

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 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.

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year ⁴	Year⁴	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6										
NonStandardized ²	Low	1/29/1993	5/1/2015	0.23%	0.67%	3.33%	2.64%	1.03%	0.22%	-0.10%
Standardized	Low	1/29/1993	5/1/2015	-	-	-4.67%	0.71%	0.26%	0.22%	-0.10%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized ²	Low	3/31/2006	5/2/2016	0.20%	1.34%	4.17%	1.34%	-0.04%	-0.09%	0.05%
Standardized PIMCO VIT Short-Term Portfolio - Advisor Class	Low	3/31/2006	5/2/2016	-	-	-3.83%	-0.65%	-0.86%	-0.09%	0.05%
NonStandardized ²	Low	9/30/1999	5/1/2024	0.14%	0.76%	3.88%	3.17%	1.97%	0.98%	3.45%
Standardized	Low	9/30/1999	5/1/2024	0.14%	-	-4.12%	1.26%	1.22%	0.98%	-4.55%
American Funds IS Capital World Bond Fund® - Class 4	LOW	3/00/1333	3/1/2024			4.1270	1.2070	1.22 /0	0.0070	4.0070
NonStandardized ²	Moderate	10/4/2006	5/1/2024	0.61%	2.75%	0.68%	-3.07%	-2.78%	-1.31%	3.48%
Standardized	Moderate	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										
NonStandardized ²	Moderate	12/14/2012	5/1/2022	-0.11%	2.41%	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%	-1.90%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized ²	Moderate	12/2/1985	5/1/2024	0.19%	2.94%	3.63%	-1.96%	-2.21%	-0.32%	5.94%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-4.37%	-3.96%	-3.01%	-0.32%	-2.06%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
NonStandardized ²	Moderate	5/3/2010	5/1/2022	-0.11%	3.03%	4.48%	-1.67%	-0.30%	0.45%	0.12%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-3.52%	-3.67%	-1.11%	0.45%	-1.98%
NYLI VP Bond – Service Class NonStandardized ²										
	Moderate	6/2/2003	5/1/2015	-0.12%	2.19%	3.37%	-1.37%	-1.58%	-0.20%	0.01%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-4.63%	-3.38%	-2.38%	-0.20%	0.01%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized ²	Moderate	8/15/2005	5/1/2022	-0.11%	2.51%	3.56%	-0.74%	-0.62%	0.45%	0.82%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-4.44%	-2.76%	-1.42%	0.45%	-1.25%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized ²	Moderate	4/19/2018	11/23/2020	-0.11%	2.30%	3.10%	-1.23%	-2.26%	N/A	-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	7/23/2012	-0.11%	2.55%	3.12%	-0.99%	-2.15%	-0.77%	-0.66%
Standardized	Moderate	6/2/2003	7/23/2012	-	-	-4.88%	-3.01%	-2.94%	-0.77%	-0.66%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized ²	Moderate	2/17/2012	7/23/2012	0.64%	4.26%	5.13%	-1.27%	1.20%	0.87%	0.09%
Standardized	Moderate	2/17/2012	7/23/2012	-	-	-2.87%	-3.28%	0.43%	0.87%	0.09%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ²	Moderate	4/29/2016	5/1/2020	0.02%	2.68%	5.44%	2.75%	3.53%	N/A	3.01%
Standardized	Moderate	4/29/2016	5/1/2020		-	-2.56%	0.82%	2.83%	N/A	2.28%



			Investment	t	Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year ⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized ²	Moderate	5/1/2014	5/1/2014	-0.69%	-0.17%	2.89%	1.01%	0.42%	0.80%	1.52%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-5.11%	-0.99%	-0.38%	0.80%	1.52%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized ²	Moderate	2/28/2006	5/1/2014	0.00%	2.96%	4.49%	-0.63%	-1.18%	0.19%	0.46%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-3.51%	-2.66%	-1.98%	0.19%	0.46%
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										
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2014	-1.31%	0.41%	5.30%	3.26%	5.68%	3.20%	2.94%
Standardized	Moderate	2/15/2012	5/1/2014	-		-2.70%	1.34%	5.03%	3.20%	2.94%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	4/30/2012	5/1/2015	-1.04%	1.73%	4.98%	1.76%	2.51%	1.32%	1.13%
NonStandardized ² Standardized	Moderate	4/30/2012	5/1/2015	-1.04%	1.73%	-3.02%	-0.21%	1.77%	1.32%	1.13%
NYLI VP Floating Rate – Service Class	moderate	100/2012	5/1/2015			0.0270	0.2170	1.7770	1.0270	1.1070
NonStandardized ²	Moderate	5/1/2005	7/23/2012	-0.69%	-0.15%	4.32%	4.68%	5.93%	2.67%	2.57%
Standardized	Moderate	5/1/2005	7/23/2012	-	-	-3.68%	2.82%	5.29%	2.67%	2.57%
NYLI VP MacKay Convertible – Service Class										
NonStandardized ²	Moderate	6/2/2003	7/23/2012	-2.79%	-2.16%	2.93%	-0.06%	10.03%	6.35%	7.62%
Standardized	Moderate	6/2/2003	7/23/2012	-	-	-5.07%	-2.10%	9.48%	6.35%	7.62%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	7/23/2012	-0.94%	0.59%	4.59%	3.12%	5.41%	3.44%	3.61%
Standardized NYLI VP MacKay Strategic Bond – Service Class	Moderate	6/2/2003	7/23/2012	-	-	-3.41%	1.21%	4.75%	3.44%	3.61%
NonStandardized ²	Moderate	5/1/2011	7/23/2012	-0.29%	2.30%	6.36%	3.54%	3.83%	1.77%	2.01%
Standardized	Moderate	5/1/2011	7/23/2012	-0.2376	2.3078	-1.64%	1.64%	3.14%	1.77%	2.01%
Alternatives	Woderate	5/1/2011	1/23/2012	-	-	-1.04%	1.04%	3.14%	1.7770	2.01%
DWS Alternatives										
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	0.2078	2.03 /6	-2.40%	-1.64%	5.81%	1.74%	2.53%
NYLI VP Hedge Multi-Strategy - Service Class	Moderate	3/10/2003	0/2/2010			2.4070	1.0470	0.0170	1.7470	2.0070
NonStandardized ²	Moderate	5/1/2013	5/1/2013	-1.50%	-0.79%	1.93%	1.54%	2.28%	-1.16%	-1.38%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-6.07%	-0.44%	1.54%	-1.16%	-1.38%
Asset Allocation										
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	-		-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	7/23/2012	-2.76%	-0.33%	2.05%	1.98%	7.13%	3.64%	4.33%
Standardized	Moderate	11/18/2003	7/23/2012	-		-5.95%	0.02%	6.52%	3.64%	4.33%
Fidelity® VIP FundsManager® 60% — Service Class										
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	7/23/2012	-1.32%	1.98%	5.10%	2.79%	9.34%	4.29%	5.95%
Standardized	Moderate	5/1/2005	7/23/2012	-		-2.90%	0.86%	8.78%	4.29%	5.95%
NYLI VP Conservative Allocation – Service Class										
NonStandardized ²	Moderate	2/13/2006	7/23/2012	-2.28%	-1.31%	1.05%	0.69%	4.00%	2.35%	3.24%
Standardized	Moderate	2/13/2006	7/23/2012	-		-6.95%	-1.32%	3.30%	2.35%	3.24%



			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation										
NYLI VP Income Builder – Service Class										
NonStandardized ²	Moderate	6/2/2003	7/23/2012	-2.16%	2.08%	7.02%	2.98%	6.67%	3.77%	5.04%
Standardized	Moderate	6/2/2003	7/23/2012	-	-	-0.98%	1.06%	6.05%	3.77%	5.04%
NYLI VP Janus Henderson Balanced – Service Class										
NonStandardized ²	Moderate	2/17/2012	7/23/2012	-4.18%	-2.29%	4.13%	3.67%	9.02%	6.65%	7.48%
Standardized	Moderate	2/17/2012	7/23/2012	-	-	-3.87%	1.78%	8.45%	6.65%	7.48%
NYLI VP Moderate Allocation–Service Class		0/40/0000	7/00/0010	0.4.49/	0.000/	0.040/	4.000/	0.500/	0.400/	4.000/
NonStandardized ²	Moderate	2/13/2006	7/23/2012	-3.14%	-2.20%	0.61%	1.38%	6.59%	3.49%	4.68%
Standardized	Moderate	2/13/2006	7/23/2012	-	-	-7.39%	-0.60%	5.96%	3.49%	4.68%
Franklin Templeton Conservative Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-1.30%	0.88%	3.83%	0.70%	N/A	N/A	1.79%
NonStandardized ² Standardized	Moderate	5/1/2020	5/1/2020	-1.3078	-	-4.17%	-1.32%	N/A	N/A	1.02%
Franklin Templeton Moderate Model Portfolio - Class II	Woderate	3/1/2020	3/1/2020			-4.17 /0	-1.32 /0	IN/A	IN/A	1.0278
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	moderate	0/1/2020	0/ 1/2020			0.1770	0.1070			0
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										
NonStandardized ²	High	2/13/2006	7/23/2012	-4.78%	-4.17%	-1.38%	1.78%	11.42%	5.20%	7.01%
Standardized	High	2/13/2006	7/23/2012	-	-	-9.27%	-0.18%	10.89%	5.20%	7.01%
NYLI VP Growth Allocation–Service Class										
NonStandardized ²	High	2/13/2006	7/23/2012	-4.10%	-3.41%	-0.52%	1.93%	9.57%	4.54%	6.08%
Standardized	High	2/13/2006	7/23/2012	-	•	-8.48%	-0.03%	9.01%	4.54%	6.08%
Large Cap Equity										
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										
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	1.8.1	10/11/0010	44/40/0047	7 000/	7 540/	0.000/	7 450/	40.470/	40.400/	40.000/
NonStandardized ²	High High	12/14/2012 12/14/2012	11/13/2017 11/13/2017	-7.88%	-7.51%	6.89% -1.11%	7.45% 5.69%	18.47% 18.06%	13.43% 13.43%	13.88% 13.88%
Standardized BNY Mellon Sustainable US Equity - Service Shares	Figit	12/14/2012	11/13/2017	-	-	-1.1170	0.09%	10.00%	13.4370	13.00%
NonStandardized ²	High	12/31/2000	5/1/2022	-7.08%	-7.30%	1.82%	4.95%	14.07%	8.81%	8.62%
NonStandardized Standardized	High	12/31/2000	5/1/2022	-1.00%	-1.30%	-6.18%	4.95% 3.10%	13.60%	8.81%	6.84%
ClearBridge Variable Appreciation Portfolio — Class II	nign	12/01/2000	0/ 1/2022	-		0.1070	0.1070	10.0076	0.0170	0.0470
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		0								
NonStandardized ²	High	1/12/2000	7/23/2012	-7.41%	-5.88%	6.42%	9.47%	17.05%	10.91%	11.97%
Standardized	High	1/12/2000	7/23/2012	-	-	-1.58%	7.77%	16.62%	10.91%	11.97%
Fidelity® VIP Equity-Income – Service Class 2	ÿ									
NonStandardized ²	High	1/12/2000	7/23/2012	-2.10%	2.84%	7.43%	6.45%	14.60%	7.81%	8.90%
Standardized	High	1/12/2000	7/23/2012	-	-	-0.57%	4.65%	14.13%	7.81%	8.90%
Standardized	High	1/12/2000	7/23/2012	-	-	-0.57%	4.65%	14.13%	7.81%	8.90%



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Volaiting/ Inception <	Since Investment						Month to		Portfolio		
Investment Divisions ¹ Date Monthly Vess ¹ Year ¹ Ye	Division	10	5							Volatility/	
Large Cap Equity Fight Fight PV IP Convert Submitted High VII 202000 FII 2010 FII 20	Inception						Dute				vestment Divisions ¹
Fielding Or Growth Opportunities – Service Class 2 952% 11.17% 5.99% 7.07% 1.40% Non-Shardadised ¹ High 1/122000 5/10/14 - - 0.9% 7.07% 1.40% Non-Shardadised ¹ High 6/2003 7/22010 - - 0.9% 5.29% 17.11% 1.40% Non-Shardadised ¹ High 6/2003 7/22010 - - 0.9% 5.39% 6.37% 1.40% 6.51% Non-Shardadised ¹ High 6/2003 7/22010 - - - - - 0.9% 5.39% 6.37% 1.66% 9.09% Shardadised ¹ High 6/2003 7/22010 - - - 2.6% 1.15% 9.9% Non-Shardadised ¹ High 6/2003 7/22010 - - 4.6% 1.64% 1.64% 5.6% 1.65% 5.9% 5.6% 1.65% 5.6% 1.65% 5.6% 1.65% 5.6% 5.6% 5.6%	niception	Tear	Ical	Ical	ICai	wontiny)		Date	Date	NISK Level	
Non-Standardzerf Hajb 11/12/2000 51/12/14/2 52/9/1 71.77% 15.78%											
Sindardzed High VI.20200 0.7014 - - 0.7014 5.014 VI.2014 5.014 VI.2014 5.014 VI.2014 5.014 VI.2014 5.014 VI.2014 5.014	14.89%	14 69%	17 93%	7.07%	5 99%	-11 17%	-9 92%	5/1/2014	1/12/2000	High	
NYL VP Epoch U.S. Equity Yield – Service Class High 622003 7/23/2012 - - 9.6% 7.01 1.90% 6.51% Non-Shandarderd High 622003 7/23/2012 - - 9.6% 7.01 1.90% 6.51% Non-Shandarderd High 622003 7/23/2012 - - 2.61% 4.6% 6.51% Non-Shandarderd High 622003 7/23/2012 - - 2.61% 4.6% 6.51% Non-Shandarderd High 622003 7/22/2012 - - - 7.65% 2.65% 7.01% 6.85% 6.89% NUL VP Shandarderd High 622003 7/22/2012 - - 4.65% 6.37% 7.03% 6.65% 6.37% 7.03% 6.65% 6.37% 7.03% 6.55% 10.62% 5.39% 6.47% 7.03% 6.55% 10.62% 5.37% 7.03% 6.55% 6.37% 7.03% 6.55% 6.37% 7.03% 6.5% 6.3%	14.89%					-11.1776	-3.3276				
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NonStandardized ² High 2/17/2012 7/22/01 6.99% 7/62% 1.46% 5.87% 7.46% NYL1 VP MFS© Investors Trust - Service Class High 5/1/2000 2/10/2025 - - 9.35% 4.04% 15.42% 7.46% NVL1 VP MFS© Investors Trust - Service Class High 5/1/2000 2/10/2025 - - 4.04% 15.42% 7.46% NVL1 VP MFS© Research - Service Class High 5/1/2000 2/10/2025 - - 4.04% 14.16% 8.91% Standardized ¹ High 5/1/2000 2/10/2025 - - - 9.2% Standardized ¹ High 5/1/2000 2/10/2025 - - - 9.1% 9.1% Standardized ¹ High 5/1/2000 2/10/2024 - - - 9.1% 9.1% Standardized ¹ High 1/2/2000 7/23/2012 - - - - - - - - - - -	13.20%	12.14%	15.70%	6.91%	-4.56%	-	-	7/23/2012	6/2/2003	High	
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Small/Mid Cap Equity Fidelity® VIP Mid Cap – Service Class 2 NonStandardized ² High 1/12/2000 7/23/2012 - 1.04% 15.54% 6.18% Standardized High 1/12/2000 7/23/2012 - - - - - 1.04% 15.54% 6.18% Standardized ² High 1/23/1/1999 1/11/3/2017 - - - 7.53% 2.18% 12.33% 9.41% Standardized ² High 6/2/2003 7/23/2012 - - - - - 12.93% 9.41% NOTStandardized ² High 0/2/2003 7/23/2012 - - - - - 12.9%	10.02%					-3.64%	-5.94%				
Fidelity® VIP Mid Cap – Service Class 2 NonStandardized* High 1/12/2000 7/23/2012 - - - 11.90% 15.98% 6.18% Standardized High 1/12/2000 7/23/2012 - - - 11.90% 15.54% 6.18% Janus Henderson VIT Enterprise Portfolio – Service Shares High 1/12/2000 7/23/2012 - - - 11.90% 10.44% 15.54% 6.18% Standardized* High 12/31/1999 11/13/2017 - - - 7.53% 2.18% 12.93% 9.41% NYLI VP Schroders Mid Cap Opportunities - Service Class High 6/2/2003 7/23/2012 - - - 7.53% 2.18% 10.45% 3.64% Standardized* High 6/2/2003 7/23/2012 - - - 12.19% -2.87% 9.91% 3.64% MFS® Mid Cap Value Portfolio - Service Class High 3/7/2008 5/1/2020 - - - 7.92% 1.75% 15.23% 6.67% Standardized* High 3/7/2008 5/1/2020 </td <td>2.02%</td> <td>10.20%</td> <td>17.81%</td> <td>6.32%</td> <td>-3.29%</td> <td>-</td> <td>-</td> <td>5/1/2024</td> <td>12/31/1979</td> <td>High</td> <td></td>	2.02%	10.20%	17.81%	6.32%	-3.29%	-	-	5/1/2024	12/31/1979	High	
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Janus Henderson VIT Enterprise Portfolio - Service Shares High 12/31/1999 11/13/2017 -5.57% -4.41% 0.47% 4.06% 13.42% 9.41% Standardized ² High 12/31/1999 11/13/2017 - -7.53% 2.18% 12.93% 9.41% NonStandardized ² High 6/2/2003 7/23/2012 - - -7.53% 2.18% 12.93% 9.41% NonStandardized ² High 6/2/2003 7/23/2012 - - -12.19% -2.87% 9.91% 3.64% Standardized High 6/2/2003 7/23/2012 - - -12.19% -2.87% 9.91% 3.64% MonStandardized ² High 3/7/2008 5/1/2020 - - -12.19% -2.87% 9.91% 3.64% Standardized ² High 3/7/2008 5/1/2020 - - -7.92% 1.75% 15.23% 6.67% Neuberger Berman AMT Mid-Cap Growth - Class S High 2/18/2003 7/23/2012 - -	8.45%					-7.15%	-6.72%				
NonStandardized ² High 12/31/1999 11/13/2017 -5.7% 4.41% 0.47% 4.06% 13.42% 9.41% Standardized High 12/31/1999 11/13/2017 - -7.53% 2.18% 12.93% 9.41% NVLI VP Schroders Mid Cap Opportunities - Service Class High 6/2/2003 7/23/2012 - - -7.53% 2.18% 10.45% 3.64% Standardized ² High 6/2/2003 7/23/2012 - - -12.19% -2.87% 9.91% 3.64% MFS® Mid Cap Value Portfolio - Service Class High 6/2/2003 7/23/2012 - - -12.19% -2.87% 9.91% 3.64% Standardized ² Standardized High 3/7/2008 5/1/2020 - - -7.92% 1.75% 15.68% 6.67% Standardized ² High 2/18/2003 7/23/2012 - - - -7.92% 1.75% 15.68% 6.67% Standardized ² High 2/18/2003 7/23/2012 - - - - - - -	8.45%	6.18%	15.54%	1.04%	-11.90%	•	-	7/23/2012	1/12/2000	High	
Standardized High 12/31/1999 11/13/2017 - - -7.53% 2.18% 12.93% 9.41% NYL VP Schroders Mid Cap Opportunities - Service Class High 6/2/2003 7/23/2012 - - - -7.53% 2.18% 12.93% 9.41% NonStandardized ² High 6/2/2003 7/23/2012 - - - - - - - - - - 2.18% 10.45% 3.64% 3.64% 3.64% 3.64% 3.64% 5.66% - - - - - 2.18% 10.45% 3.64% 5.66% 6.67% 5.16% 4.25% 3.01% 0.08% 3.64% 15.68% 6.67% Standardized ² High 3/7/2008 5/1/2020 - - -7.92% 1.75% 15.23% 6.67% Standardized ² High 2/18/203 7/23/2012 - - - - - - - 6.37% 5.31% 0.02% 6	0.000/	0.440/	10 100/	4.000/	0.470/	4 4404	E E 70/	44/40/0047	10/01/1000	18.1	
NYLL VP Schroders Mid Cap Opportunities - Service Class NonStandardized ² High 6/2/2003 7/23/2012 -4.98% -5.16% -4.55% -0.84% 10.45% 3.64% Standardized ² High 6/2/2003 7/23/2012 - - -12.19% -2.87% 9.91% 3.64% MFS@ Mid Cap Value Portfolio - Service Class NonStandardized ² - - -12.19% -2.87% 9.91% 3.64% Standardized ² High 3/7/2008 5/1/2020 - - -7.92% 1.75% 15.23% 6.67% Standardized ² High 2/18/2003 7/23/2012 - - -11.04% -0.792% 1.75% 15.23% 6.67% Standardized ² High 2/18/2003 7/23/2012 -	8.96% 8.96%						-5.57%			•	
NonStandardized ² High 6/2/2003 7/23/2012 -4.98% -5.16% -4.55% -0.84% 10.45% 3.64% Standardized High 6/2/2003 7/23/2012 - - -12.19% -2.87% 9.91% 3.64% MFS® Mid Cap Value Portfolio - Service Class - -12.19% -2.87% 9.91% 3.64% NonStandardized ² High 3/7/2008 5/1/2020 - - -7.92% 1.75% 15.68% 6.67% Standardized ² High 3/7/2008 5/1/2020 - - -7.92% 1.75% 15.23% 6.67% Standardized ² High 3/7/2008 5/1/2020 - - -7.92% 1.75% 15.23% 6.67% Standardized ² High 2/18/203 7/23/2012 - - -11.04% 0.02% 6.97% Standardized ² High 2/18/203 7/23/2012 - - -11.04% 0.62% 6.97% Standardized ² Highest	8.90%	9.41%	12.93%	2.18%	-7.53%	-	-	11/13/2017	12/31/1999	High	
Standardized High 6/2/2003 7/23/2012 - - -12.19% -2.87% 9.91% 3.64% MFS® Mid Cap Value Portfolio - Service Class High 3/7/2008 5/1/2020 - - -12.19% -2.87% 9.91% 3.64% NonStandardized ² High 3/7/2008 5/1/2020 - - -7.92% 1.75% 15.23% 6.67% Standardized High 2/18/2003 7/23/2012 - - -7.92% 1.75% 15.23% 6.67% Neuberger Berman AMT Mid-Cap Growth - Class S High 2/18/2003 7/23/2012 - - - 1.1.04% 1.1.15% 6.97% Standardized ² High 2/18/2003 7/23/2012 - - - 1.1.04% 1.0.15% 6.97% Invesco VI. Main Street Small Cap Fund - Series II Invesco VI. Main Street Small Cap Value Fund - Class 2 - - - - 1.0.19% 0.20% 15.16% 6.29% Standardized Highest 7/16/2001 5/	7.000/	2 C 40/	40.45%	0.040/	4 550/	E 4 C0/	4.000/	7/00/0040	C/2/2002	Llink	
MFS® Mid Cap Value Portfolio - Service Class High 3/7/2008 5/1/2020 -3.45% -3.01% 0.08% 3.64% 15.68% 6.67% Standardized ² High 3/7/2008 5/1/2020 - - -7.92% 1.75% 15.23% 6.67% Neuberger Berman AMT Mid-Cap Growth - Class S High 2/18/2003 7/23/2012 - - -7.92% 1.21% 11.15% 6.97% NonStandardized ² High 2/18/2003 7/23/2012 - - -11.04% -0.78% 10.62% 6.97% Invesco V.I. Main Street Small Cap Fund - Series II Invesco V.I. Main Street Small Cap Fund - Series II - - - - - - - 0.02% 15.68% 6.29% Standardized ² Highest 7/16/2001 5/1/2020 - - - - 10.62% 6.97% NonStandardized ² Highest 7/16/2001 5/1/2020 - - - - 15.61% 6.29% Columbia Variable Portfolio – Small Cap Value	7.38% 7.38%					-5.16%	-4.98%				
NonStandardized ² High Standardized 3/7/2008 5/1/2020 -3.45% -3.01% 0.08% 3.64% 15.68% 6.67% Standardized High 3/7/2008 5/1/2020 - - -7.92% 1.75% 15.23% 6.67% NonStandardized High 3/7/2008 5/1/2020 - - -7.92% 1.75% 15.23% 6.67% NonStandardized ² High 2/18/2003 7/23/2012 - - - -7.92% 1.15% 6.97% Standardized High 2/18/2003 7/23/2012 - - - -11.04% 0.78% 10.62% 6.97% Invesco V.I. Main Street Small Cap Fund - Series II - - - 11.04% -0.78% 10.62% 6.97% Standardized Highest 7/16/201 5/1/2020 - - - - 0.08% 5.61% 6.29% Standardized Highest 7/16/201 5/1/2020 - - - <td< td=""><td>1.30%</td><td>3.04%</td><td>9.91%</td><td>-2.07%</td><td>-12.1970</td><td></td><td>-</td><td>1/23/2012</td><td>0/2/2003</td><td>High</td><td></td></td<>	1.30%	3.04%	9.91%	-2.07%	-12.1970		-	1/23/2012	0/2/2003	High	
Standardized High 3/7/2008 5/1/2020 - - -7.92% 1.75% 15.23% 6.67% Neuberger Berman AMT Mid-Cap Growth – Class S High 2/18/2003 7/23/2012 - - -7.92% 1.75% 15.23% 6.67% NonStandardized ² High 2/18/2003 7/23/2012 - - -11.04% 1.21% 11.15% 6.97% Standardized High 2/18/2003 7/23/2012 - - -11.04% -0.78% 10.62% 6.97% Invesco V.I. Main Street Small Cap Fund - Series II - - - - - - - - - - - - 1.56% 6.97% 5.16% 6.29% 5.16% 6.29% - - - 10.62% 6.99% 6.93% 2.15% 15.61% 6.29% 5.16% 6.29% - - - 15.16% 6.29% - - - 10.9% 0.20% 15.16% 6.29% - - <td>13.94%</td> <td>6 679/</td> <td>15 699/</td> <td>2 6 49/</td> <td>0.089/</td> <td>2 0 1 9/</td> <td>2 450/</td> <td>E/1/2020</td> <td>2/7/2009</td> <td>High</td> <td></td>	13.94%	6 679/	15 699/	2 6 49/	0.089/	2 0 1 9/	2 450/	E/1/2020	2/7/2009	High	
Neuberger Berman AMT Mid-Cap Growth – Class S NonStandardized ² High 2/18/2003 7/23/2012 -8.05% -9.36% -3.31% 1.21% 11.15% 6.97% Standardized ² High 2/18/2003 7/23/2012 - - -11.04% -0.78% 10.62% 6.97% Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized ² Highest 7/16/2001 5/1/2020 - - -10.19% 0.20% 15.16% 6.29% Standardized ² Highest 7/16/2001 5/1/2020 - - - - 10.19% 0.20% 15.16% 6.29% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 Highest 6/1/2000 7/23/2012 - - - - 11.15% 6.37% NonStandardized ² Highest 6/1/2000 7/23/2012 - - - - 0.20% 15.16% 6.29% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 Highest 6/1/2000 7/23/2012 - -	13.45%					-3.01%	-3.43%				
NonStandardized ² High standardized 2/18/2003 r/23/2012 r/23/2012 -8.05% r/3.31% r/3.21% r/3.31% r/3.21% r/3.31% r/3.21% r/	13.43%	0.0770	13.2370	1.7370	-1.3270	-	-	JI 1/2020	3/1/2000	ingn	
Standardized High 2/18/2003 7/23/2012 - - -11.04% -0.78% 10.62% 6.97% Invesco V.I. Main Street Small Cap Fund - Series II - - - -11.04% -0.78% 10.62% 6.97% NonStandardized ² Highest 7/16/2001 5/1/2020 - - -10.19% 0.20% 15.61% 6.29% Standardized Highest 7/16/2001 5/1/2020 - - -10.19% 0.20% 15.61% 6.29% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 - - - - - - - - - - - - - - 0.20% 15.16% 6.29% On Standardized ² Highest 6/1/2000 7/23/2012 - - - - 0.20% 15.16% 6.29%	8.98%	6 97%	11 15%	1 21%	-3 310/	-0.36%	-8 05%	7/23/2012	2/18/2002	High	
Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized ² Highest 7/16/2001 5/1/2020 -6.34% -6.35% -2.38% 2.15% 15.61% 6.29% Standardized ² Highest 7/16/2001 5/1/2020 - -10.19% 0.20% 15.16% 6.29% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 Highest 6/1/2000 7/23/2012 -5.30% -8.01% -4.84% 2.82% 17.72% 6.37%	8.98%					-3.30%	-0.00%				
NonStandardized ² Highest 7/16/2001 5/1/2020 -6.35% -2.38% 2.15% 15.61% 6.29% Standardized Highest 7/16/2001 5/1/2020 -10.19% 0.20% 15.16% 6.29% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 Highest 6/1/2000 7/23/2012 -5.30% -8.01% -4.84% 2.82% 17.72% 6.37%	0.3070	0.07 /0	10.02 /0	0.1070	11.0470			1120/2012	2/10/2000	- iigii	
Standardized Highest 7/16/2001 5/1/2020 - - -10.19% 0.20% 15.16% 6.29% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 - - - - - - - - - - - - - 0.20% 15.16% 6.29% NonStandardized ² Highest 6/1/2000 7/23/2012 - - - - 0.20% 15.16% 6.29%	13.32%	6.29%	15.61%	2.15%	-2.38%	-6.35%	-6.34%	5/1/2020	7/16/2001	Highest	
Columbia Variable Portfolio – Small Cap Value Fund — Class 2 NonStandardized ² Highest 6/1/2000 7/23/2012 -5.30% -8.01% -4.84% 2.82% 17.72% 6.37%	12.81%					-	-			0	
NonStandardized ² Highest 6/1/2000 7/23/2012 -5.30% -8.01% -4.84% 2.82% 17.72% 6.37%	.2.0170	0.2070		0.2070				5, 1, 2020		. iigiioot	
	8.25%	6.37%	17.72%	2.82%	-4.84%	-8.01%	-5,30%	7/23/2012	6/1/2000	Highest	
Istandardized Hidhest 6/1/2000 7/23/2012 I12.45% 0.89% 17.30% 6.37%	8.25%	6.37%	17.30%	0.89%	-12.45%	-	-	7/23/2012	6/1/2000	Highest	tandardized
Canadarazeu nagio ante en esta entre esta Esta esta esta esta esta esta esta esta e											
Highest 4/17/2018 5/1/2024 -6.40% -7.40% -4.10% 0.42% 13.90% N/A	2.96%	N/A	13.90%	0.42%	-4.10%	-7.40%	-6.40%	5/1/2024	4/17/2018	Highest	
Nandariana du 28	-5.04%						-				
Gandadeu Angele Series - Service Class										J	
NonStandardized ² Highest 5/1/2000 11/13/2017 -4.97% -5.53% -2.12% -0.04% 14.41% 4.98%	3.82%	4.98%	14.41%	-0.04%	-2.12%	-5.53%	-4.97%	11/13/2017	5/1/2000	Highest	
Standardized Highest 5/1/2000 11/13/20179.95% -2.08% 13.94% 4.98%	3.82%					-	-			0	



			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year ⁴	Year ⁴	Year⁴	Inception
Small/Mid Cap Equity		Date	Bato		montary,	. oui	1041	1041		mooption
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	riighoot	0/2/2010	0/2/2010			10.0070	0.0070	10.1070		
NonStandardized ²	Highest	2/17/2012	7/23/2012	-7.72%	-9.54%	-6.15%	-2.86%	9.73%	5.10%	6.93%
Standardized	Highest	2/17/2012	7/23/2012	-	-	-13.66%	-4.84%	9.17%	5.10%	6.93%
International/Global Equity	riighest	2/11/2012	1120/2012			10.0070	4.0470	5.1776	0.1070	0.3376
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%	2.69%
Standardized	High	12/14/2012	5/1/2015	-	-	-15.27%	-6.33%	5.34%	2.95%	2.69%
Fidelity [®] VIP International Index — Service Class 2	riigii	12/14/2012	3/1/2013			10.2170	0.0070	0.0470	2.5570	2.0370
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	-0.20%	-	-3.19%	1.46%	9.41% 8.85%	N/A	3.73%
Invesco V.I. EQV International Equity Fund - Series II	r iigii	+/10/2018	3/1/2019			0.1070	1.4070	0.0070	1973	0.1070
NonStandardized ²	High	9/19/2001	5/1/2014	-3.45%	0.79%	-4.08%	1.57%	7.04%	2.46%	2.24%
Standardized	High	9/19/2001	5/1/2014		-	-4.08%	-0.40%	6.42%	2.46%	2.24%
Janus Henderson VIT Global Research Portfolio – Service Shares	r iigii	3/13/2001	0/1/2014			11.1070	0.4070	0.7270	2.4070	2.2770
NonStandardized ²	High	12/31/1999	7/23/2012	-5.30%	-1.86%	5.94%	8.44%	15.47%	8.05%	10.02%
Standardized	High	12/31/1999	7/23/2012	-3.30 /8	-1.00 %	-2.06%	6.71%	15.02%	8.05%	10.02%
NYLI VP Pinestone International Equity – Service Class	riigii	12/01/1000	1120/2012			2.0070	0.7170	10.0270	0.0070	10.0270
NonStandardized ²	High	6/2/2003	7/23/2012	-4.61%	0.51%	-3.32%	-4.06%	4.77%	2.84%	3.67%
Standardized	High	6/2/2003	7/23/2012	-4.0178	0.0176	-11.05%	-6.02%	4.10%	2.84%	3.67%
MFS® International Intrinsic Value Portfolio – Service Class	riigii	0/2/2003	1/23/2012	-		-11.0376	-0.02 /8	4.1078	2.0478	3.0778
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	0.0070	-	-1.07%	2.99%	7.77%	6.00%	6.17%
MFS® VIT Research International - Service Class	riigii	0/31/2001	3/1/2017	-		-1.07 /6	2.3370	1.1176	0.0078	0.1778
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	-1.12/0	4.4078	-6.55%	0.03%	7.27%	3.45%	2.57%
Putnam VT International Value Fund - Class IB	riigii	0/24/2001	0/1/2022			0.0070	0.0070	1.2170	0.4070	2.0170
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	2.2070	-	2.30%	6.87%	13.78%	4.71%	3.92%
American Funds IS New World Fund - Class 4	riigii	1/2/1007	0/1/2024			2.0070	0.0770	10.7070	4.7170	0.0270
NonStandardized ²	Highest	12/14/2012	5/1/2014	-0.83%	1.23%	1.38%	1.38%	8.80%	4.42%	3.45%
Standardized	Highest	12/14/2012	5/1/2014	-0.63%	1.23%	-6.62%	-0.60%	8.22%	4.42%	3.45%
Standardized Fidelity® VIP Emerging Markets – Service Class 2	riigiiest	12/14/2012	3/1/2014	-		0.0270	-0.0078	0.22 /0	4.42 /0	3.4370
NonStandardized ²	Highest	1/23/2008	5/1/2018	3.35%	6.18%	11.92%	3.89%	9.21%	4.75%	3.56%
NonStandardized	Highest	1/23/2008		3.35%	0.18%	3.92%	2.00%	9.21% 8.64%	4.75%	3.36%
Standardized NYLI VP Candriam Emerging Markets Equity – Service Class7	riigiiest	1/23/2008	5/1/2018	-		0.0270	2.0070	0.0470	4.7370	3.3370
NYEL VP Candriam Emerging Markets Equity – Service Class/ NonStandardized ²	Highest	2/17/2012	7/23/2012	0.13%	0.32%	7.23%	-3.66%	5.14%	0.96%	-0.24%
NonStandardized	Highest	2/17/2012 2/17/2012	7/23/2012	0.13%	0.32%	-0.77%	-3.66%	5.14% 4.48%	0.96%	-0.24%
Standardized	riighest	2/17/2012	1123/2012	-	-	-0.1170	-0.0270	4.4070	0.30%	-0.2470
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ⁸	High	4/30/2013	E/1/2015	2 669/	8.35%	10.05%	0.60%	14 969/	2.27%	1 629/
NonStandardized ²	High	4/30/2013 4/30/2013	5/1/2015 5/1/2015	3.66%	8.35%	10.05% 2.05%	-0.60% -2.63%	14.86% 14.39%	2.27%	1.63% 1.63%
Standardized	High	4/30/2013	0/1/2015	-	-	2.03%	-2.03%	14.39%	2.21%	1.03%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	High	2/17/2012	7/23/2012	-0.41%	2.08%	22.23%	7.23%	12.71%	6.32%	7.62%
NonStandardized ²	High	2/17/2012 2/17/2012	7/23/2012 7/23/2012	-0.41%	∠.08%	22.23% 14.23%	7.23% 5.46%	12.71% 12.21%	6.32% 6.32%	7.62% 7.62%
Standardized	High	2/17/2012	1/23/2012	-	-	14.23%	5.40%	12.21%	0.32%	1.02%
NYLI VP CBRE Global Infrastructure — Service Class	Link	E /4 /004 E	E/4/0045	4.040/	5 700/	40.000/	4 450/	7.040/	NI/A	0.070/
NonStandardized ²	High	5/1/2015 5/1/2015	5/1/2015	1.31%	5.73%	12.69%	1.15%	7.91%	N/A N/A	-2.67% -2.67%
Standardized	High	0/1/2015	5/1/2015	-	-	4.69%	-0.85%	7.32%	IN/A	-2.01%
NYLI VP Newton Technology Growth - Service Class	L Baltana	40/00/0000	0/40/0005	0.500/	0.040/	0.000/	4.000/	44.000/	44 770/	44.0404
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 Sector	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Month to	Year to Date (Updated Monthly)	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception
Fidelity [®] VIP Health Care — Service Class 2										
NonStandardized ²	Highest	7/18/2001	5/1/2019	-3.52%	-1.41%	-4.19%	-0.30%	6.02%	4.96%	6.40%
Standardized	Highest	7/18/2001	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	7/23/2012	-2.84%	-4.61%	-11.94%	-1.80%	23.60%	3.06%	1.56%
Standardized	Highest	2/17/2012	7/23/2012	-	-	-18.99%	-3.81%	23.25%	3.06%	1.56%
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 was first offered for sale on August 17, 2012. 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 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 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.

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.

If you purchase 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 policy form number is ICC11-P105, the IB Rider form number is ICC11-R109, and the GFIB Rider form number is ICCII-R108.

Sales of the New York Life Income Plus Variable Annuity 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.



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year ⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6								
NonStandardized ²	Low	1/29/1993	5/1/2015	3.33%	2.64%	1.03%	0.22%	-0.10%
Standardized	Low	1/29/1993	5/1/2015	-4.67%	0.71%	0.26%	0.22%	-0.10%
PIMCO VIT Low Duration Portfolio - Advisor Class								
NonStandardized ²	Low	3/31/2006	5/2/2016	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	3.88%	3.17%	1.97%	0.98%	3.45%
Standardized	Low	9/30/1999 9/30/1999	5/1/2024	-4.12%	3.17% 1.26%	1.97%	0.98%	-4.55%
American Funds IS Capital World Bond Fund® - Class 4	LOW	3/30/1333	3/1/2024	-4.1270	1.2078	1.2270	0.3078	-4.3378
NonStandardized ²	Moderate	10/4/2006	5/1/2024	0.68%	-3.07%	-2.78%	-1.31%	3.48%
Standardized	Moderate	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								
NonStandardized 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%	-1.90%
American Funds IS U.S. Government Securities Fund® - Class 4 NonStandardized ²		10/0/1005	5/4/0004	0.000/	4.000/	0.0404	0.000/	5.040/
Standardized	Moderate Moderate	12/2/1985 12/2/1985	5/1/2024 5/1/2024	3.63% -4.37%	-1.96% -3.96%	-2.21% -3.01%	-0.32% -0.32%	5.94% -2.06%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Woderate	12/2/1905	3/1/2024	-4.37 /8	-3.3078	-3.0178	-0.3278	-2.0078
NonStandardized ²	Moderate	5/3/2010	5/1/2022	4.48%	-1.67%	-0.30%	0.45%	0.12%
Standardized	Moderate	5/3/2010	5/1/2022	-3.52%	-3.67%	-1.11%	0.45%	-1.98%
NYLI VP Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	3.37%	-1.37%	-1.58%	-0.20%	0.01%
Standardized	Moderate	6/2/2003	5/1/2015	-4.63%	-3.38%	-2.38%	-0.20%	0.01%
Fidelity® VIP Investment Grade Bond - Service Class 2 NonStandardized ²	Madarata	9/1 5/2005	E/1/2022	3.56%	-0.74%	-0.62%	0.45%	0.82%
Standardized	Moderate Moderate	8/15/2005 8/15/2005	5/1/2022 5/1/2022	-4.44%	-0.74% -2.76%	-0.62%	0.45%	-1.25%
Fidelity® VIP Bond Index – Service Class 2	Woderate	0/10/2000	0/1/2022	4.4470	2.1070	1.4270	0.4070	1.2070
NonStandardized ²	Moderate	4/19/2018	11/23/2020	3.10%	-1.23%	-2.26%	N/A	-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	7/23/2012	3.12%	-0.99%	-2.15%	-0.77%	-0.66%
Standardized	Moderate	6/2/2003	7/23/2012	-4.88%	-3.01%	-2.94%	-0.77%	-0.66%
NYLI VP PIMCO Real Return – Service Class NonStandardized ²	Moderate	2/17/2012	7/23/2012	5.13%	-1.27%	1.20%	0.87%	0.09%
Standardized	Moderate	2/17/2012	7/23/2012	-2.87%	-3.28%	0.43%	0.87%	0.09%
PIMCO VIT Income Portfolio - Advisor Class					0.2070			
NonStandardized ²	Moderate	4/29/2016	5/1/2020	5.44%	2.75%	3.53%	N/A	3.01%
Standardized	Moderate	4/29/2016	5/1/2020	-2.56%	0.82%	2.83%	N/A	2.28%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
NonStandardized ²	Moderate	5/1/2014	5/1/2014	2.89%	1.01%	0.42%	0.80%	1.52%
Standardized	Moderate	5/1/2014	5/1/2014	-5.11%	-0.99%	-0.38%	0.80%	1.52%
PIMCO VIT Total Return Portfolio - Advisor Class NonStandardized ²	Moderate	2/28/2006	5/1/2014	4.49%	-0.63%	-1.18%	0.19%	0.46%
Standardized	Moderate	2/28/2006	5/1/2014	-3.51%	-2.66%	-1.98%	0.19%	0.46%
Western Asset Core Plus VIT - Class II								
NonStandardized ²	Moderate	5/1/2015	5/1/2022	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								
BlackRock® High Yield V.I. Fund – Class III Shares	Maderia	0/45/0046	F/4/0014	E 000/	0.000/	E 000/	0.000/	0.040/
NonStandardized ²	Moderate	2/15/2012	5/1/2014	5.30%	3.26%	5.68% 5.03%	3.20%	2.94%
Standardized Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	2/15/2012	5/1/2014	-2.70%	1.34%	0.03%	3.20%	2.94%
NonStandardized ²	Moderate	4/30/2012	5/1/2015	4.98%	1.76%	2.51%	1.32%	1.13%
Standardized	Moderate	4/30/2012	5/1/2015	-3.02%	-0.21%	1.77%	1.32%	1.13%
NYLI VP Floating Rate – Service Class								
NonStandardized ²	Moderate	5/1/2005	7/23/2012	4.32%	4.68%	5.93%	2.67%	2.57%
Standardized	Moderate	5/1/2005	7/23/2012	-3.68%	2.82%	5.29%	2.67%	2.57%
NYLI VP MacKay Convertible – Service Class		0/0/55555	7/00/2211	0.000	0.000	10 0000	0.070	-
NonStandardized ²	Moderate	6/2/2003	7/23/2012	2.93%	-0.06%	10.03% 9.48%	6.35%	7.62%
Standardized	Moderate	6/2/2003	7/23/2012	-5.07%	-2.10%	9.40%	6.35%	7.62%



			1					0:
		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year ⁴	Inception
Non-Investment Grade Bond		Date	Bato	100				meeption
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	7/23/2012	4.59%	3.12%	5.41%	3.44%	3.61%
Standardized	Moderate	6/2/2003	7/23/2012	-3.41%	1.21%	4.75%	3.44%	3.61%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized ²	Moderate	5/1/2011	7/23/2012	6.36%	3.54%	3.83%	1.77%	2.01%
Standardized	Moderate	5/1/2011	7/23/2012	-1.64%	1.64%	3.14%	1.77%	2.01%
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	5/1/2013	1.93%	1.54%	2.28%	-1.16%	-1.38%
Standardized	Moderate	5/1/2013	5/1/2013	-6.07%	-0.44%	1.54%	-1.16%	-1.38%
Asset Allocation	woderdie	3/1/2013	3/1/2013	-0.0776	-0.4470	1.J470	-1.1076	-1.30%
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	7/23/2012	2.05%	1.98%	7.13%	3.64%	4.33%
Standardized	Moderate	11/18/2003	7/23/2012	-5.95%	0.02%	6.52%	3.64%	4.33%
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	7/23/2012	5.10%	2.79%	9.34%	4.29%	5.95%
Standardized	Moderate	5/1/2005	7/23/2012	-2.90%	0.86%	8.78%	4.29%	5.95%
NYLI VP Conservative Allocation – Service Class NonStandardized ²	Madaata	0/40/0000	7/00/0040	4.059/	0.00%	4.00%	0.05%	2.040/
Standardized	Moderate	2/13/2006	7/23/2012	1.05%	0.69%	4.00%	2.35%	3.24% 3.24%
NYLI VP Income Builder – Service Class	Moderate	2/13/2006	7/23/2012	-6.95%	-1.32%	3.30%	2.35%	3.24%
NonStandardized ²	Moderate	6/2/2003	7/23/2012	7.02%	2.98%	6.67%	3.77%	5.04%
Standardized	Moderate	6/2/2003	7/23/2012	-0.98%	1.06%	6.05%	3.77%	5.04%
NYLI VP Janus Henderson Balanced – Service Class	modorato	0/2/2000	1120/2012	0.0070	1.0070	0.0070	0.1170	0.0170
NonStandardized ²	Moderate	2/17/2012	7/23/2012	4.13%	3.67%	9.02%	6.65%	7.48%
Standardized	Moderate	2/17/2012	7/23/2012	-3.87%	1.78%	8.45%	6.65%	7.48%
NYLI VP Moderate Allocation–Service Class								
NonStandardized ²	Moderate	2/13/2006	7/23/2012	0.61%	1.38%	6.59%	3.49%	4.68%
Standardized	Moderate	2/13/2006	7/23/2012	-7.39%	-0.60%	5.96%	3.49%	4.68%
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	Maderete	E 14 10000	E 14 10000	4 740/	0.700/	N1/A	N1/A	0.010/
NonStandardized ²	Moderate Moderate	5/1/2020 5/1/2020	5/1/2020 5/1/2020	4.71% -3.29%	3.73%	N/A N/A	N/A N/A	8.01% 7.40%
Standardized Franklin Templeton Moderately Conservative Model Portfolio - Class II	woderate	3/1/2020	J/1/2020	-3.29%	1.84%	IN/A	N/A	1.40%
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	moderate	0/1/2020	0/ 1/2020	0.0170	0.0470			5.1070
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%



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year ⁴	Year⁴	Year ⁴	Year ⁴	Inception
Asset Allocation								
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	7/23/2012	-1.38%	1.78%	11.42%	5.20%	7.01%
Standardized	High	2/13/2006	7/23/2012	-9.27%	-0.18%	10.89%	5.20%	7.01%
NYLI VP Growth Allocation–Service Class								
NonStandardized ²	High	2/13/2006	7/23/2012	-0.52%	1.93%	9.57%	4.54%	6.08%
Standardized	High	2/13/2006	7/23/2012	-8.48%	-0.03%	9.01%	4.54%	6.08%
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		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	Link	40/44/0010	44/42/2017	6.89%	7 450/	40 470/	40.400/	13.88%
	High	12/14/2012 12/14/2012	11/13/2017 11/13/2017		7.45%	18.47%	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	3/1/2022	-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	riigii	2/20/2010	0/1/2011	2.3070	0.0070	14.7070	5.1070	10.0070
NonStandardized ²	High	1/12/2000	7/23/2012	6.42%	9.47%	17.05%	10.91%	11.97%
Standardized	High	1/12/2000	7/23/2012	-1.58%	7.77%	16.62%	10.91%	11.97%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized ²	High	1/12/2000	7/23/2012	7.43%	6.45%	14.60%	7.81%	8.90%
Standardized	High	1/12/2000	7/23/2012	-0.57%	4.65%	14.13%	7.81%	8.90%
Fidelity® VIP Growth Opportunities – Service Class 2	0							
NonStandardized ²	High	1/12/2000	5/1/2014	5.99%	7.07%	17.93%	14.69%	14.89%
Standardized	High	1/12/2000	5/1/2014	-2.01%	5.29%	17.51%	14.69%	14.89%
NYLI VP Epoch U.S. Equity Yield – Service Class								
NonStandardized ²	High	6/2/2003	7/23/2012	9.56%	7.01%	13.90%	6.51%	8.17%
Standardized	High	6/2/2003	7/23/2012	1.56%	5.23%	13.42%	6.51%	8.17%
NYLI VP Dimensional U.S. Equity - Service Class								
NonStandardized ²	High	6/2/2003	7/23/2012	5.39%	6.74%	15.66%	9.09%	10.98%
Standardized	High	6/2/2003	7/23/2012	-2.61%	4.96%	15.21%	9.09%	10.98%
NYLI VP Wellington Growth – Service Class7								
NonStandardized ²	High	6/2/2003	7/23/2012	0.37%	4.69%	13.53%	8.89%	9.61%
Standardized	High	6/2/2003	7/23/2012	-7.63%	2.83%	13.04%	8.89%	9.61%
NYLI VP S&P 500 Index5 – Service Class								
NonStandardized ²	High	6/2/2003	7/23/2012	6.37%	7.20%	16.56%	10.52%	11.65%
Standardized	High	6/2/2003	7/23/2012	-1.63%	5.43%	16.13%	10.52%	11.65%
NYLI VP Winslow Large Cap Growth – Service Class		o /o /o o o -	T (00) (00) (7					
NonStandardized ²	High	6/2/2003	7/23/2012	3.44%	8.64%	16.14%	12.14%	13.20%
Standardized	High	6/2/2003	7/23/2012	-4.56%	6.91%	15.70%	12.14%	13.20%
NYLI VP American Century Sustainable Equity – Service Class NonStandardized ²	119-14	0/47/0040	7/00/0010	4 400/	E 0.004	45 070/	7 4004	0.040/
	High	2/17/2012	7/23/2012	-1.46%	5.86% 4.04%	15.87%	7.46% 7.46%	8.64% 8.64%
Standardized	High	2/17/2012	7/23/2012	-9.35%	4.04%	15.42%	1.40%	0.04%
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%
	High	5/1/2000 5/1/2000	2/10/2025 2/10/2025	3.57% -4.43%	5.63% 3.81%	14.16% 13.69%	8.91% 8.91%	-5.25% -12.83%
Standardized	High	3/1/2000	2/10/2025	-4.43%	3.01%	13.09%	0.91%	-12.83%



			Investment	1				Since
		Portfolio	Division					Investment
e serve t	Volatility/	Inception	Inception	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year ⁴	Year⁴	Year⁴	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	7/23/2012	-4.24%	2.96%	15.98%	6.18%	8.45%
Standardized	High	1/12/2000	7/23/2012	-11.90%	1.04%	15.54%	6.18%	8.45%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized ²	High	12/31/1999	11/13/2017	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	7/23/2012	-4.55%	-0.84%	10.45%	3.64%	7.38%
Standardized	High	6/2/2003	7/23/2012	-12.19%	-2.87%	9.91%	3.64%	7.38%
MFS® Mid Cap Value Portfolio - Service Class								
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	7/23/2012	-3.31%	1.21%	11.15%	6.97%	8.98%
Standardized	High	2/18/2003	7/23/2012	-11.04%	-0.78%	10.62%	6.97%	8.98%
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	7/23/2012	-4.84%	2.82%	17.72%	6.37%	8.25%
Standardized	Highest	6/1/2000	7/23/2012	-12.45%	0.89%	17.30%	6.37%	8.25%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	1.8.4.4.4	117/0010	5/1/0001	4.400/	0.400/	10.000/		0.000/
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	1.8.4.4.4	5/4/0000	44/40/0047	0.40%	0.040/		4.000/	0.000/
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	1.8.4.4.4	5/0/0010	5/0/0010	0.400/	4 000/	11.000/		4.400/
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	1.8.4.4.4	0/17/0010	7/00/0010	0.45%	0.000/	0 700/	E 400/	0.000/
NonStandardized ²	Highest Highest	2/17/2012 2/17/2012	7/23/2012 7/23/2012	-6.15% -13.66%	-2.86% -4.84%	9.73% 9.17%	5.10% 5.10%	6.93% 6.93%
Standardized	Highest	2/17/2012	7/23/2012	-13.00%	-4.84%	9.17%	5.10%	6.93%
International/Global Equity								
American Funds IS Global Small Cap Fund [®] – Class 4	Llink	40/44/0010	E/4/0045	7.00%	4.200/	F 000/	0.05%	0.000/
NonStandardized ²	High	12/14/2012	5/1/2015	-7.90%	-4.38%	5.98%	2.95%	2.69%
Standardized	High	12/14/2012	5/1/2015	-15.27%	-6.33%	5.34%	2.95%	2.69%
Fidelity [®] VIP International Index — Service Class 2	Llink			4.040/	0.070/	9.41%	N/A	4.15%
NonStandardized ²	High	4/16/2018	5/1/2019	4.81%	3.37%			
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	Llink	0/40/2001	E/4/004 *	4.000/	4 570/	7.040/	0.400/	0.040/
NonStandardized ²	High	9/19/2001 9/19/2001	5/1/2014	-4.08%	1.57%	7.04%	2.46%	2.24%
Standardized	High	9/19/2001	5/1/2014	-11.75%	-0.40%	6.42%	2.46%	2.24%
Janus Henderson VIT Global Research Portfolio – Service Shares	Llink	40/04/4000	7/00/00/0	E 0.49/	0.449/	45 470/	0.050/	40.000/
NonStandardized ²	High	12/31/1999	7/23/2012	5.94%	8.44%	15.47%	8.05%	10.02%
Standardized	High	12/31/1999	7/23/2012	-2.06%	6.71%	15.02%	8.05%	10.02%
NYLI VP Pinestone International Equity – Service Class	Llink	0/0/0000	7/23/2012	-3.32%	-4.06%	4.77%	2.84%	3.67%
NonStandardized ²	High	6/2/2003						
Standardized	High	6/2/2003	7/23/2012	-11.05%	-6.02%	4.10%	2.84%	3.67%
MFS® International Intrinsic Value Portfolio – Service Class	12.5	0/04/0003	E 14 100 4 7	0.000/	4.0.40/	0.050/	0.000/	0 4704
NonStandardized ²	High	8/31/2001	5/1/2017	6.93%	4.84%	8.35%	6.00% 6.00%	6.17% 6.17%
Standardized	High	8/31/2001	5/1/2017	-1.07%	2.99%	7.77%		



			Investment					
		Portfolio		i i				Since
	Volatility/		Division		3	5	10	Investment Division
Investment Divisions ¹	Risk Level ³	Inception	Inception Date ¹	ı Year⁴	د ¥ear⁴	5 Year ⁴	10 Year⁴	
Investment Divisions	RISK Level	Date	Date	rear	rear	rear	rear	Inception
MFS® VIT Research International - Service Class	High	8/24/2001	5/1/2022	1.45%	1.99%	7.87%	3.45%	4.50%
NonStandardized ²	High							
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	1.12.1	4/0/4007	E (4 /000 4	40.000/	0.000/	44.050/	4 740/	44.000/
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								
NonStandardized ²	Highest	12/14/2012	5/1/2014	1.38%	1.38%	8.80%	4.42%	3.45%
Standardized	Highest	12/14/2012	5/1/2014	-6.62%	-0.60%	8.22%	4.42%	3.45%
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	7/23/2012	7.23%	-3.66%	5.14%	0.96%	-0.24%
Standardized	Highest	2/17/2012	7/23/2012	-0.77%	-5.62%	4.48%	0.96%	-0.24%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ⁸								
NonStandardized ²	High	4/30/2013	5/1/2015	10.05%	-0.60%	14.86%	2.27%	1.63%
Standardized	High	4/30/2013	5/1/2015	2.05%	-2.63%	14.39%	2.27%	1.63%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	7/23/2012	22.23%	7.23%	12.71%	6.32%	7.62%
Standardized	High	2/17/2012	7/23/2012	14.23%	5.46%	12.21%	6.32%	7.62%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized ²	High	5/1/2015	5/1/2015	12.69%	1.15%	7.91%	N/A	-2.67%
Standardized	High	5/1/2015	5/1/2015	4.69%	-0.85%	7.32%	N/A	-2.67%
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	7/18/2001	5/1/2019	-4.19%	-0.30%	6.02%	4.96%	6.40%
Standardized	Highest	7/18/2001	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	7/23/2012	-11.94%	-1.80%	23.60%	3.06%	1.56%
Standardized	Highest	2/17/2012	7/23/2012	-18.99%	-3.81%	23.25%	3.06%	1.56%
Principal VC Real Estate Securities Account - Class 2	ž							
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 was first offered for sale on August 17, 2012. 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 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 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.

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.

If you purchase 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 policy form number is ICC11-P105, the IB Rider form number is ICC11-R109, and the GFIB Rider form number is ICCII-R108.

Sales of the New York Life Income Plus Variable Annuity were discontinued. Current policyowners may continue to make premium payments, subject to their contract provisions. Existing policies will continue to be serviced.

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