



December 31, 2020

This report shows the actual investment performance of the Registered Investment Divisions available with the New York Life Lifetime Wealth Variable Universal Life (LWVUL) product. These performance figures reflect investment management fees and direct operating expenses of the Investment Divisions. They do not reflect administrative costs, cost of insurance, sales expense charges, federal and state taxes on premiums, contract charges, mortality and expense charges, per thousand face amount charges, any monthly asset allocation access charge (if applicable), and other policy charges (see the LWVUL prospectus for details). If these charges were applied, the returns would be significantly lower. **Consequently, the returns shown are greater than actual returns that would have been received under the LWVUL policy during the periods shown.** We recommend that you obtain a personalized illustration from your financial adviser which takes into account the amount of insurance purchased, complete fees and charges under the LWVUL policy, gender, age, and underwriting classification.

Performance data shown represents past performance and is not a guarantee of future results. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Visit www.newyorklife.com to obtain performance data current to the most recent month-end. Due to market volatility, current performance may be more or less than the figures shown.

These rates of return are not an estimate or guarantee of future performance. Your policy and the actual investment return of the subaccounts will fluctuate in response to market conditions and the specific Investment Divisions you choose. The advisers to some of the Investment Divisions have assumed or reduced some of those Investment Division's fees and expenses. Had these expenses not been assumed or reduced, the total returns for these Investment Divisions would have been lower.

Policyowners may invest in one or more of the Investment Divisions. Each Investment Division has its own investment objective, which will affect its return and its risk. The Investment Divisions offered through LWVUL are different from mutual funds that may have similar names but are available directly to the public. Investment results will vary.

An investment in the MainStay VP U.S. Government Money Market Investment Division is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the MainStay VP U.S. Government Money Market Investment Division seeks to preserve the value of your investment at \$1.00 per unit, it is possible to lose money. The current yield more closely reflects the Investment Division's earnings than the total return figures shown.

For more information, you should refer to the combined product and fund prospectus or visit www.newyorklife.com. Policyowners are asked to consider the investment objectives, risks, charges, and expenses of the investment carefully before investing. The combined prospectus contains this and other information about the product and underlying investment options. Please read the prospectus carefully before investing.

In Oregon, the New York Life Lifetime Wealth Variable Universal Life policy form number is 310.90.27.

The rider form numbers are as follows: In Oregon: Accidental Death Benefit: 829-200.27; Guaranteed Minimum Death Benefit: 308-296.27; Living Benefits: 929-495.27; Monthly Deduction Waiver: 310-320.27; Other Covered Insured: 308-340.27; Overloan Protection: 308-940.27; and Upromise: 305-800.27. In most jurisdictions: Children's Insurance: 793-345; Insurance Exchange: 310.47; Pre-Approved Increase Rider: 310-660; Spouse's Paid-Up Insurance Purchase Option: 305-375; and Life Extension Rider: 310-356.27

Issued by New York Life Insurance and Annuity Corporation (a Delaware Corporation), and distributed by NYLIFE Distributors LLC, member FINRA/SIPC, which are wholly owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

Performance Data for Portfolios Available in New York Life Lifetime Wealth Variable Universal Life
Average Annual Total Rates of Return: Updated Monthly Through December 31, 2020

Risk	Fund ID	Registered Investment Division	Portfolio Inception Date ¹	Month End	Year to Date	1 Year	3 Years	5 Years	10 Years	Since Inception
Low	102	MainStay VP U.S. Government Money Market - Initial Class	1/29/1993	0.00%	0.24%	0.24%	1.13%	0.77%	0.39%	2.25%
	333	DFA VA Short-Term Fixed Portfolio	10/3/1995	0.01%	0.60%	0.60%	1.63%	1.30%	0.85%	2.64%
	209	T. Rowe Price Limited-Term Bond Portfolio	5/13/1994	0.36%	4.71%	4.71%	3.40%	2.52%	1.77%	3.75%
	326	The Merger Fund VL	5/26/2004	1.93%	7.38%	7.38%	6.88%	5.11%	3.31%	4.95%
Moderate	145	MainStay VP Balanced - Initial Class	5/2/2005	2.81%	7.90%	7.90%	5.29%	7.20%	7.96%	6.59%
	107	MainStay VP Bond - Initial Class	1/23/1984	0.27%	7.94%	7.94%	5.25%	4.62%	3.89%	6.91%
	148	MainStay VP Conservative Allocation - Initial Class	2/13/2006	2.07%	10.28%	10.28%	5.80%	6.90%	6.33%	6.06%
	144	MainStay VP Floating Rate - Initial Class	5/1/2005	1.20%	2.45%	2.45%	3.55%	4.60%	3.79%	3.80%
	106	MainStay VP Income Builder - Initial Class	1/29/1993	2.32%	7.98%	7.98%	6.52%	8.25%	8.19%	7.33%
	159	MainStay VP Janus Henderson Balanced - Initial Class	2/17/2012	2.51%	14.32%	14.32%	12.17%	11.83%	-	10.50%
	119	MainStay VP MacKay Convertible - Initial Class	10/1/1996	6.40%	36.04%	36.04%	17.64%	15.37%	10.99%	9.25%
	103	MainStay VP MacKay Government - Initial Class	1/29/1993	0.20%	4.97%	4.97%	3.41%	2.68%	2.58%	4.54%
	110	MainStay VP MacKay High Yield Corporate Bond - Initial Class	5/1/1995	1.76%	5.40%	5.40%	5.55%	7.87%	6.52%	7.92%
	156	MainStay VP MacKay Unconstrained Bond - Initial Class	4/29/2011	1.10%	6.12%	6.12%	3.92%	4.81%	-	4.08%
	149	MainStay VP Moderate Allocation - Initial Class	2/13/2006	2.83%	11.57%	11.57%	6.53%	8.14%	7.50%	6.60%
	162	MainStay VP PIMCO Real Return - Initial Class	2/17/2012	1.26%	11.78%	11.78%	5.86%	5.26%	-	2.48%
	217	American Century Investments® VP Inflation Protection - Class II	12/31/2002	1.28%	9.55%	9.55%	5.05%	4.64%	3.34%	3.92%
	157	BlackRock® Global Allocation V.I. Fund - Class I	11/18/2003	4.08%	20.70%	20.70%	9.52%	9.17%	6.61%	7.98%
	320	Delaware VIP® Diversified Income Series - Standard Class	5/16/2003	0.70%	11.04%	11.04%	6.27%	5.51%	4.37%	5.68%
	330	DFA VA Global Bond Portfolio	1/12/1995	0.12%	1.46%	1.46%	2.46%	2.24%	2.46%	4.60%
	210	Fidelity® VIP Investment Grade Bond Portfolio - Initial Class	12/5/1988	0.51%	9.39%	9.39%	6.07%	5.43%	4.34%	6.09%
	221	PIMCO VIT Total Return Portfolio - Administrative Class	12/31/1997	0.34%	8.65%	8.65%	5.40%	4.75%	3.93%	5.47%
Highest	121	MainStay VP Epoch U.S. Equity Yield - Initial Class	5/1/1998	2.37%	0.03%	0.03%	5.59%	7.94%	8.58%	5.79%
	160	MainStay VP Fidelity Institutional AM® Utilities - Initial Class	2/17/2012	2.49%	-0.38%	-0.38%	7.37%	9.61%	-	8.13%
	109	MainStay VP MacKay International Equity - Initial Class	5/1/1995	7.38%	10.22%	10.22%	3.30%	-	-	9.02%
	105	MainStay VP MacKay S&P 500 Index - Initial Class ³	1/29/1993	3.83%	18.24%	18.24%	14.01%	14.98%	13.61%	9.94%
	150	MainStay VP Moderate Growth Allocation - Initial Class	2/13/2006	4.13%	12.94%	12.94%	6.97%	9.33%	8.57%	7.06%
	164	MainStay VP Small Cap Growth - Initial Class	2/17/2012	9.70%	40.48%	40.48%	17.15%	16.79%	-	12.69%
	161	MainStay VP T.Rowe Price Equity Income - Initial Class ²	2/17/2012	4.28%	0.96%	0.96%	4.95%	9.80%	-	9.59%
	122	MainStay VP Winslow Large Cap Growth - Initial Class	5/1/1998	4.01%	37.16%	37.16%	23.82%	19.69%	16.08%	9.54%
	307	AB VPS International Value Portfolio - Class A	5/10/2001	6.37%	2.47%	2.47%	-2.50%	2.95%	2.39%	4.48%
	205	Alger Capital Appreciation Portfolio - Class I-2	1/25/1995	2.93%	41.75%	41.75%	23.67%	20.04%	16.98%	14.44%
	140	Columbia Variable Portfolio - Small Cap Value Fund - Class 2	6/1/2000	7.71%	8.59%	8.59%	2.44%	10.22%	8.19%	9.26%
	309	Delaware VIP® International Series - Standard Class	4/16/1990	4.47%	7.16%	7.16%	5.55%	8.41%	7.50%	7.30%
	323	Delaware VIP® Small Cap Value Series - Standard Class	12/27/1993	8.20%	-1.90%	-1.90%	1.54%	9.04%	8.67%	10.11%
	321	Delaware VIP® Value Series - Standard Class	7/28/1988	4.16%	0.41%	0.41%	5.43%	8.86%	11.30%	8.81%
	310	DWS Small Cap Index VIP - Class A	8/25/1997	8.62%	19.43%	19.43%	9.91%	12.93%	10.95%	7.92%
	331	DFA VA International Small Portfolio	10/3/1995	7.27%	9.41%	9.41%	2.84%	8.47%	6.82%	6.95%
	332	DFA VA International Value Portfolio	10/2/1995	5.37%	-1.76%	-1.76%	-1.91%	5.31%	2.83%	5.77%
	334	DFA VA U.S. Large Value Portfolio	1/12/1995	3.77%	-1.38%	-1.38%	2.92%	9.07%	10.43%	9.07%
	335	DFA VA U.S. Targeted Value Portfolio	10/2/1995	8.07%	3.98%	3.98%	2.35%	8.45%	9.35%	10.02%
	115	Fidelity® VIP Contrafund SM - Initial Class	1/3/1995	3.10%	30.57%	30.57%	17.17%	16.19%	13.52%	11.92%
	113	Fidelity® VIP Equity-Income SM Portfolio - Initial Class	10/9/1986	4.71%	6.69%	6.69%	7.64%	10.69%	10.17%	9.16%
	204	Fidelity® VIP Index 500 Portfolio - Initial Class	8/27/1992	3.83%	18.24%	18.24%	14.05%	15.09%	13.78%	10.10%
	202	Fidelity® VIP Mid-Cap Portfolio - Initial Class	12/28/1998	6.93%	18.19%	18.19%	7.63%	11.07%	9.50%	12.35%
	203	Fidelity® VIP Overseas Portfolio - Initial Class	1/28/1987	4.98%	15.61%	15.61%	7.96%	9.25%	6.82%	6.36%
	306	Invesco V.I. Global Real Estate Fund - Series I	5/5/1993	2.51%	-12.32%	-12.32%	0.40%	3.15%	4.96%	6.98%
	154	Invesco V.I. International Growth Fund - Series I	1/2/1997	5.72%	14.00%	14.00%	7.61%	8.82%	6.72%	7.42%
	206	Janus Henderson Enterprise Portfolio - Institutional Shares	9/13/1993	5.29%	19.47%	19.47%	17.25%	18.21%	15.25%	11.75%
	312	Janus Henderson Forty Portfolio - Institutional Shares	5/1/1997	4.26%	39.40%	39.40%	24.93%	21.03%	17.02%	13.06%
	313	LVIP Baron Growth Opportunities Fund - Service Class	10/1/1998	6.40%	34.08%	34.08%	20.66%	18.73%	15.04%	12.84%
	324	MFS® International Intrinsic Value Portfolio - Initial Class	10/2/1995	4.38%	20.52%	20.52%	11.17%	12.69%	11.14%	9.25%
	225	MFS® Mid Cap Value Portfolio - Initial Class ⁴	3/7/2008	4.25%	3.87%	3.87%	6.44%	9.72%	10.84%	8.96%
	216	MFS® New Discovery Series - Initial Class	5/1/1998	10.13%	45.89%	45.89%	26.76%	22.98%	14.70%	10.90%
325	MFS® Total Return Bond Series - Initial Class	7/26/1995	3.49%	16.59%	16.59%	14.02%	14.74%	13.06%	9.05%	
314	MFS® Value Series - Initial Class	1/2/2002	2.87%	3.48%	3.48%	6.49%	10.14%	10.85%	8.19%	
212	Morgan Stanley VIF U.S. Real Estate Portfolio - Class I	3/3/1997	2.27%	-16.85%	-16.85%	-3.00%	0.10%	5.25%	8.06%	
207	Neuberger Berman AMT Mid Cap Growth Portfolio - Class I	11/3/1997	4.22%	39.98%	39.98%	20.26%	17.87%	14.02%	10.70%	
318	T. Rowe Price Blue Chip Growth Portfolio	12/29/2000	2.45%	34.28%	34.28%	21.14%	19.52%	17.49%	9.12%	
319	T. Rowe Price International Stock Portfolio	3/31/1994	5.53%	14.45%	14.45%	7.85%	10.38%	6.56%	5.54%	
328	T. Rowe Price New America Growth Portfolio	3/31/1994	4.80%	44.37%	44.37%	25.37%	21.83%	17.28%	11.28%	
Highest	163	MainStay VP Emerging Markets Equity - Initial Class ²	2/17/2012	8.06%	25.71%	25.71%	6.25%	12.77%	-	2.89%
	158	MainStay VP Mellon Natural Resources - Initial Class	2/17/2012	7.43%	6.89%	6.89%	-3.82%	4.84%	-	-4.02%
	322	Delaware VIP® Emerging Markets Series - Standard Class	5/1/1997	9.29%	25.08%	25.08%	8.90%	15.64%	5.09%	8.21%

¹ The Portfolio Inception Date is the date the underlying portfolio was established, not the date the portfolio was added as an Investment Division to the NYLIAC Separate Account. To the extent that any Investment Division returns precede the establishment of the Separate Account in 2010, the returns are hypothetical, notwithstanding the fact that such Investment Divisions had performance histories at that time.

² Premiums or transfers will not be accepted into this Investment Division on or after 11/13/2017 if you did not have Cash Value in this Investment Division prior to 11/13/2017. If you remove all of your Cash Value from this Investment Division on or after 11/13/2017, you will not be allowed to reinvest in this Investment Division.

³ The Victory VIF Diversified Stock - Class A was substituted into the MainStay VP MacKay S&P 500 Index - Initial Class on 11/23/2020.

⁴ The Invesco V.I. American Value Fund - Series I was substituted into the MFS® Mid Cap Value Portfolio - Initial Class on 11/23/2020.

Issued by New York Life Insurance and Annuity Corporation (a Delaware Corporation), and distributed by NYLIFE Distributors LLC, member FINRA/SIPC, which are wholly owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

Performance Data for Portfolios Available in New York Life Lifetime Wealth Variable Universal Life
Average Annual Total Rates of Return: Updated Quarterly Through December 31, 2020

Risk	Fund ID	Registered Investment Division	Portfolio Inception Date ¹	Month End	Year to Date	1 Year	3 Years	5 Years	10 Years	Since Inception
Low	102	MainStay VP U.S. Government Money Market - Initial Class	1/29/1993	0.00%	0.24%	0.24%	1.13%	0.77%	0.39%	2.25%
	333	DFA VA Short -Term Fixed Portfolio	10/3/1995	0.01%	0.60%	0.60%	1.63%	1.30%	0.85%	2.64%
	209	T. Rowe Price Limited-Term Bond Portfolio	5/13/1994	0.36%	4.71%	4.71%	3.40%	2.52%	1.77%	3.75%
	326	The Merger Fund VL	5/26/2004	1.93%	7.38%	7.38%	6.88%	5.11%	3.31%	4.95%
Moderate	145	MainStay VP Balanced - Initial Class	5/2/2005	2.81%	7.90%	7.90%	5.29%	7.20%	7.96%	6.59%
	107	MainStay VP Bond - Initial Class	1/23/1984	0.27%	7.94%	7.94%	5.25%	4.62%	3.89%	6.91%
	148	MainStay VP Conservative Allocation - Initial Class	2/13/2006	2.07%	10.28%	10.28%	5.80%	6.90%	6.33%	6.06%
	144	MainStay VP Floating Rate - Initial Class	5/1/2005	1.20%	2.45%	2.45%	3.55%	4.60%	3.79%	3.80%
	106	MainStay VP Income Builder - Initial Class	1/29/1993	2.32%	7.98%	7.98%	6.52%	8.25%	8.19%	7.33%
	159	MainStay VP Janus Henderson Balanced - Initial Class	2/17/2012	2.51%	14.32%	14.32%	12.17%	11.83%	-	10.50%
	119	MainStay VP MacKay Convertible - Initial Class	10/1/1996	6.40%	36.04%	36.04%	17.64%	15.37%	10.99%	9.25%
	103	MainStay VP MacKay Government - Initial Class	1/29/1993	0.20%	4.97%	4.97%	3.41%	2.68%	2.58%	4.54%
	110	MainStay VP MacKay High Yield Corporate Bond - Initial Class	5/1/1995	1.76%	5.40%	5.40%	5.55%	7.87%	6.52%	7.92%
	156	MainStay VP MacKay Unconstrained Bond - Initial Class	4/29/2011	1.10%	6.12%	6.12%	3.92%	4.81%	-	4.08%
	149	MainStay VP Moderate Allocation - Initial Class	2/13/2006	2.83%	11.57%	11.57%	6.53%	8.14%	7.50%	6.60%
	162	MainStay VP PIMCO Real Return - Initial Class	2/17/2012	1.26%	11.78%	11.78%	5.86%	5.26%	-	2.48%
	217	American Century Investments® VP Inflation Protection - Class II	12/31/2002	1.28%	9.55%	9.55%	5.05%	4.64%	3.34%	3.92%
	157	BlackRock® Global Allocation V.I. Fund - Class I	11/18/2003	4.08%	20.70%	20.70%	9.52%	9.17%	6.61%	7.98%
	320	Delaware VIP® Diversified Income Series - Standard Class	5/16/2003	0.70%	11.04%	11.04%	6.27%	5.51%	4.37%	5.68%
	330	DFA VA Global Bond Portfolio	1/12/1995	0.12%	1.46%	1.46%	2.46%	2.24%	2.46%	4.60%
	210	Fidelity® VIP Investment Grade Bond Portfolio - Initial Class	12/5/1988	0.51%	9.39%	9.39%	6.07%	5.43%	4.34%	6.09%
	221	PIMCO VIT Total Return Portfolio - Administrative Class	12/31/1997	0.34%	8.65%	8.65%	5.40%	4.75%	3.93%	5.47%
Highest	121	MainStay VP Epoch U.S. Equity Yield - Initial Class	5/1/1998	2.37%	0.03%	0.03%	5.59%	7.94%	8.58%	5.79%
	160	MainStay VP Fidelity Institutional AM® Utilities - Initial Class	2/17/2012	2.49%	-0.38%	-0.38%	7.37%	9.61%	-	8.13%
	109	MainStay VP MacKay International Equity - Initial Class	5/1/1995	7.38%	10.22%	10.22%	3.30%	-	-	9.02%
	105	MainStay VP MacKay S&P 500 Index - Initial Class ³	1/29/1993	3.83%	18.24%	18.24%	14.01%	14.98%	13.61%	9.94%
	150	MainStay VP Moderate Growth Allocation - Initial Class	2/13/2006	4.13%	12.94%	12.94%	6.97%	9.33%	8.57%	7.06%
	164	MainStay VP Small Cap Growth - Initial Class	2/17/2012	9.70%	40.48%	40.48%	17.15%	16.79%	-	12.69%
	161	MainStay VP T.Rowe Price Equity Income - Initial Class ²	2/17/2012	4.28%	0.96%	0.96%	4.95%	9.80%	-	9.59%
	122	MainStay VP Winslow Large Cap Growth - Initial Class	5/1/1998	4.01%	37.16%	37.16%	23.82%	19.69%	16.08%	9.54%
	307	AB VPS International Value Portfolio - Class A	5/10/2001	6.37%	2.47%	2.47%	-2.50%	2.95%	2.39%	4.48%
	205	Alger Capital Appreciation Portfolio - Class I-2	1/25/1995	2.93%	41.75%	41.75%	23.67%	20.04%	16.98%	14.44%
	140	Columbia Variable Portfolio - Small Cap Value Fund - Class 2	6/1/2000	7.71%	8.59%	8.59%	2.44%	10.22%	8.19%	9.26%
	309	Delaware VIP® International Series - Standard Class	4/16/1990	4.47%	7.16%	7.16%	5.55%	8.41%	7.50%	7.30%
	323	Delaware VIP® Small Cap Value Series - Standard Class	12/27/1993	8.20%	-1.90%	-1.90%	1.54%	9.04%	8.67%	10.11%
	321	Delaware VIP® Value Series - Standard Class	7/28/1988	4.16%	0.41%	0.41%	5.43%	8.86%	11.30%	8.81%
	310	DWS Small Cap Index VIP - Class A	8/25/1997	8.62%	19.43%	19.43%	9.91%	12.93%	10.95%	7.92%
	331	DFA VA International Small Portfolio	10/3/1995	7.27%	9.41%	9.41%	2.84%	8.47%	6.82%	6.95%
	332	DFA VA International Value Portfolio	10/2/1995	5.37%	-1.76%	-1.76%	-1.91%	5.31%	2.83%	5.77%
	334	DFA VA U.S. Large Value Portfolio	1/12/1995	3.77%	-1.38%	-1.38%	2.92%	9.07%	10.43%	9.07%
	335	DFA VA U.S. Targeted Value Portfolio	10/2/1995	8.07%	3.98%	3.98%	2.35%	8.45%	9.35%	10.02%
	115	Fidelity® VIP Contrafund SM - Initial Class	1/3/1995	3.10%	30.57%	30.57%	17.17%	16.19%	13.52%	11.92%
	113	Fidelity® VIP Equity-Income SM Portfolio - Initial Class	10/9/1986	4.71%	6.69%	6.69%	7.64%	10.69%	10.17%	9.16%
	204	Fidelity® VIP Index 500 Portfolio - Initial Class	8/27/1992	3.83%	18.24%	18.24%	14.05%	15.09%	13.78%	10.10%
	202	Fidelity® VIP Mid-Cap Portfolio - Initial Class	12/28/1998	6.93%	18.19%	18.19%	7.63%	11.07%	9.50%	12.35%
	203	Fidelity® VIP Overseas Portfolio - Initial Class	1/28/1987	4.98%	15.61%	15.61%	7.96%	9.25%	6.82%	6.36%
	306	Invesco V.I. Global Real Estate Fund - Series I	5/5/1993	2.51%	-12.32%	-12.32%	0.40%	3.15%	4.96%	6.98%
	154	Invesco V.I. International Growth Fund - Series I	1/2/1997	5.72%	14.00%	14.00%	7.61%	8.82%	6.72%	7.42%
	206	Janus Henderson Enterprise Portfolio - Institutional Shares	9/13/1993	5.29%	19.47%	19.47%	17.25%	18.21%	15.25%	11.75%
	312	Janus Henderson Forty Portfolio - Institutional Shares	5/1/1997	4.26%	39.40%	39.40%	24.93%	21.03%	17.02%	13.06%
	313	LVIP Baron Growth Opportunities Fund - Service Class	10/1/1998	6.40%	34.08%	34.08%	20.66%	18.73%	15.04%	12.84%
	324	MFS® International Intrinsic Value Portfolio - Initial Class	10/2/1995	4.38%	20.52%	20.52%	11.17%	12.69%	11.14%	9.25%
	225	MFS® Mid Cap Value Portfolio - Initial Class ⁴	3/7/2008	4.25%	3.87%	3.87%	6.44%	9.72%	10.84%	8.96%
	216	MFS® New Discovery Series - Initial Class	5/1/1998	10.13%	45.89%	45.89%	26.76%	22.98%	14.70%	10.90%
325	MFS® Total Return Bond Series - Initial Class	7/26/1995	3.49%	16.59%	16.59%	14.02%	14.74%	13.06%	9.05%	
314	MFS® Value Series - Initial Class	1/2/2002	2.87%	3.48%	3.48%	6.49%	10.14%	10.85%	8.19%	
212	Morgan Stanley VIF U.S. Real Estate Portfolio - Class I	3/3/1997	2.27%	-16.85%	-16.85%	-3.00%	0.10%	5.25%	8.06%	
207	Neuberger Berman AMT Mid Cap Growth Portfolio - Class I	11/3/1997	4.22%	39.98%	39.98%	20.26%	17.87%	14.02%	10.70%	
318	T. Rowe Price Blue Chip Growth Portfolio	12/29/2000	2.45%	34.28%	34.28%	21.14%	19.52%	17.49%	9.12%	
319	T. Rowe Price International Stock Portfolio	3/31/1994	5.53%	14.45%	14.45%	7.85%	10.38%	6.56%	5.54%	
328	T. Rowe Price New America Growth Portfolio	3/31/1994	4.80%	44.37%	44.37%	25.37%	21.83%	17.28%	11.28%	
Highest	163	MainStay VP Emerging Markets Equity - Initial Class ²	2/17/2012	8.06%	25.71%	25.71%	6.25%	12.77%	-	2.89%
	158	MainStay VP Mellon Natural Resources - Initial Class	2/17/2012	7.43%	6.89%	6.89%	-3.82%	4.84%	-	-4.02%
	322	Delaware VIP® Emerging Markets Series - Standard Class	5/1/1997	9.29%	25.08%	25.08%	8.90%	15.64%	5.09%	8.21%

¹ The Portfolio Inception Date is the date the underlying portfolio was established, not the date the portfolio was added as an Investment Division to the NYLIAC Separate Account. To the extent that any Investment Division returns precede the establishment of the Separate Account in 2010, the returns are hypothetical, notwithstanding the fact that such Investment Divisions had performance histories at that time.

² Premiums or transfers will not be accepted into this Investment Division on or after 11/13/2017 if you did not have Cash Value in this Investment Division prior to 11/13/2017. If you remove all of your Cash Value from this Investment Division on or after 11/13/2017, you will not be allowed to reinvest in this Investment Division

Issued by New York Life Insurance and Annuity Corporation (a Delaware Corporation), and distributed by NYLIFE Distributors LLC, member FINRA/SIPC, which are wholly owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.