



## New York Life Essentials Variable Annuity Performance Summary

as of February 28, 2010 for policies purchased before June 2, 2003

**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.**

<sup>1</sup> Performance for the classes/shares in this performance summary do not impose a 12b-1 fee (except for Fidelity® VIP Mid Cap—Service Class 2 which was added on September 8, 2003, Victory VIF Diversified Stock—Class A Shares, MFS® Utilities Series—Service Class, Neuberger Berman AMT Mid-Cap Growth Portfolio—Class S all of which were added on May 1, 2004, Columbia Small Cap Value Fund, Variable Series—Class B which was added on November 15, 2004, MainStay VP Floating Rate—Service Class and MainStay VP Balanced—Service Class which were both added on May 1, 2005, and MainStay Conservative Allocation—Service Class, MainStay VP Growth Allocation—Service Class, MainStay VP Moderate Allocation—Service Class and MainStay VP Moderate Growth Allocation—Service Class, all of which were added on February 13, 2006 as Investment Divisions through the New York Life Flexible Premium Variable Annuity) and may be higher than the returns for those classes/shares that do impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information.

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

<sup>3</sup> 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.

<sup>4</sup> Certain Portfolios existed prior to the date that they were added as Investment Divisions of the Separate Account. The performance for the MainStay VP Series fund, Inc. Service class portfolios are based on the Initial Class Portfolio (where applicable). The performance for all other Investment Divisions is based on the Portfolio Inception Date reflected in the performance summary. The hypothetical performance of the Investment Divisions was derived from the performance of the corresponding Portfolio, modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown.

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

<sup>6</sup> Formerly MainStay VP Capital Appreciation Portfolio

<sup>7</sup> 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)

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

<sup>9</sup> New allocations to the Alger American SmallCap Growth - Class O Shares Investment Division will not be accepted from Policyowners who were not invested in the Investment Division as of June 1, 2007.

<sup>10</sup> Formerly Janus Aspen Series Worldwide Growth Portfolio.

<sup>11</sup> Formerly MainStay VP Total Return Portfolio

<sup>12</sup> 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.

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

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)

Distributor: NYLIFE Distributors LLC  
Member FINRA/SIPC

**SMRU 298199CV (exp. 05/26/10)**



## New York Life Essentials Variable Annuity Performance Summary

Investment Divisions <sup>1</sup>		Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>4</sup>	Month to Date	Year to Date (Updated Monthly)	Average Annual Total Return as of February 28, 2010 (Updated Monthly)									
							Assuming No Surrender <sup>2</sup>					Assuming Surrender				
							1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception <sup>5</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception <sup>5</sup>
<b>Equity</b>																
MainStay VP Common Stock - Initial Class		High	1/23/84	5/10/02	3.19%	-0.96%	46.76%	-7.88%	-1.13%	-2.65%	0.51%	39.76%	-9.86%	-2.22%	-2.65%	0.51%
MainStay VP Growth Allocation - Service Class		High	2/13/66	2/13/06	2.96%	-1.47%	47.60%	-6.06%	N/A	N/A	-2.18%	40.60%	-8.08%	N/A	N/A	-3.51%
MainStay VP Growth Equity - Initial Class <sup>6</sup>		High	1/29/93	5/10/02	3.34%	-2.85%	42.58%	-5.31%	-0.76%	-5.81%	-1.28%	35.58%	-7.35%	-1.85%	-5.81%	-1.28%
MainStay VP International Equity - Initial Class		High	5/1/95	5/10/02	0.04%	-3.84%	33.95%	-5.09%	2.84%	1.82%	5.76%	26.95%	-7.12%	1.74%	1.82%	5.76%
MainStay VP Large Cap Growth - Initial Class		High	5/1/98	5/10/02	4.41%	-2.74%	46.61%	-1.10%	1.77%	-4.92%	0.13%	39.61%	-3.22%	0.64%	-4.92%	0.13%
MainStay VP Mid Cap Core - Initial Class <sup>7</sup>		High	7/2/01	5/10/02	5.05%	1.54%	62.40%	-8.04%	0.47%	N/A	4.11%	55.40%	-10.02%	-0.64%	N/A	4.11%
MainStay VP S&P 500 Index - Initial Class <sup>8</sup>		High	1/29/93	5/10/02	2.98%	-0.85%	51.11%	-7.15%	-1.24%	-1.96%	0.67%	44.11%	-9.14%	-2.33%	-1.96%	0.67%
MainStay VP U.S. Small Cap - Initial Class <sup>7</sup>		Highest	5/1/98	5/10/02	4.13%	0.91%	57.26%	-1.71%	4.19%	-1.73%	3.65%	50.26%	-3.82%	3.15%	-1.73%	3.65%
Alger American SmallCap Growth - Class O Shares <sup>9</sup>		Highest	9/21/88	5/10/02	5.26%	0.83%	63.12%	-5.20%	4.02%	-5.33%	6.09%	56.12%	-7.23%	2.98%	-5.33%	6.09%
Columbia Small Cap Value Fund, Variable Series - Class B		High	6/1/00	11/15/04	4.86%	0.92%	61.63%	-5.53%	0.99%	N/A	1.64%	54.63%	-7.56%	-0.13%	N/A	0.76%
Dreyfus IP Technology Growth - Initial Shares		Highest	8/31/99	5/10/02	3.95%	-5.32%	60.86%	-1.57%	1.60%	-10.41%	0.87%	53.86%	-3.69%	0.47%	-10.41%	0.87%
Fidelity <sup>®</sup> VIP Contrafund <sup>®</sup> - Initial Class		High	1/3/95	5/10/02	2.88%	-1.63%	57.92%	-4.72%	1.56%	1.13%	4.06%	50.92%	-6.77%	0.44%	1.13%	4.06%
Fidelity <sup>®</sup> VIP Mid Cap - Service Class 2		High	1/12/00	9/8/03	3.41%	0.20%	56.36%	-2.75%	2.97%	5.50%	8.43%	49.36%	-4.84%	1.88%	5.50%	8.02%
Janus Aspen Worldwide Portfolio - Institutional Shares <sup>10</sup>		High	9/13/93	5/10/02	2.43%	-1.79%	56.60%	-8.13%	-0.82%	-6.73%	-0.81%	49.60%	-10.10%	-1.92%	-6.73%	-0.81%
MFS <sup>®</sup> Research Series - Initial Class		High	7/26/95	5/10/02	2.70%	-0.83%	51.23%	-3.99%	0.71%	-2.47%	1.79%	44.23%	-6.05%	-0.40%	-2.47%	1.79%
Neuberger Berman AMT Mid-Cap Growth - Class S		High	2/18/03	6/2/03	6.32%	0.40%	48.59%	-5.69%	2.00%	N/A	5.43%	41.59%	-7.71%	0.87%	N/A	4.98%
Royce Micro-Cap Portfolio - Investment Class		High	12/27/96	5/1/05	3.52%	-1.38%	79.59%	-4.83%	3.03%	9.15%	4.64%	72.59%	-6.87%	1.95%	9.15%	3.58%
Royce Small-Cap Portfolio - Investment Class		High	12/27/96	5/1/05	3.18%	0.92%	62.98%	-2.82%	2.61%	9.75%	3.19%	55.98%	-4.91%	1.50%	9.75%	2.06%
Van Eck Worldwide Hard Assets		High	9/1/89	5/10/02	5.15%	-0.15%	64.18%	4.73%	14.18%	14.29%	16.02%	57.18%	2.56%	13.47%	14.29%	16.02%
Van Kampen's UIF Emerging Markets Equity Portfolio - Class I		Highest	10/1/96	5/10/02	-0.19%	-6.51%	84.00%	-1.71%	8.62%	3.49%	11.46%	77.00%	-3.82%	7.74%	3.49%	11.46%
Victory VIF Diversified Stock - Class A Shares		High	7/1/99	5/1/04	2.71%	-0.68%	48.58%	-6.05%	-0.27%	0.32%	1.33%	41.58%	-8.07%	-1.38%	0.32%	0.53%
<b>Equity and Income</b>																
MainStay VP Balanced - Service Class		Moderate	5/1/05	5/1/05	2.12%	1.08%	38.54%	-3.35%	N/A	N/A	0.80%	31.54%	-5.43%	N/A	N/A	-0.36%
MainStay VP Convertible - Initial Class		Moderate	10/1/96	5/10/02	1.49%	-0.87%	47.30%	1.29%	3.77%	1.34%	4.37%	40.30%	-0.88%	2.71%	1.34%	4.37%
MainStay VP ICAP Select Equity - Initial Class <sup>7</sup>		Moderate	5/1/98	5/10/02	3.48%	0.74%	54.82%	-5.60%	0.28%	1.36%	1.52%	47.82%	-7.62%	-0.83%	1.36%	1.52%
MainStay VP Income Builder - Initial Class <sup>11</sup>		Moderate	1/29/93	5/10/02	1.54%	-0.86%	29.81%	-2.89%	0.85%	-1.18%	1.53%	22.81%	-4.98%	-0.27%	-1.18%	1.53%
MainStay VP Moderate Allocation - Service Class		Moderate	2/13/06	2/13/06	1.91%	-0.01%	35.17%	-1.42%	N/A	N/A	0.82%	28.17%	-3.53%	N/A	N/A	-0.55%
MainStay VP Moderate Growth Allocation - Service Class		Moderate	2/13/06	2/13/06	2.43%	-0.75%	43.06%	-3.63%	N/A	N/A	-0.47%	36.06%	-5.70%	N/A	N/A	-1.83%
CVS Calvert Social Balanced		Moderate	9/2/86	5/10/02	2.96%	0.43%	34.66%	-5.27%	-0.95%	-0.62%	1.22%	27.66%	-7.31%	-2.05%	-0.62%	1.22%
Fidelity <sup>®</sup> VIP Equity-Income - Initial Class		Moderate	10/9/86	5/10/02	2.65%	-0.70%	62.58%	-10.28%	-2.32%	1.64%	0.32%	55.58%	-12.21%	-3.40%	1.64%	0.32%
Janus Aspen Balanced Portfolio - Institutional Shares		Moderate	9/13/93	5/10/02	2.13%	-0.15%	31.34%	3.69%	5.57%	2.52%	4.76%	24.34%	1.48%	4.59%	2.52%	4.76%
MFS <sup>®</sup> Investors Trust Series - Initial Class		High	10/9/95	5/10/02	2.66%	-0.77%	47.46%	-3.75%	0.98%	-0.56%	1.54%	40.46%	-5.82%	-0.13%	-0.56%	1.54%
MFS <sup>®</sup> Utilities Series - Service Class		Moderate	5/1/00	6/2/03	0.86%	-3.84%	42.17%	-2.24%	7.12%	N/A	11.97%	35.17%	-4.34%	6.19%	N/A	11.64%
T. Rowe Price Equity Income Portfolio		Moderate	3/31/94	5/10/02	2.57%	-0.56%	59.97%	-7.62%	-1.10%	3.81%	1.12%	52.97%	-9.60%	-2.19%	3.81%	1.12%
<b>Income</b>																
MainStay VP Bond - Initial Class		Moderate	1/23/84	5/10/02	0.30%	1.97%	9.69%	4.70%	3.86%	4.79%	4.16%	2.78%	2.52%	2.81%	4.79%	4.16%
MainStay VP Cash Management - Current yield is -1.43% <sup>12</sup>		Low	1/29/93	5/10/02	-0.11%	-0.22%	-1.41%	0.60%	1.37%	1.15%	0.69%	-7.62%	-1.56%	0.25%	1.15%	0.69%
MainStay VP Conservative Allocation - Service Class		Moderate	2/13/06	2/13/06	1.41%	0.68%	29.08%	0.66%	N/A	N/A	2.06%	22.08%	-1.50%	N/A	N/A	0.66%
MainStay VP Floating Rate - Service Class		Moderate	5/1/05	5/1/05	0.15%	1.47%	22.91%	0.28%	N/A	N/A	1.46%	15.91%	-1.87%	N/A	N/A	0.30%
MainStay VP Government - Initial Class		Moderate	1/29/93	5/10/02	0.14%	1.62%	3.45%	4.63%	3.73%	4.35%	3.58%	-3.07%	2.46%	2.67%	4.35%	3.58%
MainStay VP High Yield Corporate Bond - Initial Class		Moderate	5/1/95	5/10/02	0.02%	1.17%	38.42%	1.87%	3.65%	5.51%	7.34%	31.42%	-0.31%	2.59%	5.51%	7.34%

Performance data quoted is 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 payments. For current to the most recent month-end performance information, please call 1-800-598-2019 or visit [www.newyorklife.com](http://www.newyorklife.com).

All performance reflects the percentage change for the period shown with capital gains and dividends reinvestment and includes an annualized Separate Account Expense Charge of 1.45%. 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 if on that date the Accumulation Value is below \$50,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$50,000. Performance "Assuming No Surrender" does not reflect the deduction of Surrender Charge(s) (SC). If reflected, the performance would be reduced. Performance "Assuming Surrender" reflects the maximum SC. The maximum SC for each payment is 6%, declining to 4% by the 7th year after that premium payment has been in the policy, with no charge thereafter. Withdrawals and surrenders may be taxable transactions, and prior to 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 a SIMPLE IRA plan). The Investment Divisions offered through the New York Life Essentials Variable Annuity and described herein are different from mutual funds that may have similar names but are available directly to the public. Investment results may differ.



## New York Life Essentials Variable Annuity Performance Summary

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

Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>4</sup>	Assuming No Surrender <sup>2</sup>					Assuming Surrender				
				1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception <sup>5</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception <sup>5</sup>
<b>Equity</b>													
MainStay VP Common Stock - Initial Class	High	1/23/84	5/10/02	20.63%	-7.80%	-0.92%	-2.76%	0.65%	13.63%	-9.78%	-2.01%	-2.76%	0.65%
MainStay VP Growth Allocation - Service Class	High	2/13/66	2/13/06	25.88%	-5.71%	N/A	N/A	-1.89%	18.88%	-7.73%	N/A	N/A	-3.29%
MainStay VP Growth Equity - Initial Class <sup>6</sup>	High	1/29/93	5/10/02	32.25%	-4.08%	-0.59%	-5.53%	-0.93%	25.25%	-6.14%	-1.69%	-5.53%	-0.93%
MainStay VP International Equity - Initial Class	High	5/1/95	5/10/02	17.64%	-3.77%	4.19%	1.61%	6.43%	10.64%	-5.83%	3.15%	1.61%	6.43%
MainStay VP Large Cap Growth - Initial Class	High	5/1/98	5/10/02	38.02%	-0.15%	1.60%	-3.80%	0.50%	31.02%	-2.29%	0.47%	-3.80%	0.50%
MainStay VP Mid Cap Core - Initial Class <sup>7</sup>	High	7/2/01	5/10/02	34.96%	-7.35%	0.57%	N/A	3.99%	27.96%	-9.34%	-0.54%	N/A	3.99%
MainStay VP S&P 500 Index - Initial Class <sup>8</sup>	High	1/29/93	5/10/02	24.44%	-7.13%	-1.20%	-2.60%	0.80%	17.44%	-9.12%	-2.29%	-2.60%	0.80%
MainStay VP U.S. Small Cap - Initial Class <sup>7</sup>	Highest	5/1/98	5/10/02	38.99%	-1.02%	3.52%	-1.46%	3.60%	31.99%	-3.14%	2.46%	-1.46%	3.60%
Alger American SmallCap Growth - Class O Shares <sup>9</sup>	Highest	9/21/88	5/10/02	43.41%	-4.46%	3.51%	-3.58%	6.11%	36.41%	-6.51%	2.45%	-3.58%	6.11%
Columbia Small Cap Value Fund, Variable Series - Class B	High	6/1/00	11/15/04	23.20%	-5.74%	0.48%	N/A	1.52%	16.20%	-7.76%	-0.63%	N/A	0.61%
Dreyfus IP Technology Growth - Initial Shares	Highest	8/31/99	5/10/02	55.40%	0.61%	1.38%	-7.74%	1.62%	48.40%	-1.55%	0.26%	-7.74%	1.62%
Fidelity <sup>®</sup> VIP Contrafund <sup>®</sup> - Initial Class	High	1/3/95	5/10/02	33.76%	-4.24%	2.19%	1.34%	4.38%	26.76%	-6.29%	1.07%	1.34%	4.38%
Fidelity <sup>®</sup> VIP Mid Cap - Service Class 2	High	1/12/00	9/8/03	37.74%	-2.32%	3.73%	8.34%	8.62%	30.74%	-4.42%	2.67%	8.34%	8.20%
Janus Aspen Worldwide Portfolio - Institutional Shares <sup>10</sup>	High	9/13/93	5/10/02	35.72%	-7.18%	-0.56%	-5.43%	-0.60%	28.72%	-9.17%	-1.66%	-5.43%	-0.60%
MFS <sup>®</sup> Research Series - Initial Class	High	7/26/95	5/10/02	28.67%	-3.30%	0.91%	-2.27%	1.94%	21.67%	-5.38%	-0.21%	-2.27%	1.94%
Neuberger Berman AMT Mid-Cap Growth - Class S	High	2/18/03	6/2/03	29.45%	-4.61%	1.83%	N/A	5.50%	22.45%	-6.66%	0.70%	N/A	5.04%
Royce Micro-Cap Portfolio - Investment Class	High	12/27/96	5/1/05	55.77%	-3.72%	3.22%	9.50%	5.12%	48.77%	-5.79%	2.14%	9.50%	4.03%
Royce Small-Cap Portfolio - Investment Class	High	12/27/96	5/1/05	33.26%	-2.66%	2.58%	9.98%	3.09%	26.26%	-4.75%	1.47%	9.98%	1.92%
Van Eck Worldwide Hard Assets	High	9/1/89	5/10/02	55.27%	5.70%	16.72%	13.39%	16.41%	48.27%	3.57%	16.07%	13.39%	16.41%
Van Kampen's UIF Emerging Markets Equity Portfolio - Class I	Highest	10/1/96	5/10/02	67.40%	-0.32%	12.05%	4.60%	12.70%	60.40%	-2.46%	11.28%	4.60%	12.70%
Victory VIF Diversified Stock - Class A Shares	High	7/1/99	5/1/04	25.23%	-5.99%	-0.04%	-0.09%	1.49%	18.23%	-8.00%	-1.14%	-0.09%	0.67%
<b>Equity and Income</b>													
MainStay VP Balanced - Service Class	Moderate	5/1/05	5/1/05	21.00%	-3.33%	N/A	N/A	0.59%	14.00%	-5.40%	N/A	N/A	-0.60%
MainStay VP Convertible - Initial Class	Moderate	10/1/96	5/10/02	43.98%	1.75%	3.79%	2.20%	4.59%	36.98%	-0.44%	2.74%	2.20%	4.59%
MainStay VP ICAP Select Equity - Initial Class <sup>7</sup>	Moderate	5/1/98	5/10/02	27.55%	-6.17%	0.19%	0.49%	1.46%	20.55%	-8.18%	-0.91%	0.49%	1.46%
MainStay VP Income Builder - Initial Class <sup>11</sup>	Moderate	1/29/93	5/10/02	21.74%	-2.42%	1.03%	-1.18%	1.68%	14.74%	-4.52%	-0.09%	-1.18%	1.68%
MainStay VP Moderate Allocation - Service Class	Moderate	2/13/06	2/13/06	22.21%	-1.33%	N/A	N/A	0.86%	15.21%	-3.45%	N/A	N/A	-0.57%
MainStay VP Moderate Growth Allocation - Service Class	Moderate	2/13/06	2/13/06	26.26%	-3.40%	N/A	N/A	-0.30%	19.26%	-5.48%	N/A	N/A	-1.71%
CVS Calvert Social Balanced	Moderate	9/2/86	5/10/02	23.49%	-5.41%	-1.13%	-1.06%	1.19%	16.49%	-7.44%	-2.22%	-1.06%	1.19%
Fidelity <sup>®</sup> VIP Equity-Income - Initial Class	Moderate	10/9/86	5/10/02	28.33%	-10.13%	-2.15%	0.37%	0.42%	21.33%	-12.06%	-3.23%	0.37%	0.42%
Janus Aspen Balanced Portfolio - Institutional Shares	Moderate	9/13/93	5/10/02	24.07%	3.88%	5.42%	2.71%	4.89%	17.07%	1.68%	4.43%	2.71%	4.89%
MFS <sup>®</sup> Investors Trust Series - Initial Class	High	10/9/95	5/10/02	25.07%	-3.57%	1.10%	-1.20%	1.68%	18.07%	-5.64%	-0.01%	-1.20%	1.68%
MFS <sup>®</sup> Utilities Series - Service Class	Moderate	5/1/00	6/2/03	30.96%	0.30%	8.40%	N/A	12.97%	23.96%	-1.85%	7.51%	N/A	12.65%
T. Rowe Price Equity Income Portfolio	Moderate	3/31/94	5/10/02	23.79%	-7.43%	-0.96%	2.45%	1.22%	16.79%	-9.42%	-2.06%	2.45%	1.22%
<b>Income</b>													
MainStay VP Bond - Initial Class	Moderate	1/23/84	5/10/02	6.22%	4.46%	3.42%	4.63%	3.98%	-0.47%	2.28%	2.35%	4.63%	3.98%
MainStay VP Cash Management - Current yield is -1.43% <sup>12</sup>	Low	1/29/93	5/10/02	-1.40%	0.86%	1.43%	1.24%	0.73%	-7.61%	-1.31%	0.31%	1.24%	0.73%
MainStay VP Conservative Allocation - Service Class	Moderate	2/13/06	2/13/06	20.18%	0.62%	N/A	N/A	1.97%	13.18%	-1.54%	N/A	N/A	0.52%
MainStay VP Floating Rate - Service Class	Moderate	5/1/05	5/1/05	31.34%	0.16%	N/A	N/A	1.20%	24.34%	-1.98%	N/A	N/A	0.00%
MainStay VP Government - Initial Class	Moderate	1/29/93	5/10/02	0.15%	4.45%	3.35%	4.26%	3.44%	-6.16%	2.27%	2.28%	4.26%	3.44%
MainStay VP High Yield Corporate Bond - Initial Class	Moderate	5/1/95	5/10/02	40.77%	2.01%	3.53%	5.54%	7.34%	33.77%	-0.18%	2.47%	5.54%	7.34%

Performance data quoted is 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 payments. For current to the most recent month-end performance information, please call 1-800-598-2019 or visit [www.newyorklife.com](http://www.newyorklife.com).

All performance reflects the percentage change for the period shown with capital gains and dividends reinvestment and includes an annualized Separate Account Expense Charge of 1.45%. 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 if on that date the Accumulation Value is below \$50,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$50,000. Performance "Assuming No Surrender" does not reflect the deduction of Surrender Charge(s) (SC). If reflected, the performance would be reduced. Performance "Assuming Surrender" reflects the maximum SC. The maximum SC for each payment is 6%, declining to 4% by the 7th year after that premium payment has been in the policy, with no charge thereafter. Withdrawals and surrenders may be taxable transactions, and prior to 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 a SIMPLE IRA plan). The Investment Divisions offered through the New York Life Essentials Variable Annuity and described herein are different from mutual funds that may have similar names but are available directly to the public. Investment results may differ.