

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be lower or higher than the figures shown. The investment return and the Accumulation Value of your policy will fluctuate so that a policy, when surrendered may be worth more or less than the premium payment(s). For current to the most recent month-end performance information, please call 1-800-598-2019 or visit www.newyorklife.com.

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested and includes an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.35% and Fund Company Expenses. 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. Charges for any optional riders, if reflected, would reduce the performance shown.

Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of Surrender Charges.

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 8%, declining to 2% by the 7th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 591/2, may be subject to a 10% IRS penalty.

The Investment Divisions offered through the New York Life Income Plus Variable Annuity II 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.

	olatilitv/	Portfolio								Since
		I	Division	Month to Date	Date		3	5	10	Investment Division
	k Level ³	Inception Date	Inception Date ¹	Date	(Updated Monthly)	1 Year ⁴	3 Year ⁴	ວ Year ⁴	10 Year⁴	Inception
Investment Grade Bond	I LEVEI	Date	Date		wonthiy)	Tear	Tear	Tear	Teal	псерион
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6										
	Low	1/29/1993	5/1/2015	0.23%	0.67%	3.33%	2.64%	1.04%	0.22%	0.29%
	Low	1/29/1993	5/1/2015	-	-	-4.67%	0.71%	0.26%	0.22%	0.29%
PIMCO VIT Low Duration Portfolio - Advisor Class	2011	1120/1000	0/1/2010			1.07 /0	0.1170	0.2070	0.2270	0.2070
NonStandardized ²	Low	3/31/2006	5/2/2016	0.20%	1.34%	4.17%	1.34%	-0.04%	-0.09%	0.05%
Standardized	Low	3/31/2006	5/2/2016	-	-	-3.83%	-0.65%	-0.86%	-0.09%	0.05%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized ²	Low	9/30/1999	5/1/2024	0.14%	0.76%	3.88%	3.17%	1.97%	0.98%	3.45%
	Low	9/30/1999	5/1/2024	-	-	-4.12%	1.26%	1.22%	0.98%	-4.55%
American Funds IS Capital World Bond Fund® - Class 4										
nonotandardi26d	oderate	10/4/2006	5/1/2024	0.61%	2.75%	0.68%	-3.07%	-2.78%	-1.31%	3.48%
	oderate	10/4/2006	5/1/2024	-		-7.32%	-5.04%	-3.58%	-1.31%	-4.52%
American Funds IS The Bond Fund of America® - Class 4										
nonotandardi26d		12/14/2012	5/1/2022	-0.11%	2.41%	3.24%	-1.31%	-1.11%	0.18%	0.19%
Standardized Mo American Funds IS U.S. Government Securities Fund® - Class 4	oderate	12/14/2012	5/1/2022	-	-	-4.76%	-3.33%	-1.91%	0.18%	-1.90%
	oderate	12/2/1985	5/1/2024	0.19%	2.94%	3.63%	-1.96%	-2.21%	-0.32%	5.94%
	oderate	12/2/1985	5/1/2024	0.19%	2.94%	-4.37%	-3.96%	-2.21%	-0.32%	-2.06%
Columbia Variable Portfolio – Intermediate Bond - Class 2	odorato	12/2/1000	0/ 1/202 1			1.01 /0	0.0070	0.0170	0.0270	2.0070
	oderate	5/3/2010	5/1/2022	-0.11%	3.03%	4.48%	-1.67%	-0.30%	0.45%	0.12%
	oderate	5/3/2010	5/1/2022	-	-	-3.52%	-3.67%	-1.11%	0.45%	-1.98%
NYLI VP Bond – Service Class		0.0.00								
2	oderate	6/2/2003	5/1/2015	-0.12%	2.19%	3.37%	-1.37%	-1.58%	-0.20%	0.00%
	oderate	6/2/2003	5/1/2015	-		-4.63%	-3.38%	-2.38%	-0.20%	0.00%
Fidelity® VIP Investment Grade Bond - Service Class 2	odorato	0/2/2000	0/ 1/2010			1.0070	0.0070	2.0070	0.2070	0.0070
	oderate	8/15/2005	5/1/2022	-0.11%	2.51%	3.56%	-0.74%	-0.62%	0.45%	0.82%
	oderate	8/15/2005	5/1/2022	-	2.0170	-4.44%	-2.76%	-1.42%	0.45%	-1.25%
Fidelity® VIP Bond Index – Service Class 2	oderate	0/10/2000	0/1/2022			4.4470	2.1070	1.42.70	0.4070	1.2070
	oderate	4/19/2018	11/23/2020	-0.11%	2.30%	3.10%	-1.23%	-2.26%	N/A	-3.13%
	oderate	4/19/2018	11/23/2020	-0.11%	2.30%	-4.90%	-3.25%	-2.26%	N/A N/A	-4.03%
	oderate	4/19/2018	11/23/2020	-	-	-4.90%	-3.25%	-3.06%	N/A	-4.03%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class										
	oderate	6/2/2003	5/1/2015	-0.11%	2.55%	3.12%	-0.99%	-2.15%	-0.77%	-0.71%
	oderate	6/2/2003	5/1/2015	-	-	-4.88%	-3.01%	-2.94%	-0.77%	-0.71%
NYLI VP PIMCO Real Return – Service Class										
	oderate	2/17/2012	5/1/2015	0.64%	4.26%	5.13%	-1.27%	1.20%	0.87%	1.25%
	oderate	2/17/2012	5/1/2015	-		-2.87%	-3.28%	0.43%	0.87%	1.25%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ² Mo	oderate	4/29/2016	5/1/2020	0.02%	2.68%	5.44%	2.75%	3.53%	N/A	3.01%
Standardized Mo	oderate	4/29/2016	5/1/2020	-	-	-2.56%	0.82%	2.83%	N/A	2.28%



			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year ⁴	Year⁴	Year ⁴	Inception
Investment Grade Bond		Duto	Duto		montiny	100	- Out		1041	neeption
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized ²	Moderate	5/1/2014	5/1/2015	-0.69%	-0.17%	2.89%	1.01%	0.42%	0.80%	1.26%
Standardized	Moderate	5/1/2014	5/1/2015	-	-	-5.11%	-0.99%	-0.38%	0.80%	1.26%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized ²	Moderate	2/28/2006	5/1/2015	0.00%	2.96%	4.49%	-0.64%	-1.18%	0.19%	0.42%
Standardized	Moderate	2/28/2006	5/1/2015	-		-3.51%	-2.66%	-1.98%	0.19%	0.42%
Western Asset Core Plus VIT - Class II										
NonStandardized ²	Moderate	5/1/2015	5/1/2022	-0.33%	2.75%	1.86%	-1.98%	-1.56%	-0.08%	-0.08%
Standardized	Moderate	5/1/2015	5/1/2022	-		-6.14%	-3.98%	-2.36%	-0.08%	-2.18%
Non-Investment Grade Bond		5. 11 20 10	0.0000				0.0070			
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2015	-1.31%	0.41%	5.30%	3.26%	5.68%	3.20%	3.54%
Standardized	Moderate	2/15/2012	5/1/2015	-	-	-2.70%	1.34%	5.03%	3.20%	3.54%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
NonStandardized ²	Moderate	4/30/2012	5/1/2015	-1.04%	1.73%	4.98%	1.76%	2.51%	1.32%	1.70%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	-3.02%	-0.21%	1.77%	1.32%	1.70%
NYLI VP Floating Rate – Service Class	M	54/0005	5/4/0045	0.000/	0.450/	4.000/	1.000/	5.000/	0.070/	0.000/
NonStandardized ² Standardized	Moderate Moderate	5/1/2005 5/1/2005	5/1/2015 5/1/2015	-0.69%	-0.15%	4.32% -3.68%	4.68% 2.82%	5.93% 5.29%	2.67% 2.67%	2.83% 2.83%
NYLI VP MacKay Convertible – Service Class	WOUGFALE	5/1/2005	5/1/2015		-	-3.00%	2.0270	5.29%	2.0776	2.03%
NonStandardized ²	Moderate	6/2/2003	5/1/2015	-2.79%	-2.16%	2.93%	-0.06%	10.03%	6.35%	7.08%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-5.07%	-2.10%	9.48%	6.35%	7.08%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	-0.94%	0.59%	4.59%	3.12%	5.41%	3.44%	3.71%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-3.41%	1.21%	4.75%	3.44%	3.71%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized ²	Moderate	5/1/2011	5/1/2015	-0.29%	2.30%	6.36%	3.54%	3.84%	1.77%	2.10%
Standardized	Moderate	5/1/2011	5/1/2015	-	•	-1.64%	1.64%	3.14%	1.77%	2.10%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized ²	Moderate	5/18/2009	5/2/2016	0.26%	2.83%	5.60%	0.39%	6.44%	1.74%	2.53%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-2.40%	-1.64%	5.81%	1.74%	2.53%
NYLI VP Hedge Multi-Strategy - Service Class	Moderate	5/1/2013	5/1/2015	-1.50%	-0.79%	1.93%	1.54%	2.28%	-1.16%	-0.61%
NonStandardized ² Standardized	Moderate	5/1/2013	5/1/2015	-1.50%	-0.79%	-6.07%	-0.44%	2.28%	-1.16%	-0.61%
Asset Allocation	Woderate	5/1/2013	5/1/2015		-	-0.07 %	-0.44 %	1.34%	-1.10%	-0.01%
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2018	-3.30%	-1.12%	6.27%	4.67%	9.58%	6.42%	6.46%
Standardized	Moderate	12/14/2012	5/1/2018	-3.30 /8	-1.12/0	-1.73%	2.82%	9.01%	6.42%	6.26%
BlackRock® Global Allocation V.I. Fund – Class III Shares		14/17/2012								
NonStandardized ²	Moderate	11/18/2003	5/1/2015	-2.76%	-0.33%	2.05%	1.98%	7.13%	3.64%	4.25%
Standardized	Moderate	11/18/2003	5/1/2015	-	-	-5.95%	0.02%	6.52%	3.64%	4.25%
Fidelity® VIP FundsManager® 60% — Service Class				1						
NonStandardized ²	Moderate	8/22/2007	5/1/2019	-2.76%	-0.96%	2.40%	2.27%	8.03%	4.81%	5.47%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-5.60%	0.32%	7.44%	4.81%	5.08%
NYLI VP Balanced – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2015	-1.32%	1.98%	5.10%	2.79%	9.34%	4.29%	5.05%
Standardized	Moderate	5/1/2005	5/1/2015	-	-	-2.90%	0.86%	8.78%	4.29%	5.05%
NYLI VP Conservative Allocation – Service Class										
NonStandardized ²	Moderate	2/13/2006	5/1/2015	-2.28%	-1.31%	1.05%	0.69%	4.00%	2.35%	2.86%
Standardized	Moderate	2/13/2006	5/1/2015	-	-	-6.95%	-1.32%	3.30%	2.35%	2.86%



			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year ⁴	Year ⁴	Year ⁴	Inception
Asset Allocation		Date	Bato		monuny		1000		1041	mooption
NYLI VP Income Builder – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	-2.16%	2.08%	7.02%	2.98%	6.67%	3.77%	4.57%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-0.98%	1.06%	6.05%	3.77%	4.57%
NYLI VP Janus Henderson Balanced – Service Class		0.2.2000								
NonStandardized ²	Moderate	2/17/2012	5/1/2015	-4.18%	-2.29%	4.13%	3.67%	9.02%	6.65%	7.39%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	-3.87%	1.78%	8.45%	6.65%	7.39%
NYLI VP Moderate Allocation–Service Class										
NonStandardized ²	Moderate	2/13/2006	5/1/2015	-3.14%	-2.20%	0.61%	1.38%	6.59%	3.49%	4.15%
Standardized	Moderate	2/13/2006	5/1/2015	-		-7.39%	-0.60%	5.96%	3.49%	4.15%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-1.30%	0.88%	3.83%	0.70%	N/A	N/A	1.79%
Standardized	Moderate	5/1/2020	5/1/2020	-		-4.17%	-1.32%	N/A	N/A	1.02%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-3.00%	-0.73%	4.53%	2.71%	N/A	N/A	6.09%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-3.47%	0.78%	N/A	N/A	5.44%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-3.58%	-1.42%	4.71%	3.73%	N/A	N/A	8.01%
Standardized	Moderate	5/1/2020	5/1/2020	-		-3.29%	1.84%	N/A	N/A	7.40%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-2.16%	0.19%	4.63%	1.92%	N/A	N/A	4.42%
Standardized	Moderate	5/1/2020	5/1/2020	-		-3.37%	-0.04%	N/A	N/A	3.73%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized ²	High	5/1/2020	5/1/2020	-4.68%	-2.53%	4.73%	4.79%	N/A	N/A	10.68%
Standardized	High	5/1/2020	5/1/2020	-	•	-3.27%	2.93%	N/A	N/A	10.12%
NYLI VP Equity Allocation – Service Class	Link	2/42/2000	5/1/2015	-4.78%	-4.17%	-1.38%	1.78%	11.42%	5.20%	6.18%
NonStandardized ² Standardized	High High	2/13/2006 2/13/2006	5/1/2015	-4.70%	-4.17 %	-9.27%	-0.18%	10.89%	5.20%	6.18%
Standardized NYLI VP Growth Allocation–Service Class	High	2/13/2000	5/1/2015			-9.21 %	-0.10%	10.09%	5.20%	0.10%
NonStandardized ²	High	2/13/2006	5/1/2015	-4.10%	-3.41%	-0.52%	1.93%	9.57%	4.54%	5.36%
Standardized	High	2/13/2006	5/1/2015	-4.10%	-3.4176	-8.48%	-0.03%	9.01%	4.54%	5.36%
Large Cap Equity	. iigii	2/10/2000	0/1/2010			0.1070	0.0070	0.0170	1.0170	0.0070
AB VPS Growth & Income - Class B										
NonStandardized ²	High	6/1/1999	5/1/2022	-3.61%	1.41%	2.93%	5.90%	15.33%	8.03%	7.80%
Standardized	High	6/1/1999	5/1/2022	-	-	-5.07%	4.08%	14.88%	8.03%	5.99%
American Funds IS Washington Mutual Investors Fund - Class 4	ÿ									
NonStandardized ²	High	12/14/2012	11/13/2017	-3.76%	-0.09%	7.73%	7.67%	16.56%	8.51%	8.81%
Standardized	High	12/14/2012	11/13/2017	-	-	-0.27%	5.92%	16.12%	8.51%	8.81%
American Funds IS Growth Fund - Class 4										
NonStandardized ²	High	12/14/2012	11/13/2017	-7.88%	-7.51%	6.89%	7.45%	18.47%	13.43%	13.88%
Standardized	High	12/14/2012	11/13/2017	-	-	-1.11%	5.69%	18.06%	13.43%	13.88%
BNY Mellon Sustainable US Equity - Service Shares										
NonStandardized ²	High	12/31/2000	5/1/2022	-7.08%	-7.30%	1.82%	4.95%	14.07%	8.81%	8.62%
Standardized	High	12/31/2000	5/1/2022	-	-	-6.18%	3.10%	13.60%	8.81%	6.84%
ClearBridge Variable Appreciation Portfolio — Class II										
NonStandardized ²	High	2/28/2015	5/1/2017	-5.39%	-3.54%	5.10%	7.36%	15.22%	9.78%	10.63%
Standardized	High	2/28/2015	5/1/2017	-	-	-2.90%	5.60%	14.76%	9.78%	10.63%
Fidelity® VIP Contrafund® – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2015	-7.41%	-5.88%	6.42%	9.47%	17.05%	10.91%	12.01%
Standardized	High	1/12/2000	5/1/2015	-	-	-1.58%	7.77%	16.62%	10.91%	12.01%
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2015	-2.10%	2.84%	7.43%	6.45%	14.60%	7.81%	8.82%
Standardized	High	1/12/2000	5/1/2015	-	-	-0.57%	4.65%	14.13%	7.81%	8.82%



			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Duito	Monthly)	Year⁴	Year⁴	Year ⁴	Year ⁴	Inception
Large Cap Equity	THISK ECTOR	Date	Dute		wontiny	i cui	real	I cui	Tear	inception
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2015	-9.92%	-11.17%	5.99%	7.07%	17.93%	14.69%	15.69%
Standardized	High	1/12/2000	5/1/2015	-	-	-2.01%	5.29%	17.51%	14.69%	15.69%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized ²	High	6/2/2003	5/1/2015	-3.29%	1.76%	9.56%	7.01%	13.90%	6.51%	7.53%
Standardized	High	6/2/2003	5/1/2015	-	-	1.56%	5.23%	13.42%	6.51%	7.53%
NYLI VP Dimensional U.S. Equity - Service Class										
NonStandardized ²	High	6/2/2003	5/1/2015	-6.47%	-3.09%	5.39%	6.74%	15.66%	9.09%	10.12%
Standardized	High	6/2/2003	5/1/2015	-	-	-2.61%	4.96%	15.21%	9.09%	10.12%
NYLI VP Wellington Growth – Service Class7	High	6/2/2003	5/1/2015	-8.72%	-9.44%	0.37%	4.69%	13.53%	8.89%	9.64%
NonStandardized ² Standardized	High	6/2/2003	5/1/2015	-8.72%	-9.44%	-7.63%	4.69% 2.83%	13.53%	8.89%	9.64% 9.64%
NYLI VP S&P 500 Index5 – Service Class	riigii	0/2/2003	3/1/2013	-		-1.0378	2.0378	13.0478	0.0378	3.04 /8
NonStandardized ²	High	6/2/2003	5/1/2015	-5.77%	-4.68%	6.37%	7.20%	16.56%	10.52%	11.54%
Standardized	High	6/2/2003	5/1/2015	-	-	-1.63%	5.43%	16.13%	10.52%	11.54%
NYLI VP Winslow Large Cap Growth – Service Class	2			1						
NonStandardized ²	High	6/2/2003	5/1/2015	-8.71%	-8.58%	3.44%	8.64%	16.14%	12.14%	12.93%
Standardized	High	6/2/2003	5/1/2015	-	-	-4.56%	6.91%	15.70%	12.14%	12.93%
NYLI VP American Century Sustainable Equity – Service Class										
NonStandardized ²	High	2/17/2012	5/1/2015	-6.99%	-7.62%	-1.46%	5.86%	15.87%	7.46%	8.71%
Standardized	High	2/17/2012	5/1/2015	-	-	-9.35%	4.04%	15.42%	7.46%	8.71%
NYLI VP MFS® Investors Trust - Service Class										
NonStandardized ²	High	5/1/2000	2/10/2025	-4.98%	-2.97%	3.57%	5.63%	14.16%	8.91%	-5.25%
Standardized	High	5/1/2000	2/10/2025	-		-4.43%	3.81%	13.69%	8.91%	-12.83%
NYLI VP MFS® Research - Service Class	Link	5/1/2000	2/40/2025	C 000/	-5.45%	0.78%	5.25%	40.400/	9.12%	0.000/
NonStandardized ²	High High	5/1/2000	2/10/2025 2/10/2025	-6.23%	-5.45%	-7.22%	5.25% 3.41%	13.48% 12.99%	9.12% 9.12%	-8.09% -15.45%
Standardized Voya Growth and Income Portfolio - Class S	riigii	3/1/2000	2/10/2023	-		-1.22/0	3.4170	12.3376	3.1270	-13.4378
NonStandardized ²	High	12/31/1979	5/1/2024	-5.94%	-3.64%	4.71%	8.06%	18.22%	10.20%	10.02%
Standardized	High	12/31/1979	5/1/2024	-	-	-3.29%	6.32%	17.81%	10.20%	2.02%
Small/Mid Cap Equity	g.:					0.2070				
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2015	-6.72%	-7.15%	-4.24%	2.96%	15.98%	6.18%	7.14%
Standardized	High	1/12/2000	5/1/2015	-	-	-11.90%	1.04%	15.54%	6.18%	7.14%
Janus Henderson VIT Enterprise Portfolio – Service Shares										
NonStandardized ²	High	12/31/1999	11/13/2017	-5.57%	-4.41%	0.47%	4.06%	13.42%	9.41%	8.96%
Standardized	High	12/31/1999	11/13/2017	-		-7.53%	2.18%	12.93%	9.41%	8.96%
NYLI VP Schroders Mid Cap Opportunities - Service Class										
NonStandardized ²	High	6/2/2003	5/1/2015	-4.98%	-5.16%	-4.55%	-0.84%	10.45%	3.64%	4.64%
Standardized	High	6/2/2003	5/1/2015	-	-	-12.19%	-2.87%	9.91%	3.64%	4.64%
MFS® Mid Cap Value Portfolio - Service Class										
NonStandardized ²	High High	3/7/2008 3/7/2008	5/1/2020 5/1/2020	-3.45%	-3.01%	0.08% -7.92%	3.64% 1.75%	15.68% 15.23%	6.67% 6.67%	13.94% 13.45%
Standardized	High	3/7/2008	5/1/2020	-	-	-7.92%	1.75%	15.23%	0.07%	13.45%
Neuberger Berman AMT Mid-Cap Growth – Class S	High	2/18/2003	5/1/2015	-8.05%	-9.36%	-3.31%	1.21%	11.15%	6.97%	7.49%
NonStandardized ² Standardized	High	2/18/2003	5/1/2015	-0.00%	-3.30%	-3.31%	-0.78%	10.62%	6.97%	7.49%
Invesco V.I. Main Street Small Cap Fund - Series II		2.0.2000	0, 1, 2010			11.01.0	0.1070	10.0270	0.0170	
NonStandardized ²	Highest	7/16/2001	5/1/2020	-6.34%	-6.35%	-2.38%	2.15%	15.61%	6.29%	13.32%
Standardized	Highest	7/16/2001	5/1/2020	-	-	-10.19%	0.20%	15.16%	6.29%	12.81%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	× *									
NonStandardized ²	Highest	6/1/2000	5/1/2015	-5.30%	-8.01%	-4.84%	2.82%	17.72%	6.37%	7.43%
Standardized	Highest	6/1/2000	5/1/2015	-	-	-12.45%	0.89%	17.30%	6.37%	7.43%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
NonStandardized ²	Highest	4/17/2018	5/1/2024	-6.40%	-7.40%	-4.10%	0.42%	13.90%	N/A	2.96%
Standardized	Highest	4/17/2018	5/1/2024	-	-	-11.78%	-1.61%	13.42%	N/A	-5.04%
Macquarie VIP Small Cap Value Series - Service Class										
NonStandardized ²	Highest	5/1/2000	11/13/2017	-4.97%	-5.53%	-2.12%	-0.04%	14.41%	4.98%	3.82%
Standardized	Highest	5/1/2000	11/13/2017	-	-	-9.95%	-2.08%	13.94%	4.98%	3.82%



			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year ⁴	Year ⁴	Year ⁴	Inception
Small/Mid Cap Equity		Date	Dute		wontiny)	i cui	i cui	i cui	Tour	inception
NYLI VP Wellington Small Cap - Service Class										
NonStandardized ²	Highest	5/2/2016	5/2/2016	-7.04%	-9.22%	-3.13%	-1.66%	11.32%	N/A	4.18%
Standardized	Highest	5/2/2016	5/2/2016	-	-	-10.88%	-3.66%	10.79%	N/A	4.18%
NYLI VP Small Cap Growth – Service Class	g ···									
NonStandardized ²	Highest	2/17/2012	5/1/2015	-7.72%	-9.54%	-6.15%	-2.86%	9.73%	5.10%	5.89%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-13.66%	-4.84%	9.17%	5.10%	5.89%
International/Global Equity										
American Funds IS Global Small Cap Fund [®] – Class 4										
NonStandardized ²	High	12/14/2012	5/1/2015	-4.68%	-6.95%	-7.90%	-4.38%	5.98%	2.95%	3.12%
Standardized	High	12/14/2012	5/1/2015	-	-	-15.27%	-6.33%	5.34%	2.95%	3.12%
Fidelity [®] VIP International Index — Service Class 2										
NonStandardized ²	High	4/16/2018	5/1/2019	-0.20%	5.63%	4.81%	3.37%	9.41%	N/A	4.15%
Standardized	High	4/16/2018	5/1/2019	-	-	-3.19%	1.46%	8.85%	N/A	3.73%
Invesco V.I. EQV International Equity Fund - Series II										
NonStandardized ²	High	9/19/2001	5/1/2015	-3.45%	0.79%	-4.08%	1.57%	7.04%	2.46%	3.53%
Standardized	High	9/19/2001	5/1/2015	-		-11.75%	-0.40%	6.42%	2.46%	3.53%
Janus Henderson VIT Global Research Portfolio – Service Shares	High	12/21/1000	E/1/2015	E 20%	-1.86%	5.94%	8.44%	15.47%	8.05%	9.25%
NonStandardized ² Standardized	High High	12/31/1999 12/31/1999	5/1/2015 5/1/2015	-5.30%	-1.86%	5.94% -2.06%	8.44% 6.71%	15.47% 15.02%	8.05% 8.05%	9.25% 9.25%
NYLI VP Pinestone International Equity – Service Class	riigii	12/31/1333	3/1/2013	-		-2.00 /8	0.7176	13.0278	0.0378	3.2378
NonStandardized ²	High	6/2/2003	5/1/2015	-4.61%	0.51%	-3.32%	-4.06%	4.77%	2.84%	3.55%
Standardized	High	6/2/2003	5/1/2015	-	-	-11.05%	-6.02%	4.10%	2.84%	3.55%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized ²	High	8/31/2001	5/1/2017	0.33%	8.04%	6.93%	4.84%	8.35%	6.00%	6.17%
Standardized	High	8/31/2001	5/1/2017	-	-	-1.07%	2.99%	7.77%	6.00%	6.17%
MFS® VIT Research International - Service Class										
NonStandardized ²	High	8/24/2001	5/1/2022	-1.12%	4.40%	1.45%	1.99%	7.87%	3.45%	4.50%
Standardized	High	8/24/2001	5/1/2022	-	-	-6.55%	0.03%	7.27%	3.45%	2.57%
Putnam VT International Value Fund - Class IB										
NonStandardized ²	High	1/2/1997	5/1/2024	2.28%	10.87%	10.30%	8.60%	14.25%	4.71%	11.92%
Standardized	High	1/2/1997	5/1/2024	-		2.30%	6.87%	13.78%	4.71%	3.92%
American Funds IS New World Fund - Class 4										
NonStandardized ²	Highest	12/14/2012	5/1/2015	-0.83%	1.23%	1.38%	1.38%	8.80%	4.42%	5.61%
Standardized	Highest	12/14/2012	5/1/2015	-		-6.62%	-0.60%	8.22%	4.42%	5.61%
Fidelity® VIP Emerging Markets – Service Class 2	Linkest	4/00/0000	E 14 100 4 5	2.250	C 400/	44.000/	2.000/	0.040/	4 750/	2 50%
NonStandardized ²	Highest Highest	1/23/2008	5/1/2018	3.35%	6.18%	11.92% 3.92%	3.89% 2.00%	9.21% 8.64%	4.75% 4.75%	3.56% 3.33%
Standardized NYLI VP Candriam Emerging Markets Equity – Service Class7	righest	1/23/2008	5/1/2018	-	-	3.9270	2.00%	0.0470	4.7370	3.3376
Ny Li vy Candriam Emerging Markets Equity – Service Class/ NonStandardized ²	Highest	2/17/2012	5/1/2015	0.13%	0.32%	7.23%	-3.66%	5.14%	0.96%	2.65%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-0.77%	-5.62%	4.48%	0.96%	2.65%
Sector	- ingricest	2/11/2012	0, 1, 2010			0	0.0270		0.0070	2.00 /0
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ⁸										
NonStandardized ²	High	4/30/2013	5/1/2015	3.66%	8.35%	10.05%	-0.60%	14.86%	2.27%	3.19%
Standardized	High	4/30/2013	5/1/2015	-		2.05%	-2.63%	14.39%	2.27%	3.19%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	Ŭ									
NonStandardized ²	High	2/17/2012	5/1/2015	-0.41%	2.08%	22.23%	7.23%	12.71%	6.32%	7.53%
Standardized	High	2/17/2012	5/1/2015	-	-	14.23%	5.46%	12.21%	6.32%	7.53%
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized ²	High	5/1/2015	5/1/2015	1.31%	5.73%	12.68%	1.15%	7.91%	N/A	-1.21%
Standardized	High	5/1/2015	5/1/2015	-	-	4.68%	-0.85%	7.32%	N/A	-1.21%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized ²	Highest	12/29/2000	2/10/2025	-9.50%	-9.81%	-2.36%	4.23%	14.02%	11.77%	-14.84%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-10.17%	2.35%	13.54%	11.77%	-21.65%



Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Month to Date	Year to Date (Updated Monthly)	1 Year⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception
Sector Fidelity [®] VIP Health Care — Service Class 2										
NonStandardized ²	Highest	4/30/2019	5/1/2019	-3.52%	-1.41%	-4.19%	-0.30%	6.02%	4.96%	6.40%
Standardized	Highest	4/30/2019	5/1/2019	-	-	-11.86%	-2.33%	5.38%	4.96%	6.02%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	5/1/2015	-2.84%	-4.61%	-11.94%	-1.80%	23.60%	3.06%	5.66%
Standardized	Highest	2/17/2012	5/1/2015	-		-18.99%	-3.81%	23.25%	3.06%	5.66%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	Highest	5/1/1998	5/1/2024	-2.09%	3.17%	9.71%	-2.36%	8.50%	4.41%	18.41%
Standardized	Highest	5/1/1998	5/1/2024	-	-	1.71%	-4.35%	7.92%	4.41%	10.41%

Please read the important disclosures below regarding the product performance.



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 NYLI VP U.S. Government Money Market,

and NYLI VP 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 Assumes no deduction for contingent deferred sales charge.

³ 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, 2020. 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.

4 The New York Life Income Plus Variable Annuity II was first offered for sale on August 31, 2015. Certain Portfolios existed prior to that date. The performance for NYLI

VP Funds Trust portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. This version of the New York Life Income Plus Variable Annuity II invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

⁵ 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 NYLI VP S&P 500 Index Portfolio. The NYLI VP S&P 500 Index Portfolio is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard and Poor's makes no representation regarding the advisability of investing in the NYLI VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

6 An Investment in the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporatio

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.

7 New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets Equity 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.

⁸ New allocations to the Columbia Variable Portfolio - Commodity Strategy Investment Division will not be accepted from Policyowners who were not invested in the Investment Division on November 23, 2020. For existing Policyowners, if you remove all of your Accumulation Value from this Investment Division on or after November 23, 2020, you will not be able to reinvest in this Investment Division.

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.

With the Guaranteed Future Income Benefit Rider there will be certain investment division restrictions. These restrictions will limit the amount you can invest in the investment divisions. Once you have allocated your premium payments to your desired investment divisions in compliance with such restrictions or one of the pre-selected asset allocation models, We will automatically rebalance the assets in the investment divisions to your specified premium allocations or to the pre-selected asset allocation models you chose on a quarterly basis so long as they are within the stated limits. Also note that the investment division restrictions may limit the growth of the policy's Accumulation Value.

In most jurisdictions, the New York Life Income Plus Variable Annuity II policy form number is ICC15-P100.

Sales of this version of the New York Life Income Plus Variable Annuity II were discontinued. Current policyowners may continue to make premium payments, subject to their contract provisions. 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 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.



Portfolio Division Volatility/ Inception Inception 1 3 5 11 Investment Divisions ¹ Risk Level ³ Date Date ¹ Year ⁴ Yea	r ⁴ Inception % 0.29% % 0.29% % 0.05%
Investment Divisions ¹ Risk Level ³ Date Date ¹ Year ⁴ Year	r ⁴ Inception % 0.29% % 0.29% % 0.05%
Investment Grade Bond	% 0.29% % 0.29% % 0.05%
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6 Low 1/29/1993 5/1/2015 3.33% 2.64% 1.04% 0.22 NonStandardized ² Low 1/29/1993 5/1/2015 -4.67% 0.71% 0.26% 0.22 PIMCO VIT Low Duration Portfolio - Advisor Class NonStandardized ² Low 3/31/2006 5/2/2016 4.17% 1.34% -0.04% -0.05 Standardized Low 3/31/2006 5/2/2016 4.17% 1.34% -0.04% -0.06%	% 0.29% % 0.05%
NonStandardized ² Low 1/29/1993 5/1/2015 3.33% 2.64% 1.04% 0.22 Standardized Low 1/29/1993 5/1/2015 -4.67% 0.71% 0.26% 0.22 PIMCO VIT Low Duration Portfolio - Advisor Class - - - - 0.71% 0.26% 0.22 NonStandardized ² Low 3/31/2006 5/2/2016 4.17% 1.34% -0.04% -0.00 Standardized Low 3/31/2006 5/2/2016 -3.83% -0.65% -0.86% -0.00	% 0.29% % 0.05%
PIMCO VIT Low Duration Portfolio - Advisor Class Low 3/31/2006 5/2/2016 4.17% 1.34% -0.04% -0.01 NonStandardized Low 3/31/2006 5/2/2016 -3.83% -0.65% -0.86% -0.01	9% 0.05%
NonStandardized ² Low 3/31/2006 5/2/2016 4.17% 1.34% -0.04% -0.0 Standardized Low 3/31/2006 5/2/2016 -3.83% -0.65% -0.86% -0.0	
Standardized Low 3/31/2006 5/2/2016 -3.83% -0.65% -0.86% -0.0	
	0% 0.05%
PIMCO VIT Short-Term Portfolio - Advisor Class	1
NonStandardized ² Low 9/30/1999 5/1/2024 3.88% 3.17% 1.97% 0.94	
Standardized Low 9/30/1999 5/1/2024 -4.12% 1.22% 0.98	% -4.55%
American Funds IS Capital World Bond Fund® - Class 4 NonStandardized ² Moderate 10/4/2006 5/1/2024 0.68% -3.07% -2.78% -1.3	% 3.48%
Non-state Moderate 10/4/2006 3/1/2024 0.56% -5.07% -7.27% -1.3 Standardized Moderate 10/4/2006 5/1/2024 -7.32% -5.04% -5.54% -1.3	
Clanadadada moderate 104/2000 01/2024 - 7.02.76 - 0.0476 - 0.0476 - 0.0476 - 0.0476 - 0.0476 - 0.0476 - 0.0476	/0 -4.52 /0
Mostandarized ² Moderate 12/14/2012 5/1/2022 3.24% -1.31% -1.11% 0.18	% 0.19%
Standardized Moderate 12/14/2012 5/1/2022 -4.76% -3.33% -1.91% 0.18	
American Funds IS U.S. Government Securities Fund® - Class 4	
NonStandardized ² Moderate 12/2/1985 5/1/2024 3.63% -1.96% -2.21% -0.3	2% 5.94%
Standardized Moderate 12/2/1985 5/1/2024 -4.37% -3.96% -3.01% -0.3	-2.06%
Columbia Variable Portfolio — Intermediate Bond - Class 2	
NonStandardized ² Moderate 5/3/2010 5/1/2022 4.48% -1.67% -0.30% 0.45	
Standardized Moderate 5/3/2010 5/1/2022 -3.52% -3.67% -1.11% 0.48	% -1.98%
NYLL VP Bond – Service Class	
NonStandardized ² Moderate 6/2/2003 5/1/2015 3.37% -1.37% -1.58% -0.2	
Standardized Moderate 6/2/2003 5/1/2015 -4.63% -3.38% -2.38% -0.20	0% 0.00%
Fidelity® VIP Investment Grade Bond - Service Class 2 Moderate 8/15/2005 5/1/2022 3.56% -0.74% -0.62% 0.45	% 0.82%
Non-standardized Moderate 0.15200 5.17202 1.407 0.142 0.44 Standardized Moderate 8/15/2005 5/1/202 -4.44% -1.42% 0.44	
Ciantanacea moderate a reserve and a construct a reserve and a const	1.2070
NonStandardized ² Moderate 4/19/2018 11/23/2020 3.10% -1.23% -2.26% N//	-3.13%
Standardized Moderate 4/19/2018 11/23/2020 -4.90% -3.25% -3.06% N/	A -4.03%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class	
NonStandardized ² Moderate 6/2/2003 5/1/2015 3.12% -0.99% -2.15% -0.7	
Standardized Moderate 6/2/2003 5/1/2015 -4.88% -3.01% -2.94% -0.7	7% -0.71%
NYLL VP PIMCO Real Return – Service Class	
NonStandardized ² Moderate 2/17/2012 5/1/2015 5.13% -1.27% 1.20% 0.8	
Standardized Moderate 2/17/2012 5/1/2015 -2.87% -3.28% 0.43% 0.83 PIMCO VIT Income Portfolio - Advisor Class PI	% 1.25%
Princo VI income Portiono - Advisor Class NonStandardized ² Moderate 4/29/2016 5/1/2020 5.44% 2.75% 3.53% N/	3.01%
Non-standardized Index # 229/2016 J. 12020 J 179 J. J. 79 J. J. 79 J. J. 79 J. J. 79 J. 179 J. 179 <thj. 179<="" th=""> <thj< td=""><td></td></thj<></thj.>	
United and a second sec	2.2070
NonStandardized ² Moderate 5/1/2014 5/1/2015 2.89% 1.01% 0.42% 0.88	% 1.26%
Standardized Moderate 5/1/2014 5/1/2015 -5.11% -0.99% -0.38% 0.80	% 1.26%
PIMCO VIT Total Return Portfolio - Advisor Class	
NonStandardized ² Moderate 2/28/2006 5/1/2015 4.49% -0.64% -1.18% 0.19	% 0.42%
Standardized Moderate 2/28/2006 5/1/2015 -3.51% -2.66% -1.98% 0.19	% 0.42%
Western Asset Core Plus VIT - Class II	
NonStandardized ² Moderate 5/1/2015 5/1/2022 1.86% -1.98% -1.56% -0.0	
Standardized Moderate 5/1/2015 5/1/2022 -6.14% -3.98% -2.36% -0.0	3% -2.18%
Non-Investment Grade Bond	
BlackRock® High Yield V.I. Fund - Class III Shares NonStandardized ² Moderate 2/15/2012 5/1/2015 5.30% 3.26% 5.68% 3.20%	% 3.54%
Nonscience 2/15/2012 5/17/2015 5.30% 5.26% 5.80% 3.20% Standardized Moderate 2/15/2012 5/1/2015 -2.70% 1.34% 5.03% 3.20%	
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	5.0170
NonStandardized ² Moderate 4/30/2012 5/1/2015 4.98% 1.76% 2.51% 1.33	% 1.70%
Standardized Moderate 4/30/2012 5/1/2015 -3.02% -0.21% 1.77% 1.33	% 1.70%
NYLI VP Floating Rate - Service Class	
NonStandardized ² Moderate 5/1/2005 5/1/2015 4.32% 4.68% 5.93% 2.65	% 2.83%
Standardized Moderate 5/1/2005 5/1/2015 -3.68% 2.82% 5.29% 2.65	% 2.83%
NYLI VP MacKay Convertible – Service Class	
NonStandardized ² Moderate 6/2/2003 5/1/2015 2.93% -0.06% 10.03% 6.35	
Standardized Moderate 6/2/2003 5/1/2015 -5.07% -2.10% 9.48% 6.38	% 7.08%



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year ⁴	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	4.59%	3.12%	5.41%	3.44%	3.71%
Standardized	Moderate	6/2/2003	5/1/2015	-3.41%	1.21%	4.75%	3.44%	3.71%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized ²	Moderate	5/1/2011	5/1/2015	6.36%	3.54%	3.84%	1.77%	2.10%
Standardized	Moderate	5/1/2011	5/1/2015	-1.64%	1.64%	3.14%	1.77%	2.10%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/2/2016	5.60%	0.39%	6.44%	1.74%	2.53%
Standardized	Moderate	5/18/2009	5/2/2016	-2.40%	-1.64%	5.81%	1.74%	2.53%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized ²	Moderate	5/1/2013	5/1/2015	1.93%	1.54%	2.28%	-1.16%	-0.61%
Standardized	Moderate	5/1/2013	5/1/2015	-6.07%	-0.44%	1.54%	-1.16%	-0.61%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2018	6.27%	4.67%	9.58%	6.42%	6.46%
Standardized	Moderate	12/14/2012	5/1/2018	-1.73%	2.82%	9.01%	6.42%	6.26%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	11/18/2003	5/1/2015	2.05%	1.98%	7.13%	3.64%	4.25%
Standardized	Moderate	11/18/2003	5/1/2015	-5.95%	0.02%	6.52%	3.64%	4.25%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized ²	Moderate	8/22/2007	5/1/2019	2.40%	2.27%	8.03%	4.81%	5.47%
Standardized	Moderate	8/22/2007	5/1/2019	-5.60%	0.32%	7.44%	4.81%	5.08%
NYLI VP Balanced – Service Class								
NonStandardized ²	Moderate	5/1/2005	5/1/2015	5.10%	2.79%	9.34%	4.29%	5.05%
Standardized	Moderate	5/1/2005	5/1/2015	-2.90%	0.86%	8.78%	4.29%	5.05%
NYLI VP Conservative Allocation – Service Class								
NonStandardized ²	Moderate	2/13/2006	5/1/2015	1.05%	0.69%	4.00%	2.35%	2.86%
Standardized	Moderate	2/13/2006	5/1/2015	-6.95%	-1.32%	3.30%	2.35%	2.86%
NYLI VP Income Builder – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	7.02%	2.98%	6.67%	3.77%	4.57%
Standardized	Moderate	6/2/2003	5/1/2015	-0.98%	1.06%	6.05%	3.77%	4.57%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized ²	Moderate	2/17/2012	5/1/2015	4.13%	3.67%	9.02%	6.65%	7.39%
Standardized	Moderate	2/17/2012	5/1/2015	-3.87%	1.78%	8.45%	6.65%	7.39%
NYLI VP Moderate Allocation-Service Class								
NonStandardized ²	Moderate	2/13/2006	5/1/2015	0.61%	1.38%	6.59%	3.49%	4.15%
Standardized	Moderate	2/13/2006	5/1/2015	-7.39%	-0.60%	5.96%	3.49%	4.15%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	3.83%	0.70%	N/A	N/A	1.79%
Standardized	Moderate	5/1/2020	5/1/2020	-4.17%	-1.32%	N/A	N/A	1.02%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.53%	2.71%	N/A	N/A	6.09%
Standardized	Moderate	5/1/2020	5/1/2020	-3.47%	0.78%	N/A	N/A	5.44%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.71%	3.73%	N/A	N/A	8.01%
Standardized	Moderate	5/1/2020	5/1/2020	-3.29%	1.84%	N/A	N/A	7.40%
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.63%	1.92%	N/A	N/A	4.42%
Standardized	Moderate	5/1/2020	5/1/2020	-3.37%	-0.04%	N/A	N/A	3.73%
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized ²	High	5/1/2020	5/1/2020	4.73%	4.79%	N/A	N/A	10.68%
Standardized	High	5/1/2020	5/1/2020	-3.27%	2.93%	N/A	N/A	10.12%



		Destfalle	Investment					Since
	Volatility/	Portfolio Inception	Division Inception		3	5	10	Investment Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	' Year⁴	year⁴	Year ⁴	Year ⁴	Inception
Asset Allocation		Buto	Buto			. oui	1041	inception
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	5/1/2015	-1.38%	1.78%	11.42%	5.20%	6.18%
Standardized	High	2/13/2006	5/1/2015	-9.27%	-0.18%	10.89%	5.20%	6.18%
NYLI VP Growth Allocation–Service Class								
NonStandardized ²	High	2/13/2006	5/1/2015	-0.52%	1.93%	9.57%	4.54%	5.36%
Standardized	High	2/13/2006	5/1/2015	-8.48%	-0.03%	9.01%	4.54%	5.36%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized ²	High	6/1/1999	5/1/2022	2.93%	5.90%	15.33%	8.03%	7.80%
Standardized	High	6/1/1999	5/1/2022	-5.07%	4.08%	14.88%	8.03%	5.99%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	7.73%	7.67%	16.56%	8.51%	8.81%
Standardized	High	12/14/2012	11/13/2017	-0.27%	5.92%	16.12%	8.51%	8.81%
American Funds IS Growth Fund - Class 4 NonStandardized ²	Llink	40/44/0040	44/42/2017	C 00%	7 450/	40.470/	40.400/	40.000/
	High	12/14/2012	11/13/2017	6.89%	7.45% 5.69%	18.47% 18.06%	13.43%	13.88% 13.88%
Standardized	High	12/14/2012	11/13/2017	-1.11%	5.69%	18.06%	13.43%	13.88%
BNY Mellon Sustainable US Equity - Service Shares NonStandardized ²	High	12/31/2000	5/1/2022	1.82%	4.95%	14.07%	8.81%	8.62%
Standardized	High	12/31/2000	5/1/2022	-6.18%	4.95% 3.10%	13.60%	8.81%	6.84%
ClearBridge Variable Appreciation Portfolio — Class II	High	12/31/2000	5/1/2022	-0.10%	3.10%	13.00%	0.01%	0.04%
NonStandardized ²	High	2/28/2015	5/1/2017	5.10%	7.36%	15.22%	9.78%	10.63%
Standardized	High	2/28/2015	5/1/2017	-2.90%	5.60%	14.76%	9.78%	10.63%
Fidelity® VIP Contrafund® – Service Class 2	riigit	2/20/2010	3/1/2011	2.0070	0.0070	14.7070	5.1070	10.0070
NonStandardized ²	High	1/12/2000	5/1/2015	6.42%	9.47%	17.05%	10.91%	12.01%
Standardized	High	1/12/2000	5/1/2015	-1.58%	7.77%	16.62%	10.91%	12.01%
Fidelity® VIP Equity-Income – Service Class 2	ÿ							
NonStandardized ²	High	1/12/2000	5/1/2015	7.43%	6.45%	14.60%	7.81%	8.82%
Standardized	High	1/12/2000	5/1/2015	-0.57%	4.65%	14.13%	7.81%	8.82%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2015	5.99%	7.07%	17.93%	14.69%	15.69%
Standardized	High	1/12/2000	5/1/2015	-2.01%	5.29%	17.51%	14.69%	15.69%
NYLI VP Epoch U.S. Equity Yield – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2015	9.56%	7.01%	13.90%	6.51%	7.53%
Standardized	High	6/2/2003	5/1/2015	1.56%	5.23%	13.42%	6.51%	7.53%
NYLI VP Dimensional U.S. Equity - Service Class								
NonStandardized ²	High	6/2/2003	5/1/2015	5.39%	6.74%	15.66%	9.09%	10.12%
Standardized	High	6/2/2003	5/1/2015	-2.61%	4.96%	15.21%	9.09%	10.12%
NYLI VP Wellington Growth – Service Class7								
NonStandardized ²	High	6/2/2003	5/1/2015	0.37%	4.69%	13.53%	8.89%	9.64%
Standardized	High	6/2/2003	5/1/2015	-7.63%	2.83%	13.04%	8.89%	9.64%
NYLI VP S&P 500 Index5 – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2015	6.37%	7.20%	16.56%	10.52%	11.54%
Standardized	High	6/2/2003	5/1/2015	-1.63%	5.43%	16.13%	10.52%	11.54%
NYLI VP Winslow Large Cap Growth – Service Class	118-1	0/0/0000	EM IOOAE	0.440/	0.040/	40.4494	40.440/	40.000/
NonStandardized ²	High	6/2/2003	5/1/2015	3.44%	8.64%	16.14%	12.14%	12.93%
Standardized	High	6/2/2003	5/1/2015	-4.56%	6.91%	15.70%	12.14%	12.93%
NYLI VP American Century Sustainable Equity – Service Class NonStandardized ²	LI:	0/47/0040	E/1/004E	1 400/	E 90%	15 070/	7 400/	0 740/
	High	2/17/2012 2/17/2012	5/1/2015 5/1/2015	-1.46% -9.35%	5.86% 4.04%	15.87% 15.42%	7.46% 7.46%	8.71% 8.71%
Standardized NYLI VP MFS® Investors Trust - Service Class	High	2/11/2012	3/1/2013	-9.3376	4.0470	10.4270	1.40%	0.7170
NYLI VP MFS® Investors Trust - Service Class NonStandardized ²	High	5/1/2000	2/10/2025	3.57%	5.63%	14.16%	8.91%	-5.25%
Standardized	-	5/1/2000	2/10/2025	3.57% -4.43%	5.63% 3.81%	13.69%	8.91%	-5.25% -12.83%
Stanuaruizeu	High	3/1/2000	2/10/2025	-4.4370	3.0170	13.09%	0.9170	-12.03%



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year ⁴	Year⁴	Year ⁴	Year⁴	Inception
Large Cap Equity								
NYLI VP MFS® Research - Service Class								
NonStandardized ²	High	5/1/2000	2/10/2025	0.78%	5.25%	13.48%	9.12%	-8.09%
Standardized	High	5/1/2000	2/10/2025	-7.22%	3.41%	12.99%	9.12%	-15.45%
Voya Growth and Income Portfolio - Class S								
NonStandardized ²	High	12/31/1979	5/1/2024	4.71%	8.06%	18.22%	10.20%	10.02%
Standardized	High	12/31/1979	5/1/2024	-3.29%	6.32%	17.81%	10.20%	2.02%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2015	-4.24%	2.96%	15.98%	6.18%	7.14%
Standardized	High	1/12/2000	5/1/2015	-11.90%	1.04%	15.54%	6.18%	7.14%
Janus Henderson VIT Enterprise Portfolio – Service Shares	High	12/31/1999	11/13/2017	0.47%	4.06%	13.42%	9.41%	8.96%
NonStandardized ²	-	12/31/1999	11/13/2017	-7.53%	4.06% 2.18%	13.42%	9.41% 9.41%	8.96%
Standardized	High	12/31/1999	11/13/2017	-7.53%	2.18%	12.93%	9.41%	8.90%
NYLI VP Schroders Mid Cap Opportunities - Service Class NonStandardized ²	High	6/2/2003	5/1/2015	-4.55%	-0.84%	10.45%	3.64%	4.64%
NonStandardized Standardized	High	6/2/2003	5/1/2015	-4.55% -12.19%	-0.84% -2.87%	9.91%	3.64% 3.64%	4.64% 4.64%
MFS® Mid Cap Value Portfolio - Service Class		0, 1, 2000	0, 1, 2010	.2.1070	2.07 /0	0.0170	0.0470	
NonStandardized ²	High	3/7/2008	5/1/2020	0.08%	3.64%	15.68%	6.67%	13.94%
Standardized	High	3/7/2008	5/1/2020	-7.92%	1.75%	15.23%	6.67%	13.45%
Neuberger Berman AMT Mid-Cap Growth – Class S								
NonStandardized ²	High	2/18/2003	5/1/2015	-3.31%	1.21%	11.15%	6.97%	7.49%
Standardized	High	2/18/2003	5/1/2015	-11.04%	-0.78%	10.62%	6.97%	7.49%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized ²	Highest	7/16/2001	5/1/2020	-2.38%	2.15%	15.61%	6.29%	13.32%
Standardized	Highest	7/16/2001	5/1/2020	-10.19%	0.20%	15.16%	6.29%	12.81%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	-							
NonStandardized ²	Highest	6/1/2000	5/1/2015	-4.84%	2.82%	17.72%	6.37%	7.43%
Standardized	Highest	6/1/2000	5/1/2015	-12.45%	0.89%	17.30%	6.37%	7.43%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
NonStandardized ²	Highest	4/17/2018	5/1/2024	-4.10%	0.42%	13.90%	N/A	2.96%
Standardized	Highest	4/17/2018	5/1/2024	-11.78%	-1.61%	13.42%	N/A	-5.04%
Macquarie VIP Small Cap Value Series - Service Class								
NonStandardized ²	Highest	5/1/2000	11/13/2017	-2.12%	-0.04%	14.41%	4.98%	3.82%
Standardized	Highest	5/1/2000	11/13/2017	-9.95%	-2.08%	13.94%	4.98%	3.82%
NYLI VP Wellington Small Cap - Service Class								
NonStandardized ²	Highest	5/2/2016	5/2/2016	-3.13%	-1.66%	11.32%	N/A	4.18%
Standardized	Highest	5/2/2016	5/2/2016	-10.88%	-3.66%	10.79%	N/A	4.18%
NYLI VP Small Cap Growth – Service Class								
NonStandardized ²	Highest	2/17/2012	5/1/2015	-6.15%	-2.86%	9.73%	5.10%	5.89%
Standardized	Highest	2/17/2012	5/1/2015	-13.66%	-4.84%	9.17%	5.10%	5.89%
International/Global Equity								
American Funds IS Global Small Cap Fund [®] – Class 4	115-1	10/11/0010	5/4/0045	7 000/	1.000/	5.000/	0.050/	0.400/
NonStandardized ²	High	12/14/2012	5/1/2015	-7.90% -15.27%	-4.38%	5.98% 5.34%	2.95% 2.95%	3.12% 3.12%
Standardized Fidelity [®] VIP International Index — Service Class 2	High	12/14/2012	5/1/2015	-13.27%	-6.33%	0.04%	2.95%	J.12%
NonStandardized ²	High	4/16/2018	5/1/2019	4.81%	3.37%	9.41%	N/A	4.15%
Nonstandardized Standardized	High	4/16/2018	5/1/2019 5/1/2019	-3.19%	1.46%	8.85%	N/A	3.73%
Standardized Invesco V.I. EQV International Equity Fund - Series II	- iigii	4/10/2018	0/1/2019	0.1370	1.4070	0.00 /0	11/17	0.7070
NonStandardized ²	High	9/19/2001	5/1/2015	-4.08%	1.57%	7.04%	2.46%	3.53%
Standardized	High	9/19/2001	5/1/2015	-4.00%	-0.40%	6.42%	2.46%	3.53%
Janus Henderson VIT Global Research Portfolio – Service Shares			2 2010					2.3070
NonStandardized ²	High	12/31/1999	5/1/2015	5.94%	8.44%	15.47%	8.05%	9.25%
Standardized	High	12/31/1999	5/1/2015	-2.06%	6.71%	15.02%	8.05%	9.25%
NYLI VP Pinestone International Equity – Service Class	9							
NonStandardized ²	High	6/2/2003	5/1/2015	-3.32%	-4.06%	4.77%	2.84%	3.55%
Standardized	High	6/2/2003	5/1/2015	-11.05%	-6.02%	4.10%	2.84%	3.55%
MFS® International Intrinsic Value Portfolio – Service Class	3							
NonStandardized ²	High	8/31/2001	5/1/2017	6.93%	4.84%	8.35%	6.00%	6.17%
Standardized	High	8/31/2001	5/1/2017	-1.07%	2.99%	7.77%	6.00%	6.17%
	Ŭ.							



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year ⁴	Year⁴	Year ⁴	Inception
International/Global Equity		Bato						incoption
MES® VIT Research International - Service Class								
NonStandardized ²	High	8/24/2001	5/1/2022	1.45%	1.99%	7.87%	3.45%	4.50%
Standardized	High	8/24/2001	5/1/2022	-6.55%	0.03%	7.27%	3.45%	2.57%
Putnam VT International Value Fund - Class IB	ÿ							
NonStandardized ²	High	1/2/1997	5/1/2024	10.30%	8.60%	14.25%	4.71%	11.92%
Standardized	High	1/2/1997	5/1/2024	2.30%	6.87%	13.78%	4.71%	3.92%
American Funds IS New World Fund - Class 4	0							
NonStandardized ²	Highest	12/14/2012	5/1/2015	1.38%	1.38%	8.80%	4.42%	5.61%
Standardized	Highest	12/14/2012	5/1/2015	-6.62%	-0.60%	8.22%	4.42%	5.61%
Fidelity® VIP Emerging Markets – Service Class 2	-							
NonStandardized ²	Highest	1/23/2008	5/1/2018	11.92%	3.89%	9.21%	4.75%	3.56%
Standardized	Highest	1/23/2008	5/1/2018	3.92%	2.00%	8.64%	4.75%	3.33%
NYLI VP Candriam Emerging Markets Equity – Service Class7								
NonStandardized ²	Highest	2/17/2012	5/1/2015	7.23%	-3.66%	5.14%	0.96%	2.65%
Standardized	Highest	2/17/2012	5/1/2015	-0.77%	-5.62%	4.48%	0.96%	2.65%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 28								
NonStandardized ²	High	4/30/2013	5/1/2015	10.05%	-0.60%	14.86%	2.27%	3.19%
Standardized	High	4/30/2013	5/1/2015	2.05%	-2.63%	14.39%	2.27%	3.19%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	5/1/2015	22.23%	7.23%	12.71%	6.32%	7.53%
Standardized	High	2/17/2012	5/1/2015	14.23%	5.46%	12.21%	6.32%	7.53%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized ²	High	5/1/2015	5/1/2015	12.68%	1.15%	7.91%	N/A	-1.21%
Standardized	High	5/1/2015	5/1/2015	4.68%	-0.85%	7.32%	N/A	-1.21%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized ²	Highest	12/29/2000	2/10/2025	-2.36%	4.23%	14.02%	11.77%	-14.84%
Standardized	Highest	12/29/2000	2/10/2025	-10.17%	2.35%	13.54%	11.77%	-21.65%
Fidelity [®] VIP Health Care — Service Class 2								
NonStandardized ²	Highest	4/30/2019	5/1/2019	-4.19%	-0.30%	6.02%	4.96%	6.40%
Standardized	Highest	4/30/2019	5/1/2019	-11.86%	-2.33%	5.38%	4.96%	6.02%
NYLI VP Natural Resources – Initial Class								
NonStandardized ²	Highest	2/17/2012	5/1/2015	-11.94%	-1.80%	23.60%	3.06%	5.66%
Standardized	Highest	2/17/2012	5/1/2015	-18.99%	-3.81%	23.25%	3.06%	5.66%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized ²	Highest	5/1/1998	5/1/2024	9.71%	-2.36%	8.50%	4.41%	18.41%
Standardized	Highest	5/1/1998	5/1/2024	1.71%	-4.35%	7.92%	4.41%	10.41%

Please read the important disclosures below regarding the product performance.



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 NYLI VP U.S. Government Money Market,

and NYLI VP 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 Assumes no deduction for contingent deferred sales charge.

³ 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, 2020. 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.

4 The New York Life Income Plus Variable Annuity II was first offered for sale on August 31, 2015. Certain Portfolios existed prior to that date. The performance for NYLI

VP Funds Trust portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. This version of the New York Life Income Plus Variable Annuity II invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

⁵ 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 NYLI VP S&P 500 Index Portfolio. The NYLI VP S&P 500 Index Portfolio is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard and Poor's makes no representation regarding the advisability of investing in the NYLI VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

6 An Investment in the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporatio

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.

7 New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets Equity 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.

⁸ New allocations to the Columbia Variable Portfolio - Commodity Strategy Investment Division will not be accepted from Policyowners who were not invested in the Investment Division on November 23, 2020. For existing Policyowners, if you remove all of your Accumulation Value from this Investment Division on or after November 23, 2020, you will not be able to reinvest in this Investment Division.

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.

With the Guaranteed Future Income Benefit Rider there will be certain investment division restrictions. These restrictions will limit the amount you can invest in the investment divisions. Once you have allocated your premium payments to your desired investment divisions in compliance with such restrictions or one of the pre-selected asset allocation models, We will automatically rebalance the assets in the investment divisions to your specified premium allocations or to the pre-selected asset allocation models you chose on a quarterly basis so long as they are within the stated limits. Also note that the investment division restrictions may limit the growth of the policy's Accumulation Value.

In most jurisdictions, the New York Life Income Plus Variable Annuity II policy form number is ICC15-P100.

Sales of this version of the New York Life Income Plus Variable Annuity II were discontinued. Current policyowners may continue to make premium payments, subject to their contract provisions. 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 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.