



New York Life Access Variable Annuity Performance Summary

As of October 31, 2020

for policies purchased before November 15, 2004

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 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 Performance for the initial classes/shares in this performance summary do not impose a 12b-1 fee 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. 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 offered² Assumes no deduction for contingent deferred sales charge.

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 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, 2019. 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.

³ Certain Portfolios existed prior to the date that they were added as Investment Divisions of the Separate Account. The performance for the MainStay VP Funds Trust Service Class portfolios is 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.

⁴ 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 MacKay S&P 500 Index Portfolio. The MainStay VP MacKay 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 MacKay S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

⁵ New allocations to the MainStay VP Small Cap Growth – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the MainStay VP Small Cap Growth – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the MainStay VP Small Cap Growth – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions.

⁶ New allocations to the MainStay VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the MainStay VP Janus Henderson Balanced – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the MainStay VP Janus Henderson Balanced – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The MainStay VP Janus Henderson Balanced – Service Class imposes a 12b-1 fee.

⁷**An Investment in the MainStay 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.**

⁸ New allocations to the MainStay VP MacKay Growth, MainStay VP Emerging Markets Equity, MainStay VP T. Rowe Price Equity Income and Victory VIF Diversified Stock 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.

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 those Investment Divisions would have been lower.

Sales of the New York Life Access Variable Annuity were discontinued. Additional premium payments are not permitted into these policies. Policy owners may continue to reallocate their current premiums within their policy and 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.

SMRU 1567694



New York Life Access Variable Annuity Performance Summary

Average Annual Total Return as of October 31, 2020 (Updated Monthly)

Investment Divisions ¹	Volatility/ Risk Level ²	Portfolio Inception Date	Investment Division Inception Date ¹	Month to Date*	Year to Date* (Updated Monthly)	1 Year ³	3 Year ³	5 Year ³	10 Year ³	Since Investment Division Inception
Investment Grade Bond										
MainStay VP U.S. Government Money Market – Current yield is -1.53% ⁷	Low	01/29/1993	05/01/1995	-0.13%	-1.05%	-1.10%	-0.38%	-0.78%	-1.16%	-0.16%
PIMCO VIT Low Duration Portfolio - Advisor Class	Low	03/31/2006	05/02/2016	-0.17%	1.19%	0.93%	0.64%	0.21%	0.04%	0.32%
MainStay VP Bond – Initial Class	Moderate	01/23/1984	12/15/1993	-0.58%	4.88%	4.48%	3.19%	2.52%	1.96%	3.49%
MainStay VP MacKay Government – Initial Class	Moderate	01/29/1993	01/29/1993	-0.42%	3.18%	2.82%	1.69%	0.91%	0.79%	2.50%
MainStay VP PIMCO Real Return – Service Class	Moderate	02/17/2012	02/17/2012	-0.68%	7.53%	8.14%	3.47%	2.67%	1.08%	0.44%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Moderate	05/01/2014	05/01/2014	0.48%	2.66%	2.13%	2.73%	2.75%	3.25%	2.91%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	02/28/2006	05/01/2014	-0.57%	5.55%	4.72%	3.24%	2.62%	1.90%	2.14%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund – Class III Shares	Moderate	02/15/2012	05/01/2014	0.42%	0.27%	2.38%	2.65%	3.94%	4.27%	2.59%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	04/30/2012	05/01/2015	0.09%	-0.98%	0.36%	0.01%	3.26%	N/A	2.20%
MainStay VP Floating Rate – Service Class	Moderate	05/01/2005	05/01/2005	0.02%	-2.22%	-0.40%	0.77%	1.74%	1.74%	1.82%
MainStay VP MacKay Convertible – Initial Class	Moderate	10/01/1996	10/01/1996	0.28%	13.80%	19.37%	9.98%	9.61%	8.21%	5.26%
MainStay VP MacKay High Yield Corporate Bond – Initial Class	Moderate	05/01/1995	05/01/1995	0.05%	-0.81%	1.13%	2.51%	4.37%	4.45%	5.36%
MainStay VP MacKay Unconstrained Bond – Service Class	Moderate	05/01/2011	05/01/2011	0.19%	1.38%	1.83%	1.17%	1.92%	N/A	1.96%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B	Moderate	05/18/2009	05/02/2016	-0.77%	-5.91%	-4.29%	-1.42%	-0.02%	-0.13%	-0.02%
MainStay VP IQ Hedge Multi-Strategy - Service Class	Moderate	05/01/2013	05/01/2013	-0.38%	-1.42%	0.41%	-1.46%	-1.81%	N/A	-2.95%
Asset Allocation										
BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	11/18/2003	05/01/2011	-2.00%	4.56%	8.24%	3.84%	4.41%	3.94%	3.16%
MainStay VP Balanced – Service Class	Moderate	05/01/2005	05/01/2005	-0.69%	-4.33%	-1.89%	0.84%	2.70%	5.32%	4.04%
MainStay VP Conservative Allocation – Service Class	Moderate	02/13/2006	02/13/2006	-1.44%	1.23%	3.34%	2.05%	3.15%	3.92%	3.74%
MainStay VP Income Builder – Initial Class	Moderate	01/29/1993	01/29/1993	-1.97%	-3.56%	-1.54%	1.92%	3.82%	5.84%	2.51%
MainStay VP Janus Henderson Balanced – Initial Class ⁵	Moderate	02/17/2012	02/17/2012	-2.42%	2.89%	7.39%	8.23%	7.88%	N/A	7.86%
MainStay VP Moderate Allocation – Service Class	Moderate	02/13/2006	02/13/2006	-1.88%	-0.39%	2.89%	2.01%	3.73%	4.90%	4.00%
MainStay VP Growth Allocation – Service Class	High	02/13/2006	02/13/2006	-2.08%	-3.92%	1.39%	1.33%	4.52%	6.33%	4.00%
MainStay VP Moderate Growth Allocation – Service Class	High	02/13/2006	02/13/2006	-1.89%	-2.88%	1.49%	1.40%	4.02%	5.69%	4.15%
Large Cap Equity										
Fidelity® VIP Contrafund® – Initial Class	High	01/03/1995	10/01/1996	-3.23%	15.70%	23.23%	12.30%	11.72%	11.44%	6.83%
Fidelity® VIP Equity–Income – Initial Class	High	10/09/1986	10/01/1996	-2.42%	-11.06%	-6.09%	1.55%	5.03%	7.54%	3.98%
Fidelity® VIP Growth Opportunities – Service Class 2	High	01/12/2000	05/01/2014	-2.44%	36.95%	49.12%	28.84%	22.23%	18.32%	19.46%
MainStay VP Epoch U.S. Equity Yield – Service Class	High	05/01/1998	06/01/1998	-2.07%	-13.24%	-10.05%	0.74%	2.91%	6.23%	3.66%
MainStay VP MacKay Common Stock – Initial Class	High	01/23/1984	12/15/1993	-2.94%	-0.92%	5.13%	6.00%	7.80%	10.52%	3.66%
MainStay VP MacKay Growth – Initial Class ⁴	High	01/29/1993	01/29/1993	-4.03%	12.97%	20.76%	12.44%	11.36%	10.42%	2.60%
MainStay VP MacKay S&P 500 Index – Initial Class ⁴	High	01/29/1993	01/29/1993	-2.79%	1.35%	7.89%	8.56%	9.76%	11.00%	4.41%
MainStay VP T. Rowe Price Equity Income – Initial Class ⁸	High	03/31/1994	05/01/1998	-0.54%	-17.90%	-12.98%	-1.82%	3.51%	6.36%	5.72%
MainStay VP Winslow Large Cap Growth – Initial Class	High	05/01/1998	06/01/1998	-3.85%	19.15%	27.49%	17.70%	14.78%	13.65%	5.11%
MFS® Investors Trust Series – Initial Class	High	10/09/1995	05/01/1998	-2.63%	-2.07%	4.43%	6.91%	8.49%	9.90%	4.20%
MFS® Research Series – Initial Class	High	07/26/1995	05/01/1998	-3.02%	1.06%	7.51%	8.51%	9.82%	10.72%	3.90%
Victory VIF Diversified Stock – Class A Shares ⁸	High	07/01/1999	11/15/2004	-2.91%	-1.90%	3.56%	3.76%	5.23%	7.62%	4.88%
Small/Mid Cap Equity										
Columbia Variable Portfolio – Small Cap Value Fund – Class 2	High	06/01/2000	11/15/2004	3.95%	-16.56%	-10.32%	-6.47%	2.18%	5.05%	4.16%
Fidelity® VIP Mid Cap – Service Class 2	High	01/12/2000	11/15/2004	-0.48%	-4.55%	1.44%	0.46%	4.31%	5.85%	7.14%
Invesco V.I. American Value Fund - Series II	High	05/05/2003	05/01/2013	2.37%	-17.45%	-11.18%	-3.10%	0.00%	5.25%	2.54%
MainStay VP MacKay Mid Cap Core – Initial Class	High	07/02/2001	07/06/2001	-1.36%	-9.20%	-4.92%	-0.10%	3.52%	8.06%	6.95%
MainStay VP MacKay Small Cap Core - Initial Class	High	05/02/2016	05/02/2016	1.13%	-13.61%	-8.79%	-5.43%	N/A	N/A	-7.88%
MainStay VP Small Cap Growth – Initial Class ⁵	High	02/17/2012	02/17/2012	0.58%	10.52%	19.39%	8.02%	10.07%	N/A	8.35%
MainStay VP Small Cap Growth – Service Class	High	02/17/2012	02/17/2012	0.55%	10.29%	19.09%	7.75%	9.79%	N/A	8.08%
Neuberger Berman AMT Mid–Cap Growth – Class S	High	02/18/2003	11/15/2004	1.97%	17.65%	24.80%	13.40%	11.45%	11.38%	8.88%
International/Global Equity										
American Funds IS Global Small Cap Fund ⁶ – Class 4	High	12/14/2012	05/01/2015	-0.63%	3.49%	12.38%	6.59%	7.50%	5.81%	5.45%
Invesco V.I. International Growth Fund - Series II	High	09/19/2001	05/01/2014	-2.89%	-3.96%	0.57%	0.88%	3.25%	3.51%	1.60%
Janus Henderson VIT Global Research Portfolio - Institutional Shares	High	09/13/1993	10/01/1996	-3.31%	0.44%	7.34%	6.48%	7.40%	6.94%	1.50%
MainStay VP MacKay International Equity – Initial Class	High	05/01/1995	05/01/1995	-3.83%	1.08%	8.54%	3.97%	5.96%	3.93%	3.56%
American Funds IS New World Fund - Class 4	Highest	12/14/2012	05/01/2014	-0.05%	2.15%	8.45%	3.39%	7.27%	3.09%	3.52%
MainStay VP Emerging Markets Equity – Initial Class ⁹	Highest	02/17/2012	02/17/2012	2.66%	5.38%	13.27%	-0.10%	6.11%	N/A	-0.53%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2	High	04/30/2013	05/01/2015	0.38%	-10.76%	-9.00%	-6.45%	-4.31%	N/A	-7.06%
MainStay VP Fidelity Institutional AM [®] Utilities – Service Class	High	02/17/2012	02/17/2012	5.67%	-7.69%	-6.28%	3.15%	5.02%	6.10%	5.62%
Morgan Stanley VIF U.S. Real Estate - Class II	High	11/05/2002	05/01/2013	-4.18%	-31.91%	-31.45%	-8.85%	-5.20%	1.86%	-1.72%
BNY Mellon IP Technology Growth – Initial Shares	Highest	08/31/1999	07/06/2001	-1.37%	45.25%	59.67%	20.55%	20.19%	14.91%	9.25%
MainStay VP CBRE Global Infrastructure — Service Class	Highest	05/01/2015	05/01/2015	-0.68%	-22.21%	-18.99%	-13.96%	-7.39%	N/A	-9.72%
MainStay VP Mellon Natural Resources – Initial Class	Highest	02/17/2012	02/17/2012	0.99%	-14.89%	-8.53%	-8.72%	-4.29%	-6.08%	-7.87%

Please read the important disclosures regarding the product performance on the following page.

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.

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested, and includes Fund Company Expenses and an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.55%.

An Annual Policy Service Charge of \$40 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 \$50,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$50,000. Charges for any optional riders, if reflected, would reduce the performance shown. No surrender charges are assessed under the New York Life Access Variable Annuity. Therefore, the values shown are applicable if the policy is surrendered or not surrendered.

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 the SIMPLE IRA plan). The Investment Divisions offered through the New York Life Access 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 Access Variable Annuity Performance Summary
Average Annual Total Return as of September 30, 2020 (Updated Quarterly)

Investment Divisions ¹	Volatility/ Risk Level ²	Portfolio Inception Date	Investment Division Inception Date ¹	1	3	5	10	Since Investment Division Inception
				Year ³	Year ³	Year ³	Year ³	
Investment Grade Bond								
MainStay VP U.S. Government Money Market – Current yield is -1.53% ¹	Low	01/29/1993	05/01/1995	-0.98%	-0.37%	-0.78%	-1.16%	-0.16%
PIMCO VIT Low Duration Portfolio - Advisor Class	Low	03/31/2006	05/02/2016	1.14%	0.61%	0.32%	0.12%	0.36%
MainStay VP Bond – Initial Class	Moderate	01/23/1984	12/15/1993	5.22%	3.39%	2.67%	2.07%	3.54%
MainStay VP MacKay Government – Initial Class	Moderate	01/29/1993	01/29/1993	3.31%	1.74%	0.98%	0.84%	2.53%
MainStay VP PIMCO Real Return – Service Class	Moderate	02/17/2012	02/17/2012	9.18%	3.74%	2.92%	1.41%	0.53%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Moderate	05/01/2014	05/01/2014	1.07%	2.76%	2.77%	3.16%	2.87%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	02/28/2006	05/01/2014	5.50%	3.32%	2.88%	2.03%	2.26%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares	Moderate	02/15/2012	05/01/2014	2.13%	2.59%	4.33%	4.50%	2.56%
Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2	Moderate	04/30/2012	05/01/2015	0.35%	0.03%	3.93%	N/A	2.22%
MainStay VP Floating Rate – Service Class	Moderate	05/01/2005	05/01/2005	-1.00%	0.92%	1.71%	1.85%	1.83%
MainStay VP MacKay Convertible – Initial Class	Moderate	10/01/1996	10/01/1996	21.33%	10.40%	10.53%	8.51%	5.27%
MainStay VP MacKay High Yield Corporate Bond – Initial Class	Moderate	05/01/1995	05/01/1995	1.29%	2.51%	4.75%	4.65%	5.38%
MainStay VP MacKay Unconstrained Bond – Service Class	Moderate	05/01/2011	05/01/2011	1.91%	1.18%	2.18%	N/A	1.96%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B	Moderate	05/18/2009	05/02/2016	-2.85%	-1.09%	0.48%	0.19%	0.16%
MainStay VP IQ Hedge Multi-Strategy - Service Class	Moderate	05/01/2013	05/01/2013	1.61%	-1.36%	-1.45%	N/A	-2.93%
Asset Allocation								
BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	11/18/2003	05/01/2011	12.63%	4.75%	5.71%	4.39%	3.41%
MainStay VP Balanced – Service Class	Moderate	05/01/2005	05/01/2005	-0.78%	1.23%	3.68%	5.63%	4.11%
MainStay VP Conservative Allocation – Service Class	Moderate	02/13/2006	02/13/2006	5.62%	2.81%	4.14%	4.30%	3.86%
MainStay VP Income Builder – Initial Class	Moderate	01/29/1993	01/29/1993	1.33%	2.96%	5.31%	6.39%	2.62%
MainStay VP Janus Henderson Balanced – Initial Class ⁶	Moderate	02/17/2012	02/17/2012	10.86%	9.76%	9.52%	N/A	8.25%
MainStay VP Moderate Allocation – Service Class	Moderate	02/13/2006	02/13/2006	6.01%	3.09%	5.13%	5.39%	4.15%
MainStay VP Growth Allocation – Service Class	High	02/13/2006	02/13/2006	5.37%	2.71%	6.46%	6.99%	4.17%
MainStay VP Moderate Growth Allocation – Service Class	High	02/13/2006	02/13/2006	4.90%	2.58%	5.69%	6.26%	4.31%
Large Cap Equity								
Fidelity® VIP Contrafund® – Initial Class	High	01/03/1995	10/01/1996	31.12%	14.21%	14.17%	12.22%	7.03%
Fidelity® VIP Equity–Income – Initial Class	High	10/09/1986	10/01/1996	-2.53%	2.52%	6.80%	8.09%	4.13%
Fidelity® VIP Growth Opportunities – Service Class 2	High	01/12/2000	05/01/2014	60.62%	31.51%	24.85%	19.23%	20.20%
MainStay VP Epoch U.S. Equity Yield – Service Class	High	05/01/1998	06/01/1998	-7.73%	2.01%	5.17%	6.82%	3.79%
MainStay VP MacKay Common Stock – Initial Class	High	01/23/1984	12/15/1993	10.22%	8.13%	10.18%	11.24%	3.83%
MainStay VP MacKay Growth – Initial Class ⁸	High	01/29/1993	01/29/1993	28.26%	15.63%	13.86%	11.37%	2.81%
MainStay VP MacKay S&P 500 Index – Initial Class ⁴	High	01/29/1993	01/29/1993	13.22%	10.38%	12.16%	11.71%	4.57%
MainStay VP T. Rowe Price Equity Income – Initial Class ⁸	High	03/31/1994	05/01/1998	-12.15%	-1.24%	5.27%	6.69%	5.84%
MainStay VP Winslow Large Cap Growth – Initial Class	High	05/01/1998	06/01/1998	34.77%	20.58%	17.65%	14.50%	5.33%
MFS® Investors Trust Series – Initial Class	High	10/09/1995	05/01/1998	7.67%	8.78%	10.57%	10.57%	4.35%
MFS® Research Series – Initial Class	High	07/26/1995	05/01/1998	11.67%	10.62%	12.03%	11.46%	4.08%
Victory VIF Diversified Stock – Class A Shares ⁸	High	07/01/1999	11/15/2004	10.28%	5.99%	7.46%	8.28%	5.11%
Small/Mid Cap Equity								
Columbia Variable Portfolio – Small Cap Value Fund – Class 2	High	06/01/2000	11/15/2004	-12.56%	-7.52%	2.81%	5.09%	3.93%
Fidelity® VIP Mid Cap – Service Class 2	High	01/12/2000	11/15/2004	2.69%	1.07%	5.53%	6.41%	7.21%
Invesco V.I. American Value Fund - Series II	High	05/05/2003	05/01/2013	-13.11%	-3.71%	0.55%	5.38%	2.24%
MainStay VP MacKay Mid Cap Core – Initial Class	High	07/02/2001	07/06/2001	-3.36%	1.03%	5.00%	8.72%	7.06%
MainStay VP MacKay Small Cap Core – Initial Class	High	05/02/2016	05/02/2016	-7.51%	-5.33%	N/A	N/A	-9.05%
MainStay VP Small Cap Growth – Initial Class ⁵	High	02/17/2012	02/17/2012	21.20%	8.34%	10.95%	N/A	8.36%
MainStay VP Small Cap Growth – Service Class	High	02/17/2012	02/17/2012	20.89%	8.07%	10.67%	N/A	8.09%
Neuberger Berman AMT Mid–Cap Growth – Class S	High	02/18/2003	11/15/2004	22.79%	13.85%	11.74%	11.39%	8.80%
International/Global Equity								
American Funds IS Global Small Cap Fund ⁶ – Class 4	High	12/14/2012	05/01/2015	14.61%	7.36%	8.19%	6.29%	5.66%
Invesco V.I. International Growth Fund - Series II	High	09/19/2001	05/01/2014	5.65%	2.29%	5.26%	4.23%	2.09%
Janus Henderson VIT Global Research Portfolio - Institutional Shares	High	09/13/1993	10/01/1996	13.15%	8.20%	9.53%	7.69%	1.67%
MainStay VP MacKay International Equity – Initial Class	High	05/01/1995	05/01/1995	15.60%	5.79%	7.99%	4.90%	3.78%
American Funds IS New World Fund - Class 4	Highest	12/14/2012	05/01/2014	11.37%	4.58%	8.65%	3.41%	3.58%
MainStay VP Emerging Markets Equity – Initial Class ⁸	Highest	02/17/2012	02/17/2012	14.28%	0.08%	6.77%	N/A	-0.83%
Sector								
Columbia Variable Portfolio – Commodity Strategy Fund – Class 2	High	04/30/2013	05/01/2015	-7.40%	-6.02%	-4.50%	N/A	-7.23%
MainStay VP Fidelity Institutional AM ⁹ Utilities – Service Class	High	02/17/2012	02/17/2012	-12.88%	1.48%	4.73%	6.00%	5.00%
Morgan Stanley VIF U.S. Real Estate - Class II	High	11/05/2002	05/01/2013	-28.22%	-8.03%	-3.22%	2.68%	-1.17%
BNY Mellon IP Technology Growth – Initial Shares	Highest	08/31/1999	07/06/2001	61.74%	23.82%	22.25%	15.52%	9.38%
MainStay VP CBRE Global Infrastructure – Service Class	Highest	05/01/2015	05/01/2015	-20.08%	-13.88%	-5.85%	N/A	-9.75%
MainStay VP Mellon Natural Resources – Initial Class	Highest	02/17/2012	02/17/2012	-8.67%	-9.54%	-2.68%	-5.74%	-8.05%

Please read the important disclosures regarding the product performance on the following page.

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.

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested, and includes Fund Company Expenses and an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.55%.

An Annual Policy Service Charge of \$40 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 \$50,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$50,000. Charges for any optional riders, if reflected, would reduce the performance shown. No surrender charges are assessed under the New York Life Access Variable Annuity. Therefore, the values shown are applicable if the policy is surrendered or not surrendered.

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 the SIMPLE IRA plan). The Investment Divisions offered through the New York Life Access 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.