



New York Life Complete Access Variable Annuity II Performance Summary

As of March 31, 2019,

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 impose a 12b-1 fee (except MainStay VP U.S. Government Money Market, MainStay VP Eagle Small Cap Growth – Initial Class, MainStay VP Janus Balanced – Initial Class and MainStay VP Mellon Natural Resources – Initial Class). Performance for these classes/shares is 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. 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, 2017. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

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 The New York Life Complete Access Variable Annuity II was first offered for sale on May 1, 2015. Certain Portfolios existed prior to this 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 Complete Access Variable Annuity II invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

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 **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.**

⁶ 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 these Investment Divisions would have been lower.

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. 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 1543436



New York Life Complete Access Variable Annuity II Performance Summary
Average Annual Total Return as of March 31, 2019 (Updated Monthly)

| Investment Divisions ¹ | Volatility/ Risk Level ³ | Portfolio Inception Date | Investment Division Inception Date ¹ | Month to Date* ⁴ | Year to Date* (Updated Monthly) | 1 Year ³ | 3 Year ³ | 5 Year ³ | 10 Year ³ | Since Investment Division Inception |
|---|-------------------------------------|--------------------------|---|-----------------------------|---------------------------------|---------------------|---------------------|---------------------|----------------------|-------------------------------------|
| Equity | | | | | | | | | | |
| MainStay VP MacKay Common Stock – Service Class | High | 06/02/2003 | 05/01/2015 | 1.13% | 11.99% | 4.78% | 10.05% | 7.83% | 13.03% | 6.78% |
| MainStay VP MacKay Growth – Service Class ⁵ | High | 06/02/2003 | 05/01/2015 | 1.99% | 13.98% | 6.41% | 12.97% | 8.34% | 11.37% | 7.21% |
| MainStay VP Cushing Renaissance Advantage – Service Class | Highest | 05/01/2015 | 05/01/2015 | 1.66% | 16.47% | -9.69% | 2.60% | N/A | N/A | -4.86% |
| MainStay VP Growth Allocation – Service Class | High | 02/13/2006 | 05/01/2015 | 0.13% | 11.85% | -2.22% | 7.46% | 3.54% | 10.02% | 2.83% |
| MainStay VP MacKay International Equity – Service Class | High | 06/02/2003 | 05/01/2015 | 1.87% | 10.03% | -3.33% | 5.95% | 2.78% | 5.82% | 3.14% |
| MainStay VP Large Cap Growth – Service Class | High | 06/02/2003 | 05/01/2015 | 2.36% | 17.06% | 12.71% | 16.42% | 11.33% | 14.52% | 10.93% |
| MainStay VP MacKay Mid Cap Core – Service Class | High | 06/02/2003 | 05/01/2015 | -0.14% | 13.92% | 0.47% | 7.37% | 5.33% | 13.72% | 3.84% |
| MainStay VP MacKay S&P 500 Index – Service Class ⁴ | High | 06/02/2003 | 05/01/2015 | 1.78% | 13.09% | 7.33% | 11.18% | 8.60% | 13.50% | 7.83% |
| MainStay VP MacKay Small Cap Core – Service Class | High | 05/02/2016 | 05/02/2016 | -3.93% | 11.67% | -5.94% | N/A | N/A | N/A | 7.21% |
| MainStay VP Epoch U.S. Small Cap – Service Class | High | 06/02/2003 | 05/01/2015 | -2.24% | 12.33% | -3.57% | 6.12% | 3.22% | 11.46% | 3.02% |
| American Funds IS Global Small Cap Fund ⁶ – Class 4 | High | 12/14/2012 | 05/01/2015 | 0.86% | 14.64% | 0.29% | 9.04% | 3.63% | 10.75% | 3.54% |
| American Funds IS Growth Fund - Class 4 | High | 12/14/2012 | 11/13/2017 | 1.24% | 12.85% | 8.02% | 15.48% | 10.85% | 14.61% | 9.14% |
| American Funds IS New World Fund - Class 4 | Highest | 12/14/2012 | 05/01/2015 | 3.08% | 14.29% | -4.07% | 8.49% | 1.96% | 7.47% | 3.49% |
| ClearBridge Variable Appreciation Portfolio – Class II | High | 02/28/2015 | 05/01/2017 | 2.17% | 10.91% | 9.61% | 10.03% | 7.92% | 12.30% | 9.16% |
| Columbia Variable Portfolio – Commodity Strategy Fund – Class 2 | High | 04/30/2013 | 05/01/2015 | -0.49% | 5.42% | -10.01% | -0.65% | -11.17% | N/A | -7.32% |
| Columbia Variable Portfolio – Small Cap Value Fund – Class 2 | High | 06/01/2000 | 05/01/2015 | -4.06% | 11.75% | -5.58% | 8.73% | 3.89% | 11.62% | 4.82% |
| Delaware VIP Small Cap Value - Service Class | High | 05/01/2000 | 11/13/2017 | -2.89% | 12.79% | -4.60% | 8.20% | 4.06% | 13.26% | -3.08% |
| Dreyfus IP Technology Growth – Service Shares | High | 12/29/2000 | 05/01/2015 | 2.17% | 17.31% | 7.33% | 18.44% | 12.14% | 16.62% | 13.39% |
| Fidelity® VIP Contrafund® – Service Class 2 | High | 01/12/2000 | 05/01/2015 | 1.94% | 14.19% | 4.97% | 10.65% | 7.33% | 13.13% | 6.36% |
| Fidelity® VIP Emerging Markets – Service Class 2 | Highest | 01/23/2008 | 05/01/2018 | 3.29% | 15.02% | -7.55% | 10.05% | 3.71% | 8.04% | -5.35% |
| Fidelity® VIP Growth Opportunities – Service Class 2 | High | 01/12/2000 | 05/01/2015 | 2.73% | 20.91% | 29.86% | 22.26% | 14.34% | 18.73% | 14.89% |
| Fidelity® VIP Mid Cap – Service Class 2 | High | 01/12/2000 | 05/01/2015 | -0.50% | 14.15% | -4.16% | 8.03% | 4.59% | 11.78% | 3.91% |
| Invesco V.I. American Value Fund - Series II | High | 05/05/2003 | 05/01/2015 | -2.32% | 13.28% | -3.81% | 6.44% | 2.29% | 12.14% | 0.70% |
| Invesco V.I. International Growth Fund - Series II | High | 09/19/2001 | 05/01/2015 | 2.07% | 13.74% | -3.71% | 3.42% | 1.09% | 7.33% | 0.01% |
| Janus Henderson VIT Enterprise Portfolio – Service Shares | High | 12/31/1999 | 11/13/2017 | 0.39% | 17.41% | 9.67% | 15.70% | 11.92% | 17.18% | 12.07% |
| Janus Henderson VIT Global Research Portfolio – Service Shares | High | 12/31/1999 | 05/01/2015 | 0.59% | 12.61% | 2.27% | 10.00% | 5.38% | 10.56% | 3.74% |
| MFS® International Value Portfolio – Service Class | High | 08/31/2001 | 05/01/2017 | 2.74% | 11.68% | 0.55% | 7.41% | 5.57% | 11.04% | 6.30% |
| MFS® Research Series – Service Class | High | 05/01/2000 | 05/01/2015 | 1.68% | 14.07% | 7.04% | 11.50% | 8.05% | 13.18% | 7.65% |
| Neuberger Berman AMT Mid-Cap Growth – Class S | High | 02/18/2003 | 05/01/2015 | 0.14% | 17.78% | 5.21% | 12.41% | 7.47% | 13.41% | 6.29% |
| MainStay VP Eagle Small Cap Growth – Service Class | High | 02/17/2012 | 05/01/2015 | -1.80% | 17.01% | 3.34% | 12.81% | 5.74% | N/A | 6.99% |
| MainStay VP Emerging Markets Equity – Service Class ⁵ | Highest | 02/17/2012 | 05/01/2015 | 1.05% | 10.30% | -14.88% | 7.45% | -1.68% | N/A | -0.69% |
| MainStay VP Mellon Natural Resources – Initial Class | Highest | 02/17/2012 | 05/01/2015 | 0.30% | 9.99% | -17.97% | -1.30% | -11.16% | -0.18% | -10.77% |
| Morgan Stanley VIF U.S. Real Estate - Class II | Highest | 11/05/2002 | 05/01/2015 | 2.11% | 14.71% | 13.44% | 1.54% | 5.28% | 14.32% | 2.84% |
| Victory VIF Diversified Stock – Class A Shares ⁶ | High | 07/01/1999 | 05/01/2015 | -0.95% | 10.97% | -2.45% | 6.79% | 4.49% | 10.00% | 3.77% |
| Equity and Income | | | | | | | | | | |
| MainStay VP Balanced – Service Class | Moderate | 05/01/2005 | 05/01/2015 | 0.19% | 8.53% | 1.73% | 4.08% | 3.23% | 8.70% | 2.41% |
| MainStay VP MacKay Convertible – Service Class | Moderate | 06/02/2003 | 05/01/2015 | 0.34% | 11.63% | 4.87% | 9.51% | 5.43% | 10.28% | 4.96% |
| MainStay VP Epoch U.S. Equity Yield – Service Class | High | 06/02/2003 | 05/01/2015 | 1.14% | 10.71% | 7.58% | 8.63% | 4.37% | 10.83% | 3.52% |
| MainStay VP Income Builder – Service Class | Moderate | 06/02/2003 | 05/01/2015 | 1.87% | 7.64% | 4.48% | 4.94% | 3.08% | 8.47% | 2.41% |
| MainStay VP IQ Hedge Multi-Strategy - Service Class | Moderate | 05/01/2013 | 05/01/2015 | 0.32% | 3.53% | -2.14% | -1.82% | -6.14% | N/A | -5.22% |
| MainStay VP Moderate Allocation–Service Class | Moderate | 02/13/2006 | 05/01/2015 | 0.63% | 8.59% | -0.48% | 4.96% | 2.56% | 7.59% | 2.05% |
| MainStay VP Moderate Growth Allocation–Service Class | High | 02/13/2006 | 05/01/2015 | 0.26% | 10.44% | -1.34% | 6.41% | 3.11% | 9.11% | 2.55% |
| American Funds IS Asset Allocation Fund - Class 4 | Moderate | 12/14/2012 | 05/01/2018 | 1.28% | 8.96% | 3.38% | 7.42% | 5.13% | 9.75% | 3.30% |
| American Funds IS Blue Chip Income and Growth Fund - Class 4 | High | 12/14/2012 | 11/13/2017 | 2.38% | 10.24% | 2.67% | 8.02% | 6.92% | 12.42% | 3.36% |
| BlackRock® Global Allocation V.I. Fund – Class III Shares | Moderate | 11/18/2003 | 05/01/2015 | 0.89% | 7.08% | -1.77% | 3.97% | 1.67% | 5.54% | 0.98% |
| DWS Alternative Asset Allocation VIP - Class B | Moderate | 05/18/2009 | 05/02/2016 | 0.88% | 7.61% | 1.21% | 0.91% | -0.88% | N/A | 0.46% |
| Fidelity® VIP Equity-Income – Service Class 2 | High | 01/12/2000 | 05/01/2015 | 1.30% | 11.39% | 5.36% | 8.18% | 4.93% | 12.03% | 4.44% |
| MainStay VP Janus Henderson Balanced – Service Class | Moderate | 02/17/2012 | 05/01/2015 | 1.35% | 8.15% | 6.47% | 8.83% | 5.89% | 8.96% | 5.52% |
| MFS® Investors Trust Series – Service Class | High | 05/01/2000 | 05/01/2015 | 2.11% | 14.03% | 6.69% | 11.46% | 7.72% | 12.33% | 7.31% |
| MainStay VP Fidelity Institutional AM SM Utilities – Service Class | High | 02/17/2012 | 05/01/2015 | 2.96% | 10.43% | 12.16% | 7.83% | 3.43% | 10.72% | 2.56% |
| MainStay VP T. Rowe Price Equity Income – Service Class ⁵ | High | 02/17/2012 | 05/01/2015 | 0.33% | 10.49% | 1.12% | 8.50% | 4.59% | 11.64% | 4.49% |
| Income | | | | | | | | | | |
| MainStay VP Bond – Service Class | Moderate | 06/02/2003 | 05/01/2015 | 1.81% | 2.93% | 2.15% | 0.31% | 0.88% | 2.16% | 0.41% |
| MainStay VP U.S. Government Money Market – Current 7-day yield is -1.63% ⁵ | Low | 01/29/1993 | 05/01/2015 | 0.04% | 0.10% | 0.03% | -0.82% | -1.12% | -1.34% | -1.00% |
| MainStay VP Conservative Allocation – Service Class | Moderate | 02/13/2006 | 05/01/2015 | 0.74% | 6.78% | -0.03% | 3.54% | 1.80% | 6.15% | 1.40% |
| MainStay VP Floating Rate – Service Class | Moderate | 05/01/2005 | 05/01/2015 | -0.41% | 3.45% | 0.67% | 2.80% | 1.40% | 4.03% | 1.53% |
| MainStay VP MacKay Government – Service Class | Moderate | 06/02/2003 | 05/01/2015 | 1.19% | 1.45% | 1.26% | -0.81% | -0.09% | 0.54% | -0.68% |
| MainStay VP MacKay High Yield Corporate Bond – Service Class | Moderate | 06/02/2003 | 05/01/2015 | 0.83% | 5.77% | 3.23% | 6.25% | 2.92% | 7.93% | 3.50% |
| MainStay VP Indexed Bond – Service Class | Moderate | 05/01/2017 | 05/01/2017 | 1.75% | 2.48% | 2.10% | N/A | N/A | N/A | 0.07% |
| MainStay VP PIMCO Real Return – Service Class | Moderate | 02/17/2012 | 05/01/2015 | 1.66% | 3.38% | 0.16% | 0.05% | -0.32% | 1.96% | -0.50% |
| MainStay VP MacKay Unconstrained Bond – Service Class | Moderate | 05/01/2011 | 05/01/2015 | 0.37% | 2.73% | 0.69% | 2.34% | 0.40% | N/A | 0.56% |
| BlackRock® High Yield V.I. Fund – Class III Shares | Moderate | 02/15/2012 | 05/01/2015 | 0.71% | 6.62% | 3.11% | 5.42% | 2.13% | 8.94% | 2.41% |
| Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 | Moderate | 04/30/2012 | 05/01/2015 | 1.18% | 7.20% | -1.04% | 4.11% | 2.16% | N/A | 2.55% |
| PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class | Moderate | 05/01/2014 | 05/01/2015 | 1.11% | 2.48% | 2.05% | 2.14% | 2.76% | 4.81% | 1.64% |
| PIMCO VIT Low Duration Portfolio - Advisor Class | Low | 03/31/2006 | 05/02/2016 | 0.21% | 0.88% | 0.10% | -0.37% | -0.68% | 1.42% | -0.44% |
| PIMCO VIT Total Return Portfolio - Advisor Class | Moderate | 02/28/2006 | 05/01/2015 | 1.26% | 2.54% | 1.95% | 0.94% | 0.97% | 2.71% | 0.58% |

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

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 and includes Fund Company Expenses and an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.60%. 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 \$100,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$100,000. Charges for any optional riders, if reflected, would reduce the performance shown.

No Surrender Charges are assessed under the New York Life Complete Access Variable Annuity II. Therefore, the values shown are applicable if the policy is surrendered or not surrendered.

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 Complete Access 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.

*In certain jurisdictions, this product will be sold as a single premium variable annuity. In most jurisdictions, the policy form number for the New York Life Complete Access Variable Annuity II is ICC15-P300



New York Life Complete Access Variable Annuity II Performance Summary
Average Annual Total Return as of March 31, 2019 (Updated Quarterly)

| Investment Divisions ¹ | Volatility/ Risk Level ³ | Portfolio Inception Date | Investment Division Inception Date ¹ | 1 Year ³ | 3 Year ³ | 5 Year ³ | 10 Year ³ | Since Investment Division Inception |
|---|-------------------------------------|--------------------------|---|---------------------|---------------------|---------------------|----------------------|-------------------------------------|
| Equity | | | | | | | | |
| MainStay VP MacKay Common Stock – Service Class | High | 06/02/2003 | 05/01/2015 | 4.78% | 10.05% | 7.83% | 13.03% | 6.78% |
| MainStay VP MacKay Growth – Service Class ⁵ | High | 06/02/2003 | 05/01/2015 | 6.41% | 12.97% | 8.34% | 11.37% | 7.21% |
| MainStay VP Cushing Renaissance Advantage — Service Class | Highest | 05/01/2015 | 05/01/2015 | -9.69% | 2.60% | N/A | N/A | -4.86% |
| MainStay VP Growth Allocation – Service Class | High | 02/13/2006 | 05/01/2015 | -2.22% | 7.46% | 3.54% | 10.02% | 2.83% |
| MainStay VP MacKay International Equity – Service Class | High | 06/02/2003 | 05/01/2015 | -3.33% | 5.95% | 2.78% | 5.82% | 3.14% |
| MainStay VP Large Cap Growth – Service Class | High | 06/02/2003 | 05/01/2015 | 12.71% | 16.42% | 11.33% | 14.52% | 10.93% |
| MainStay VP MacKay Mid Cap Core – Service Class | High | 06/02/2003 | 05/01/2015 | 0.47% | 7.37% | 5.33% | 13.72% | 3.84% |
| MainStay VP MacKay S&P 500 Index – Service Class ⁴ | High | 06/02/2003 | 05/01/2015 | 7.33% | 11.18% | 8.60% | 13.50% | 7.83% |
| MainStay VP MacKay Small Cap Core – Service Class | High | 05/02/2016 | 05/02/2016 | -5.94% | N/A | N/A | N/A | 7.21% |
| MainStay VP Epoch U.S. Small Cap – Service Class | High | 06/02/2003 | 05/01/2015 | -3.57% | 6.12% | 3.22% | 11.46% | 3.02% |
| American Funds IS Global Small Cap Fund ⁶ – Class 4 | High | 12/14/2012 | 05/01/2015 | 0.29% | 9.04% | 3.63% | 10.75% | 3.54% |
| American Funds IS Growth Fund - Class 4 | High | 12/14/2012 | 11/13/2017 | 8.02% | 15.48% | 10.85% | 14.61% | 9.14% |
| American Funds IS New World Fund - Class 4 | Highest | 12/14/2012 | 05/01/2015 | -4.07% | 8.49% | 1.96% | 7.47% | 3.49% |
| ClearBridge Variable Appreciation Portfolio — Class II | High | 02/28/2015 | 05/01/2017 | 9.61% | 10.03% | 7.92% | 12.30% | 9.16% |
| Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 | High | 04/30/2013 | 05/01/2015 | -10.01% | -0.65% | -11.17% | N/A | -7.32% |
| Columbia Variable Portfolio – Small Cap Value Fund — Class 2 | High | 06/01/2000 | 05/01/2015 | -5.58% | 8.73% | 3.89% | 11.62% | 4.82% |
| Delaware VIP Small Cap Value – Service Class | High | 05/01/2000 | 11/13/2017 | -4.60% | 8.20% | 4.06% | 13.26% | -3.08% |
| Dreyfus IP Technology Growth – Service Shares | High | 12/29/2000 | 05/01/2015 | 7.33% | 18.44% | 12.14% | 16.62% | 13.39% |
| Fidelity® VIP Contrafund® – Service Class 2 | High | 01/12/2000 | 05/01/2015 | 4.97% | 10.65% | 7.33% | 13.13% | 6.36% |
| Fidelity® VIP Emerging Markets – Service Class 2 | Highest | 01/23/2008 | 05/01/2018 | -7.55% | 10.05% | 3.71% | 8.04% | -5.35% |
| Fidelity® VIP Growth Opportunities – Service Class 2 | High | 01/12/2000 | 05/01/2015 | 29.86% | 22.26% | 14.34% | 18.73% | 14.89% |
| Fidelity® VIP Mid Cap – Service Class 2 | High | 01/12/2000 | 05/01/2015 | -4.16% | 8.03% | 4.59% | 11.78% | 3.91% |
| Invesco V.I. American Value Fund - Series II | High | 05/05/2003 | 05/01/2015 | -3.81% | 6.44% | 2.29% | 12.14% | 0.70% |
| Invesco V.I. International Growth Fund - Series II | High | 09/19/2001 | 05/01/2015 | -3.71% | 3.42% | 1.09% | 7.33% | 0.01% |
| Janus Henderson VIT Enterprise Portfolio – Service Shares | High | 12/31/1999 | 11/13/2017 | 9.67% | 15.70% | 11.92% | 17.18% | 12.07% |
| Janus Henderson VIT Global Research Portfolio – Service Shares | High | 12/31/1999 | 05/01/2015 | 2.27% | 10.00% | 5.38% | 10.56% | 3.74% |
| MFS® International Value Portfolio – Service Class | High | 08/31/2001 | 05/01/2017 | 0.55% | 7.41% | 5.57% | 11.04% | 6.30% |
| MFS® Research Series – Service Class | High | 05/01/2000 | 05/01/2015 | 7.04% | 11.50% | 8.05% | 13.18% | 7.65% |
| Neuberger Berman AMT Mid-Cap Growth – Class S | High | 02/18/2003 | 05/01/2015 | 5.21% | 12.41% | 7.47% | 13.41% | 6.29% |
| MainStay VP Eagle Small Cap Growth – Service Class | High | 02/17/2012 | 05/01/2015 | 3.34% | 12.81% | 5.74% | N/A | 6.99% |
| MainStay VP Emerging Markets Equity – Service Class ⁵ | Highest | 02/17/2012 | 05/01/2015 | -14.88% | 7.45% | -1.68% | N/A | -0.69% |
| MainStay VP Mellon Natural Resources – Initial Class | Highest | 02/17/2012 | 05/01/2015 | -17.97% | -1.30% | -11.16% | -0.18% | -10.77% |
| Morgan Stanley VIF U.S. Real Estate - Class II | Highest | 11/05/2002 | 05/01/2015 | 13.44% | 1.54% | 5.28% | 14.32% | 2.84% |
| Victory VIF Diversified Stock – Class A Shares ⁶ | High | 07/01/1999 | 05/01/2015 | -2.45% | 6.79% | 4.49% | 10.00% | 3.77% |
| Equity and Income | | | | | | | | |
| MainStay VP Balanced – Service Class | Moderate | 05/01/2005 | 05/01/2015 | 1.73% | 4.08% | 3.23% | 8.70% | 2.41% |
| MainStay VP MacKay Convertible – Service Class | Moderate | 06/02/2003 | 05/01/2015 | 4.87% | 9.51% | 5.43% | 10.28% | 4.96% |
| MainStay VP Epoch U.S. Equity Yield – Service Class | High | 06/02/2003 | 05/01/2015 | 7.58% | 8.63% | 4.37% | 10.83% | 3.52% |
| MainStay VP Income Builder – Service Class | Moderate | 06/02/2003 | 05/01/2015 | 4.48% | 4.94% | 3.08% | 8.47% | 2.41% |
| MainStay VP IQ Hedge Multi-Strategy – Service Class | Moderate | 05/01/2013 | 05/01/2015 | -2.14% | -1.82% | -6.14% | N/A | -5.22% |
| MainStay VP Moderate Allocation – Service Class | Moderate | 02/13/2006 | 05/01/2015 | -0.48% | 4.96% | 2.56% | 7.59% | 2.05% |
| MainStay VP Moderate Growth Allocation – Service Class | High | 02/13/2006 | 05/01/2015 | -1.34% | 6.41% | 3.11% | 9.11% | 2.55% |
| American Funds IS Asset Allocation Fund - Class 4 | Moderate | 12/14/2012 | 05/01/2018 | 3.38% | 7.42% | 5.13% | 9.75% | 3.30% |
| American Funds IS Blue Chip Income and Growth Fund - Class 4 | High | 12/14/2012 | 11/13/2017 | 2.67% | 8.02% | 6.92% | 12.42% | 3.36% |
| BlackRock® Global Allocation V.I. Fund – Class III Shares | Moderate | 11/18/2003 | 05/01/2015 | -1.77% | 3.97% | 1.67% | 5.54% | 0.98% |
| DWS Alternative Asset Allocation VIP - Class B | Moderate | 05/18/2009 | 05/02/2016 | 1.21% | 0.91% | -0.88% | N/A | 0.46% |
| Fidelity® VIP Equity-Income – Service Class 2 | High | 01/12/2000 | 05/01/2015 | 5.36% | 8.18% | 4.93% | 12.03% | 4.44% |
| MainStay VP Janus Henderson Balanced – Service Class | Moderate | 02/17/2012 | 05/01/2015 | 6.47% | 8.83% | 5.89% | 8.96% | 5.52% |
| MFS® Investors Trust Series – Service Class | High | 05/01/2000 | 05/01/2015 | 6.69% | 11.46% | 7.72% | 12.33% | 7.31% |
| MainStay VP Fidelity Institutional AM SM Utilities – Service Class | High | 02/17/2012 | 05/01/2015 | 12.16% | 7.83% | 3.43% | 10.72% | 2.56% |
| MainStay VP T. Rowe Price Equity Income – Service Class ⁵ | High | 02/17/2012 | 05/01/2015 | 1.12% | 8.50% | 4.59% | 11.64% | 4.49% |
| Income | | | | | | | | |
| MainStay VP Bond – Service Class | Moderate | 06/02/2003 | 05/01/2015 | 2.15% | 0.31% | 0.88% | 2.16% | 0.41% |
| MainStay VP U.S. Government Money Market – Current 7-day yield is -1.63% ⁵ | Low | 01/29/1993 | 05/01/2015 | 0.03% | -0.82% | -1.12% | -1.34% | -1.00% |
| MainStay VP Conservative Allocation – Service Class | Moderate | 02/13/2006 | 05/01/2015 | -0.03% | 3.54% | 1.80% | 6.15% | 1.40% |
| MainStay VP Floating Rate – Service Class | Moderate | 05/01/2005 | 05/01/2015 | 0.67% | 2.80% | 1.40% | 4.03% | 1.53% |
| MainStay VP MacKay Government – Service Class | Moderate | 06/02/2003 | 05/01/2015 | 1.26% | -0.81% | -0.09% | 0.54% | -0.68% |
| MainStay VP MacKay High Yield Corporate Bond – Service Class | Moderate | 06/02/2003 | 05/01/2015 | 3.23% | 6.25% | 2.92% | 7.93% | 3.50% |
| MainStay VP Indexed Bond – Service Class | Moderate | 05/01/2017 | 05/01/2017 | 2.10% | N/A | N/A | N/A | 0.07% |
| MainStay VP PIMCO Real Return – Service Class | Moderate | 02/17/2012 | 05/01/2015 | 0.16% | 0.05% | -0.32% | 1.96% | -0.50% |
| MainStay VP MacKay Unconstrained Bond – Service Class | Moderate | 05/01/2011 | 05/01/2015 | 0.69% | 2.34% | 0.40% | N/A | 0.56% |
| BlackRock® High Yield V.I. Fund – Class III Shares | Moderate | 02/15/2012 | 05/01/2015 | 3.11% | 5.42% | 2.13% | 8.94% | 2.41% |
| Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 | Moderate | 04/30/2012 | 05/01/2015 | -1.04% | 4.11% | 2.16% | N/A | 2.55% |
| PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class | Moderate | 05/01/2014 | 05/01/2015 | 2.05% | 2.14% | 2.76% | 4.81% | 1.64% |
| PIMCO VIT Low Duration Portfolio - Advisor Class | Low | 03/31/2006 | 05/02/2016 | 0.10% | -0.37% | -0.68% | 1.42% | -0.44% |
| PIMCO VIT Total Return Portfolio - Advisor Class | Moderate | 02/28/2006 | 05/01/2015 | 1.95% | 0.94% | 0.97% | 2.71% | 0.58% |

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

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 and includes Fund Company Expenses and an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.60%.

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 \$100,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$100,000. Charges for any optional riders, if reflected, would reduce the performance shown.

No Surrender Charges are assessed under the New York Life Complete Access Variable Annuity II. Therefore, the values shown are applicable if the policy is surrendered or not surrendered.

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 Complete Access 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.

*In certain jurisdictions, this product will be sold as a single premium variable annuity. In most jurisdictions, the policy form number for the New York Life Complete Access Variable Annuity II is ICC15-P300