainStay VP Growth Equity - Service Class ⁶	High	06/02/2003	07/27/2009	3.32%	-2.87%	42.37%	-5.46%	-0.91%	-5.96%	7.16%	34.37%	-7.19%	-1.64%	-5.96%	-0.56%
MainStay VP International Equity-Service Class	High	06/02/2003	07/27/2009	0.02%	-3.86%	33.75%	-5.23%	2.69%	1.67%	5.91%	25.75%	-6.97%	1.96%	1.67%	-1.71%
MainStay VP Large Cap Growth-Service Class	High	06/02/2003	07/27/2009	4.40%	-2.76%	46.39%	-1.24%	1.62%	-5.06%	11.19%	38.39%	-3.05%	0.88%	-5.06%	3.19%
MainStay VP Mid Cap Core-Service Class ⁷	High	06/02/2003	07/27/2009	5.04%	1.51%	62.15%	-8.18%	0.32%	N/A	14.51%	54.15%	-9.87%	-0.42%	N/A	6.51%
MainStay VP S&P 500 Index - Service Class ⁸	High	06/02/2003	07/27/2009	2.96%	-0.87%	50.88%	-7.28%	-1.39%	-2.10%	11.78%	42.88%	-8.98%	-2.11%	-2.10%	3.78%
MainStay VP U.S. Small Cap - Service Class ⁷	Highest	06/02/2003	07/27/2009	4.12%	0.89%	57.04%	-1.86%	4.03%	-1.88%	10.37%	49.04%	-3.66%	3.34%	-1.88%	2.43%
Columbia Small Cap Value Fund, Variable Series - Class B	High	06/01/2000	07/27/2009	4.87%	0.93%	61.79%	-5.43%	1.09%	N/A	13.41%	53.79%	-7.17%	0.35%	N/A	5.41%
Dreyfus IP Technology Growth-Service Shares	Highest	12/29/2000	07/27/2009	3.93%	-5.31%	60.70%	-1.73%	1.45%	N/A	11.91%	52.70%	-3.53%	0.71%	N/A	3.91%
Fidelity [®] VIP Contrafund [®] -Service Class 2	High	01/12/2000	07/27/2009	2.83%	-1.68%	57.57%	-4.86%	1.40%	0.97%	10.87%	49.57%	-6.61%	0.66%	0.97%	2.89%
Fidelity [®] VIP Mid Cap - Service Class 2	High	01/12/2000	07/27/2009	3.41%	0.22%	56.52%	-2.65%	3.07%	5.60%	12.55%	48.52%	-4.44%	2.35%	5.60%	4.55%
Janus Aspen Worldwide Portfolio-Service Shares	High	12/31/1999	07/27/2009	2.43%	-1.83%	56.38%	-8.26%	-0.97%	-6.88%	8.13%	48.38%	-9.94%	-1.69%	-6.88%	0.34%
MFS [®] Research Series-Service Class	High	05/01/2000	07/27/2009	2.72%	-0.82%	51.00%	-4.12%	0.56%	N/A	9.83%	43.00%	-5.88%	-0.18%	N/A	1.92%
Neuberger Berman AMT Mid-Cap Growth - Class S	High	02/18/2003	07/27/2009	6.33%	0.41%	48.74%	-5.60%	2.10%	N/A	17.67%	40.74%	-7.33%	1.36%	N/A	9.67%
Royce Micro-Cap Portfolio - Investment Class	High	12/27/1996	07/27/2009	3.52%	-1.36%	79.77%	-4.74%	3.14%	9.26%	18.20%	71.77%	-6.48%	2.42%	9.26%	10.20%
Royce Small-Cap Portfolio - Investment Class	High	12/27/1996	07/27/2009	3.19%	0.94%	63.14%	-2.73%	2.71%	9.86%	13.61%	55.14%	-4.51%	1.98%	9.86%	5.61%
Van Eck Worldwide Hard Assets	High	09/01/1989	07/27/2009	5.16%	-0.14%	64.34%	4.83%	14.30%	14.40%	12.03%	56.34%	2.98%	13.83%	14.40%	4.03%
Van Kampen's UIF Emerging Markets Equity Portfolio-Class II	Highest	01/10/2003	07/27/2009	-0.19%	-6.51%	84.58%	-1.67%	8.69%	N/A	6.23%	76.58%	-3.47%	8.11%	N/A	-1.42%
Victory VIF Diversified Stock - Class A Shares	High	07/01/1999	07/27/2009	2.72%	-0.67%	48.73%	-5.96%	-0.17%	0.43%	7.23%	40.73%	-7.68%	-0.90%	0.43%	-0.49%
Equity and Income															
MainStay VP Balanced-Service Class	Moderate	05/01/2005	07/27/2009	2.13%	1.09%	38.68%	-3.26%	N/A	N/A	7.52%	30.68%	-5.03%	N/A	N/A	-0.23%
MainStay VP Convertible-Service Class	Moderate	06/02/2003	07/27/2009	1.48%	-0.89%	47.08%	1.14%	3.61%	1.20%	11.52%	39.08%	-0.71%	2.91%	1.20%	3.52%
MainStay VP ICAP Select Equity-Service Class ⁷	Moderate	06/02/2003	07/27/2009	3.46%	0.72%	54.59%	-5.73%	0.14%	1.22%	8.82%	46.59%	-7.46%	-0.59%	1.22%	0.99%
MainStay VP Income Builder - Service Class ⁹	Moderate	06/02/2003	07/27/2009	1.53%	-0.88%	29.62%	-3.04%	0.69%	-1.33%	3.97%	21.62%	-4.82%	-0.05%	-1.33%	-3.52%
MainStay VP Moderate Allocation-Service Class	Moderate	02/13/2006	07/27/2009	1.92%	0.01%	35.30%	-1.32%	N/A	N/A	7.36%	27.30%	-3.13%	N/A	N/A	-0.37%
MainStay VP Moderate Growth Allocation-Service Class	Moderate	02/13/2006	07/27/2009	2.44%	-0.74%	43.20%	-3.54%	N/A	N/A	7.37%	35.20%	-5.30%	N/A	N/A	-0.36%
CVS Calvert Social Balanced	Moderate	09/02/1986	07/27/2009	2.97%	0.44%	34.79%	-5.18%	-0.85%	-0.52%	1.76%	26.79%	-6.92%	-1.58%	-0.52%	-5.56%
Fidelity [®] VIP Equity-Income-Service Class 2	Moderate	01/12/2000	07/27/2009	2.64%	-0.69%	62.31%	-10.42%	-2.46%	1.49%	5.41%	54.31%	-12.06%	-3.18%	1.49%	-2.17%
Janus Aspen Balanced Portfolio-Service Shares	Moderate	12/31/1999	07/27/2009	2.09%	-0.21%	31.14%	3.53%	5.41%	2.48%	8.35%	23.14%	1.63%	4.75%	2.48%	0.54%
MFS [®] Investors Trust Series-Service Class	High	05/01/2000	07/27/2009	2.68%	-0.76%	47.24%	-3.89%	0.83%	N/A	8.23%	39.24%	-5.66%	0.09%	N/A	0.43%
MFS [®] Utilities Series - Service Class	Moderate	05/01/2000	07/27/2009	0.87%	-3.82%	42.31%	-2.14%	7.23%	N/A	8.93%	34.31%	-3.93%	6.62%	N/A	1.09%
T. Rowe Price Equity Income Portfolio-II	Moderate	04/30/2002	07/27/2009	2.59%	-0.55%	59.78%	-7.74%	-1.24%	N/A	8.17%	51.78%	-9.43%	-1.96%	N/A	0.38%
Income															
MainStay VP Bond-Service Class	Moderate	06/02/2003	07/27/2009	0.29%	1.94%	9.53%	4.54%	3.70%	4.63%	4.11%	1.64%	2.68%	3.00%	4.63%	-3.38%
MainStay VP Cash Management-Current 7-day yield is -1.33% ¹⁰	Low	01/29/1993	07/27/2009	-0.10%	-0.21%	-1.31%	0.70%	1.47%	1.26%	-0.69%	-8.41%	-1.14%	0.73%	1.26%	-7.84%
MainStay VP Conservative Allocation-Service Class	Moderate	02/13/2006	07/27/2009	1.42%	0.70%	29.21%	0.76%	N/A	N/A	7.01%	21.21%	-1.09%	N/A	N/A	-0.69%
MainStay VP Floating Rate-Service Class	Moderate	05/01/2005	07/27/2009	0.16%	1.48%	23.03%	0.38%	N/A	N/A	5.22%	15.03%	-1.46%	N/A	N/A	-2.35%
MainStay VP Government-Service Class	Moderate	06/02/2003	07/27/2009	0.13%	1.60%	3.30%	4.48%	3.57%	4.19%	2.35%	-4.14%	2.61%	2.86%	4.19%	-5.02%
MainStay VP High Yield Corporate Bond-Service Class	Moderate	06/02/2003	07/27/2009	0.01%	1.15%	38.21%	1.73%	3.49%	5.36%	10.74%	30.21%	-0.14%	2.79%	5.36%	2.77%

"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 and includes an annualized Separate Account Expense Charge of 1.35%.

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 the 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 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 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 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 Premier Variable Annuity Performance Summary - Accumulation Value Based M&E Structure

as of December 31, 2009

Average Annual Total Return as of December 31, 2009 (Updated Quarterly)

Investment Divisions ¹	Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Assuming No Surrender ²										Assuming Surrender				
				1	3	5	10	Since Investment Inception ⁵	1	3	5	10	Since Investment Inception ⁵					
				Year ⁴	Year ⁴	Year ⁴	Year ⁴		Year ⁴	Year ⁴	Year ⁴	Year ⁴		Year ⁴				
Equity																		
MainStay VP Common Stock - Service Class	High	06/02/2003	07/27/2009	20.44%	-7.95%	-1.07%	-2.91%	12.04%	12.44%	-9.63%	-1.80%	-2.91%	4.04%					
MainStay VP Growth Allocation-Service Class	High	02/13/2006	07/27/2009	26.00%	-5.62%	N/A	N/A	12.74%	18.00%	-7.35%	N/A	N/A	4.74%					
MainStay VP Growth Equity - Service Class ⁴	High	06/02/2003	07/27/2009	32.06%	-4.22%	-0.75%	-5.67%	10.33%	24.06%	-5.98%	-1.47%	-5.67%	2.38%					
MainStay VP International Equity-Service Class	High	06/02/2003	07/27/2009	17.46%	-3.91%	4.04%	1.46%	10.16%	9.46%	-5.67%	3.35%	1.46%	2.23%					
MainStay VP Large Cap Growth-Service Class	High	06/02/2003	07/27/2009	37.81%	-0.29%	1.45%	-3.94%	14.34%	29.81%	-2.12%	0.71%	-3.94%	6.34%					
MainStay VP Mid Cap Core-Service Class ⁷	High	06/02/2003	07/27/2009	34.75%	-7.49%	0.42%	N/A	12.80%	26.75%	-9.19%	-0.31%	N/A	4.80%					
MainStay VP S&P 500 Index - Service Class ⁸	High	06/02/2003	07/27/2009	24.26%	-7.27%	-1.36%	-2.74%	12.76%	16.26%	-8.97%	-2.08%	-2.74%	4.76%					
MainStay VP U.S. Small Cap - Service Class ⁷	Highest	06/02/2003	07/27/2009	38.79%	-1.16%	3.36%	-1.61%	9.40%	30.79%	-2.98%	2.65%	-1.61%	1.52%					
Columbia Small Cap Value Fund, Variable Series - Class B	High	06/01/2000	07/27/2009	23.32%	-5.64%	0.58%	N/A	12.36%	15.32%	-7.37%	-0.15%	N/A	4.36%					
Dreyfus IP Technology Growth-Service Shares	Highest	12/29/2000	07/27/2009	54.97%	0.47%	1.22%	N/A	18.19%	46.97%	-1.37%	0.49%	N/A	10.19%					
Fidelity [®] VIP Contrafund [®] -Service Class 2	High	01/12/2000	07/27/2009	33.65%	-4.37%	2.04%	1.19%	12.77%	25.65%	-6.13%	1.30%	1.19%	4.77%					
Fidelity [®] VIP Mid Cap - Service Class 2	High	01/12/2000	07/27/2009	37.88%	-2.23%	3.83%	8.45%	12.31%	29.88%	-4.02%	3.14%	8.45%	4.31%					
Janus Aspen Worldwide Portfolio-Service Shares	High	12/31/1999	07/27/2009	35.56%	-7.31%	-0.71%	-5.58%	10.14%	27.56%	-9.01%	-1.43%	-5.58%	2.21%					
MFS [®] Research Series-Service Class	High	05/01/2000	07/27/2009	28.45%	-3.45%	0.76%	N/A	10.73%	20.45%	-5.22%	0.02%	N/A	2.76%					
Neuberger Berman AMT Mid-Cap Growth - Class S	High	02/18/2003	07/27/2009	29.58%	-4.52%	1.93%	N/A	17.19%	21.58%	-6.27%	1.18%	N/A	9.19%					
Royce Micro-Cap Portfolio - Investment Class	High	12/27/1996	07/27/2009	55.92%	-3.63%	3.32%	9.61%	19.83%	47.92%	-5.39%	2.61%	9.61%	11.83%					
Royce Small-Cap Portfolio - Investment Class	High	12/27/1996	07/27/2009	33.39%	-2.56%	2.68%	10.09%	12.56%	25.39%	-4.35%	1.95%	10.09%	4.56%					
Van Eck Worldwide Hard Assets	High	09/01/1989	07/27/2009	55.42%	5.81%	16.84%	13.50%	12.18%	47.42%	3.99%	16.40%	13.50%	4.18%					
Van Kampen's UIF Emerging Markets Equity Portfolio-Class II	Highest	01/10/2003	07/27/2009	67.84%	-0.25%	12.13%	N/A	13.63%	59.84%	-2.08%	11.62%	N/A	5.63%					
Victory VIF Diversified Stock - Class A Shares	High	07/01/1999	07/27/2009	25.36%	-5.89%	0.06%	0.01%	7.95%	17.36%	-7.62%	-0.67%	0.01%	0.18%					
Equity and Income																		
MainStay VP Balanced-Service Class	Moderate	05/01/2005	07/27/2009	21.12%	-3.23%	N/A	N/A	6.35%	13.12%	-5.01%	N/A	N/A	-1.30%					
MainStay VP Convertible-Service Class	Moderate	06/02/2003	07/27/2009	43.76%	1.60%	3.64%	2.05%	12.52%	35.76%	-0.27%	2.93%	2.05%	4.52%					
MainStay VP ICAP Select Equity-Service Class ⁷	Moderate	06/02/2003	07/27/2009	27.35%	-6.31%	0.05%	0.35%	8.05%	19.35%	-8.02%	-0.68%	0.35%	0.27%					
MainStay VP Income Builder - Service Class ⁹	Moderate	06/02/2003	07/27/2009	21.55%	-2.57%	0.87%	-1.33%	4.90%	13.55%	-4.36%	0.13%	-1.33%	-2.65%					
MainStay VP Moderate Allocation-Service Class	Moderate	02/13/2006	07/27/2009	22.33%	-1.23%	N/A	N/A	7.35%	14.33%	-3.04%	N/A	N/A	-0.38%					
MainStay VP Moderate Growth Allocation-Service Class	Moderate	02/13/2006	07/27/2009	26.38%	-3.31%	N/A	N/A	8.16%	18.38%	-5.08%	N/A	N/A	0.38%					
CVS Calvert Social Balanced	Moderate	09/02/1986	07/27/2009	23.61%	-5.31%	-1.03%	-0.96%	1.32%	15.61%	-7.05%	-1.75%	-0.96%	-5.98%					
Fidelity [®] VIP Equity-Income-Service Class 2	Moderate	01/12/2000	07/27/2009	28.14%	-10.28%	-2.30%	0.22%	6.15%	20.14%	-11.92%	-3.01%	0.22%	-1.50%					
Janus Aspen Balanced Portfolio-Service Shares	Moderate	12/31/1999	07/27/2009	23.90%	3.74%	5.25%	2.67%	8.57%	15.90%	1.84%	4.59%	2.67%	0.76%					
MFS [®] Investors Trust Series-Service Class	High	05/01/2000	07/27/2009	24.86%	-3.72%	0.94%	N/A	9.05%	16.86%	-5.49%	0.20%	N/A	1.20%					
MFS [®] Utilities Series - Service Class	Moderate	05/01/2000	07/27/2009	31.09%	0.40%	8.51%	N/A	13.26%	23.09%	-1.44%	7.92%	N/A	5.26%					
T. Rowe Price Equity Income Portfolio-II	Moderate	04/30/2002	07/27/2009	23.57%	-7.57%	-1.11%	N/A	8.77%	15.57%	-9.26%	-1.83%	N/A	0.94%					
Income																		
MainStay VP Bond-Service Class	Moderate	06/02/2003	07/27/2009	6.06%	4.31%	3.26%	4.47%	2.13%	-1.57%	2.43%	2.54%	4.47%	-5.23%					
MainStay VP Cash Management-Current 7-day yield is -1.33% ¹⁰	Low	01/29/1993	07/27/2009	-1.30%	0.96%	1.53%	1.34%	-0.49%	-8.40%	-0.89%	0.79%	1.34%	-7.65%					
MainStay VP Conservative Allocation-Service Class	Moderate	02/13/2006	07/27/2009	20.30%	0.72%	N/A	N/A	6.27%	12.30%	-1.13%	N/A	N/A	-1.38%					
MainStay VP Floating Rate-Service Class	Moderate	05/01/2005	07/27/2009	31.47%	0.26%	N/A	N/A	3.69%	23.47%	-1.57%	N/A	N/A	-3.78%					
MainStay VP Government-Service Class	Moderate	06/02/2003	07/27/2009	0.00%	4.29%	3.19%	4.10%	0.74%	-7.20%	2.42%	2.48%	4.10%	-6.51%					
MainStay VP High Yield Corporate Bond-Service Class	Moderate	06/02/2003	07/27/2009	40.56%	1.86%	3.37%	5.38%	9.49%	32.56%	-0.01%	2.66%	5.38%	1.60%					

"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 and includes an annualized Separate Account Expense Charge of 1.35%.

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 the 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 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 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 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.