New York Life Income Plus Variable Annuity II Performance Summary

As of June 30, 2022

To obtain a copy of the product and funds prospectuses, please contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019. Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. Both the product prospectus and the underlying fund prospectuses contain this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

[1] The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except MainStay VP U.S. Government Money Market and MainStay 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 MainStay 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 MainStay VP S&P 500 Index Portfolio. The MainStay 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 MainStay VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

[6] **An Investment in the MainStay VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency and there can be no assurance that the Portfolio will be able to maintain a stable net asset value. Although the Portfolio seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the Portfolio. The current yield more closely reflects the Portfolio's earnings than the total return figures shown. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.**

[7] New allocations to the MainStay VP Wellington Growth and MainStay 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 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, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.

SMRU 1543436

New York Life Income Plus Variable Annuity II Performance Summary

Average Annual Total Return as of June 30, 2022 (Updated Monthly)

Investment Divisions[1]	Volatility/ Risk Level[3]	Portfolio Inception Date	Investment Division Inception Date[1]	Non-Standardized (Assuming No Surrender)[2]: Month to Date*	Year to Date* (Updated Monthly)	1 Year[4]	3 Year[4]	5 Year[4]	10 Year[4]	Since Investment Division Inception	Standardized (Assuming Surrender): 1 Year[4]	3 Year[4]	5 Year[4]	10 Year[4]	Since Investment Division Inception
Investment Grade Bond															
MainStay VP U.S. Government Money Market – Current 7-day yield is 0.01%6	Low	01/29/1993	05/01/2015	-0.05%	-0.58%	-1.25%	-0.97%	-0.59%	-0.95%	-0.77%	-9.15%	-3.00%	-1.40%	-0.95%	-1.06%
PIMCO VIT Low Duration Portfolio - Advisor Class	Low	03/31/2006	05/02/2016	-1.44%	-5.52%	-6.92%	-2.03%	-1.03%	-0.66%	-0.90%	-14.36%	-4.03%	-1.84%	-0.66%	-1.22%
American Funds IS The Bond Fund of America® - Class 4	Moderate	12/14/2012	05/01/2022	-2.15%	-10.82%	-11.11%	-1.35%	-0.07%	0.27%	-1.17%	-18.22%	-3.36%	-0.88%	0.27%	-9.08%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	05/03/2010	05/01/2022	-2.52%	-13.64%	-14.93%	-1.63%	0.05%	0.66%	-1.87%	-21.74%	-3.64%	-0.76%	0.66%	-9.72%
Fidelity® VIP Investment Grade Bond - Service Class 2	Moderate	08/15/2005	05/01/2022	-1.98%	-11.33%	-11.76%	-1.62%	-0.12%	0.45%	-1.21%	-18.82%	-3.63%	-0.93%	0.45%	-9.11%
Fidelity® VIP Bond Index – Service Class 2	Moderate	04/19/2018	11/23/2020	-1.71%	-11.08%	-11.95%	N/A	N/A	N/A	-9.16%	-18.99%	N/A	N/A	N/A	-13.17%
MainStay VP Bond – Service Class	Moderate	06/02/2003	05/01/2015	-1.82%	-12.30%	-13.17%	-2.80%	-0.99%	-0.12%	-0.30%	-20.12%	-4.78%	-1.80%	-0.12%	-0.60%
MainStay VP MacKay Government – Service Class	Moderate	06/02/2003	05/01/2015	-1.38%	-8.42%	-9.59%	-2.65%	-1.36%	-0.81%	-1.06%	-16.82%	-4.64%	-2.16%	-0.81%	-1.35%
MainStay VP PIMCO Real Return – Service Class	Moderate	02/17/2012	05/01/2015	-3.50%	-9.57%	-7.00%	1.49%	1.45%	-0.10%	1.29%	-14.44%	-0.49%	0.68%	-0.10%	1.02%
PIMCO VIT Income Portfolio - Advisor Class	Moderate	04/29/2016	05/01/2020	-3.41%	-10.45%	-10.61%	-1.37%	0.41%	N/A	0.07%	-17.76%	-3.39%	-0.39%	N/A	-2.74%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Moderate	05/01/2014	05/01/2015	-2.06%	-9.18%	-10.40%	-2.81%	-0.38%	1.61%	0.53%	-17.56%	-4.80%	-1.19%	1.61%	0.24%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	02/28/2006	05/01/2015	-2.41%	-12.21%	-12.91%	-2.50%	-0.69%	0.19%	-0.06%	-19.88%	-4.49%	-1.50%	0.19%	-0.36%
Western Asset Core Plus VIT - Class II	Moderate	05/01/2015	05/01/2022	-3.17%	-15.36%	-16.29%	-3.34%	-1.14%	1.30%	-1.96%	-22.99%	-5.32%	-1.94%	1.30%	-9.80%
Non-Investment Grade Bond															
BlackRock® High Yield V.I. Fund – Class III Shares	Moderate	02/15/2012	05/01/2015	-6.54%	-14.30%	-13.73%	-0.81%	0.76%	2.87%	1.92%	-20.63%	-2.83%	-0.02%	2.87%	1.66%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	04/30/2012	05/01/2015	-6.62%	-19.73%	-21.27%	-6.41%	-3.13%	-0.06%	-0.20%	-27.57%	-8.32%	-3.92%	-0.06%	-0.49%
MainStay VP Floating Rate – Service Class	Moderate	05/01/2005	05/01/2015	-2.42%	-5.95%	-5.45%	-0.40%	0.59%	1.43%	1.15%	-13.02%	-2.43%	-0.20%	1.43%	0.88%
MainStay VP MacKay Convertible – Service Class	Moderate	06/02/2003	05/01/2015	-8.22%	-16.54%	-14.68%	7.90%	7.72%	8.39%	7.78%	-21.50%	6.15%	7.12%	8.39%	7.59%
MainStay VP MacKay High Yield Corporate Bond – Service Class	Moderate	06/02/2003	05/01/2015	-6.00%	-11.86%	-11.40%	-0.68%	0.96%	2.92%	2.50%	-18.49%	-2.70%	0.18%	2.92%	2.24%
MainStay VP MacKay Strategic Bond – Service Class	Moderate	05/01/2011	05/01/2015	-2.65%	-8.72%	-9.16%	-0.99%	-0.20%	1.18%	0.62%	-16.43%	-3.02%	-1.01%	1.18%	0.34%
Alternatives															
DWS Alternative Asset Allocation VIP - Class B	Moderate	05/18/2009	05/02/2016	-5.40%	-7.72%	-5.53%	3.28%	2.05%	1.37%	2.10%	-13.09%	1.37%	1.30%	1.37%	1.81%
MainStay VP IQ Hedge Multi-Strategy - Service Class	Moderate	05/01/2013	05/01/2015	-3.48%	-10.21%	-12.49%	-2.33%	-2.10%	N/A	-2.63%	-19.49%	-4.32%	-2.90%	N/A	-2.92%
Asset Allocation															
American Funds IS Asset Allocation Fund - Class 4	Moderate	12/14/2012	05/01/2018	-6.95%	-16.57%	-13.47%	3.94%	4.54%	6.91%	4.16%	-20.39%	2.06%	3.87%	6.91%	3.30%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	11/18/2003	05/01/2015	-6.20%	-17.04%	-17.67%	3.11%	2.89%	3.98%	3.39%	-24.26%	1.19%	2.16%	3.98%	3.14%
Fidelity® VIP FundsManager® 60% — Service Class	Moderate	08/22/2007	05/01/2019	-6.36%	-17.00%	-14.08%	3.52%	4.06%	5.54%	3.80%	-20.96%	1.61%	3.36%	5.54%	2.32%
Franklin Templeton Conservative Model Portfolio - Class II	Moderate	05/01/2020	05/01/2020	-3.56%	-12.60%	-11.38%	N/A	N/A	N/A	-0.63%	-18.47%	N/A	N/A	N/A	-3.43%
Franklin Templeton Moderate Model Portfolio - Class II	Moderate	05/01/2020	05/01/2020	-5.69%	-15.88%	-12.16%	N/A	N/A	N/A	4.30%	-19.19%	N/A	N/A	N/A	1.62%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	Moderate	05/01/2020	05/01/2020	-6.30%	-17.54%	-13.62%	N/A	N/A	N/A	6.55%	-20.53%	N/A	N/A	N/A	3.93%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate	05/01/2020	05/01/2020	-4.73%	-13.89%	-11.01%	N/A	N/A	N/A	2.67%	-18.13%	N/A	N/A	N/A	-0.07%
MainStay VP Balanced – Service Class	Moderate	05/01/2005	05/01/2015	-5.83%	-9.50%	-5.66%	4.74%	4.09%	6.07%	4.65%	-13.20%	2.88%	3.40%	6.07%	4.42%
MainStay VP Conservative Allocation – Service Class	Moderate	02/13/2006	05/01/2015	-5.27%	-13.98%	-12.64%	0.63%	1.41%	3.05%	2.20%	-19.63%	-1.39%	0.64%	3.05%	1.94%
MainStay VP Income Builder – Service Class	Moderate	06/02/2003	05/01/2015	-6.99%	-15.98%	-14.07%	0.74%	1.92%	4.59%	3.28%	-20.94%	-1.27%	1.17%	4.59%	3.04%
MainStay VP Janus Henderson Balanced – Service Class	Moderate	02/17/2012	05/01/2015	-5.04%	-17.78%	-11.92%	4.86%	6.72%	7.31%	6.77%	-18.97%	3.00%	6.09%	7.31%	6.57%
MainStay VP Moderate Allocation–Service Class	Moderate	02/13/2006	05/01/2015	-6.48%	-16.32%	-14.05%	1.80%	2.44%	4.44%	3.31%	-20.93%	-0.17%	1.70%	4.44%	3.07%
Franklin Templeton Aggressive Model Portfolio - Class II	High	05/01/2020	05/01/2020	-7.26%	-18.96%	-13.96%	N/A	N/A	N/A	10.03%	-20.85%	N/A	N/A	N/A	7.52%
MainStay VP Equity Allocation – Service Class	High	02/13/2006	05/01/2015	-8.65%	-21.09%	-17.36%	4.12%	4.26%	6.85%	5.26%	-23.97%	2.25%	3.57%	6.85%	5.04%
MainStay VP Growth Allocation–Service Class	High	02/13/2006	05/01/2015	-7.80%	-18.22%	-15.17%	3.16%	3.45%	5.85%	4.41%	-21.96%	1.24%	2.75%	5.85%	4.18%
Large Cap Equity															
AB VPS Growth & Income - Class B	High	06/01/1999	05/01/2022	-9.17%	-12.82%	-7.49%	6.18%	7.03%	9.48%	-7.49%	-14.89%	4.37%	6.42%	9.48%	-14.89%
American Funds IS Growth Fund - Class 4	High	12/14/2012	11/13/2017	-10.16%	-30.45%	-25.45%	11.59%	11.81%	12.83%	10.87%	-31.41%	9.96%	11.29%	12.83%	10.27%
American Funds IS Washington Mutual Investors Fund - Class 4	High	12/14/2012	11/13/2017	-7.54%	-13.71%	-4.87%	8.01%	6.49%	9.57%	6.19%	-12.48%	6.26%	5.86%	9.57%	5.49%
BNY Mellon Sustainable US Equity - Service Shares	High	12/31/2000	05/01/2022	-7.25%	-23.00%	-14.15%	9.26%	9.24%	10.04%	-7.04%	-21.02%	7.56%	8.67%	10.04%	-14.47%
ClearBridge Variable Appreciation Portfolio — Class II	High	02/28/2015	05/01/2017	-7.19%	-16.86%	-10.00%	7.64%	9.13%	10.14%	9.04%	-17.20%	5.88%	8.56%	10.14%	8.63%
Fidelity® VIP Contrafund® – Service Class 2	High	01/12/2000	05/01/2015	-8.28%	-27.68%	-19.45%	8.25%	8.61%	10.22%	9.13%	-25.89%	6.52%	8.03%	10.22%	8.96%
Fidelity® VIP Equity-Income – Service Class 2	High	01/12/2000	05/01/2015	-7.16%	-11.40%	-5.83%	7.59%	6.83%	8.62%	7.85%	-13.36%	5.83%	6.21%	8.62%	7.66%
Fidelity® VIP Growth Opportunities – Service Class 2	High	01/12/2000	05/01/2015	-11.26%	-36.83%	-38.07%	8.57%	14.54%	14.17%	13.73%	-43.02%	6.85%	14.07%	14.17%	13.59%
MainStay VP American Century Sustainable Equity – Service Class	High	02/17/2012	05/01/2015	-7.90%	-12.09%	-7.54%	5.31%	5.50%	7.94%	7.27%	-14.93%	3.47%	4.84%	7.94%	7.07%
MainStay VP Epoch U.S. Equity Yield – Service Class	High	06/02/2003	05/01/2015	-6.90%	-9.11%	-2.40%	5.18%	5.93%	7.63%	6.06%	-10.21%	3.34%	5.29%	7.63%	5.85%
MainStay VP S&P 500 Index – Service Class5	High	06/02/2003	05/01/2015	-8.37%	-20.62%	-12.11%	8.70%	9.38%	10.92%	10.12%	-19.14%	6.98%	8.82%	10.92%	9.95%
MainStay VP Wellington Growth – Service Class7	High	06/02/2003	05/01/2015	-10.04%	-33.19%	-30.20%	4.10%	7.30%	8.00%	7.12%	-35.78%	2.22%	6.68%	8.00%	6.93%
MainStay VP Wellington U.S. Equity – Service Class	High	06/02/2003	05/01/2015	-8.35%	-22.14%	-14.45%	6.84%	7.69%	10.27%	8.39%	-21.29%	5.06%	7.09%	10.27%	8.21%
MainStay VP Winslow Large Cap Growth – Service Class	High	06/02/2003	05/01/2015	-7.52%	-32.70%	-26.23%	6.25%	10.61%	11.47%	10.19%	-32.14%	4.45%	10.07%	11.47%	10.02%
MFS® Investors Trust Series – Service Class	High	05/01/2000	05/01/2015	-6.99%	-19.01%	-12.17%	7.01%	8.33%	10.40%	8.92%	-19.20%	5.24%	7.74%	10.40%	8.74%
MFS® Research Series – Service Class	High	05/01/2000	05/01/2015	-7.54%	-20.11%	-13.73%	6.96%	8.71%	10.42%	9.30%	-20.63%	5.18%	8.13%	10.42%	9.12%
Small/Mid Cap Equity															
Fidelity® VIP Mid Cap – Service Class 2	High	01/12/2000	05/01/2015	-9.42%	-21.75%	-15.67%	5.48%	4.81%	8.15%	5.96%	-22.41%	3.65%	4.14%	8.15%	5.75%
Janus Henderson VIT Enterprise Portfolio – Service Shares	High	12/31/1999	11/13/2017	-7.98%	-20.65%	-15.99%	4.44%	9.16%	11.93%	8.03%	-22.71%	2.57%	8.59%	11.93%	7.37%
MainStay VP Wellington Mid Cap – Service Class	High	06/02/2003	05/01/2015	-9.76%	-24.68%	-22.74%	0.94%	2.49%	7.79%	3.86%	-28.92%	-1.07%	1.76%	7.79%	3.62%
MFS® Mid Cap Value Portfolio - Service Class	High	03/07/2008	05/01/2020	-10.45%	-15.18%	-7.50%	6.62%	5.97%	9.16%	20.22%	-14.90%	4.84%	5.33%	9.16%	17.96%
Neuberger Berman AMT Mid-Cap Growth – Class S	High	02/18/2003	05/01/2015	-8.32%	-31.00%	-29.92%	3.33%	7.16%	8.52%	6.36%	-35.53%	1.42%	6.55%	8.52%	6.15%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	Highest	06/01/2000	05/01/2015	-10.12%	-16.79%	-15.99%	6.53%	3.80%	7.91%	6.68%	-22.71%	4.73%	3.10%	7.91%	6.48%
Delaware VIP Small Cap Value - Service Class	Highest	05/01/2000	11/13/2017	-11.08%	-17.58%	-11.55%	4.46%	3.23%	7.58%	2.65%	-18.63%	2.59%	2.52%	7.58%	1.85%
Invesco V.I. Main Street Small Cap Fund - Series II	Highest	07/16/2001	05/01/2020	-7.98%	-20.90%	-18.44%	6.85%	5.54%	9.33%	19.19%	-24.96%	5.07%	4.88%	9.33%	16.90%
MainStay VP Small Cap Growth – Service Class	Highest	02/17/2012	05/01/2015	-6.13%	-28.37%	-28.34%	3.86%	5.49%	7.84%	6.46%	-34.07%	1.97%	4.84%	7.84%	6.25%
MainStay VP Wellington Small Cap - Service Class	Highest	05/02/2016	05/02/2016	-9.29%	-24.02%	-23.86%	0.03%	0.31%	N/A	3.36%	-29.95%	-2.01%	-0.49%	N/A	3.08%
International/Global Equity															
American Funds IS Global Small Cap Fund® – Class 4	High	12/14/2012	05/01/2015	-10.08%	-32.58%	-35.54%	-0.63%	2.68%	5.89%	2.94%	-40.70%	-2.66%	1.95%	5.89%	2.69%
Fidelity® VIP International Index — Service Class 2	High	04/16/2018	05/01/2019	-8.77%	-19.30%	-20.82%	-0.30%	N/A	N/A	-0.19%	-27.15%	-2.34%	N/A	N/A	-1.79%
Invesco V.I. EQV International Equity Fund - Series II	High	09/19/2001	05/01/2015	-8.31%	-22.21%	-23.21%	-1.10%	0.56%	3.37%	2.23%	-29.35%	-3.12%	-0.23%	3.37%	1.97%
Janus Henderson VIT Global Research Portfolio – Service Shares	High	12/31/1999	05/01/2015	-9.75%	-23.17%	-20.07%	4.51%	6.05%	8.50%	6.30%	-26.47%	2.65%	5.41%	8.50%	6.09%
MainStay VP MacKay International Equity – Service Class	High	06/02/2003	05/01/2015	-7.62%	-27.99%	-26.37%	1.29%	2.33%	4.45%	4.03%	-32.26%	-0.69%	1.59%	4.45%	3.79%
MFS® International Intrinsic Value Portfolio – Service Class	High	08/31/2001	05/01/2017	-8.26%	-27.38%	-24.08%	0.00%	2.36%	6.61%	3.15%	-30.15%	-2.04%	1.62%	6.61%	2.64%
MFS® VIT Research International - Service Class	High	08/24/2001	05/01/2022	-8.17%	-21.34%	-19.07%	1.33%	2.28%	3.88%	-6.43%	-25.54%	-0.65%	1.54%	3.88%	-13.91%
American Funds IS New World Fund - Class 4	Highest	12/14/2012	05/01/2015	-7.70%	-24.40%	-28.53%	0.69%	2.73%	3.61%	4.74%	-34.25%	-1.32%	2.01%	3.61%	4.51%
Fidelity® VIP Emerging Markets – Service Class 2	Highest	01/23/2008	05/01/2018	-5.12%	-20.72%	-28.87%	1.80%	3.54%	4.18%	0.84%	-34.56%	-0.17%	2.83%	4.18%	-0.11%
MainStay VP Candriam Emerging Markets Equity – Service Class7	Highest	02/17/2012	05/01/2015	-7.56%	-22.12%	-31.56%	-0.44%	-0.08%	-0.44%	2.89%	-37.04%	-2.48%	-0.89%	-0.44%	2.64%
Sector															
Columbia Variable Portfolio — Commodity Strategy Fund — Class 28	High	04/30/2013	05/01/2015	-11.75%	18.67%	25.18%	15.23%	7.62%	N/A	3.97%	17.18%	13.70%	7.02%	N/A	3.74%
MainStay VP CBRE Global Infrastructure — Service Class	High	05/01/2015	05/01/2015	-6.47%	-6.39%	-1.37%	-5.78%	-4.45%	N/A	-3.51%	-9.26%	-7.70%	-5.23%	N/A	-3.79%
MainStay VP Fidelity Institutional AM® Utilities – Service Class	High	02/17/2012	05/01/2015	-6.35%	-1.79%	11.65%	6.07%	6.71%	6.99%	6.20%	3.65%	4.26%	6.09%	6.99%	6.00%
Morgan Stanley VIF U.S. Real Estate - Class II	High	11/05/2002	05/01/2015	-8.04%	-21.97%	-10.57%	-2.86%	-0.74%	2.58%	1.18%	-17.73%	-4.84%	-1.55%	2.58%	0.91%
BNY Mellon IP Technology Growth – Service Shares	Highest	12/29/2000	05/01/2015	-11.71%	-42.51%	-42.39%	3.51%	8.44%	10.70%	10.32%	-47.00%	1.60%	7.85%	10.70%	10.16%
Fidelity® VIP Health Care — Service Class 2	Highest	04/30/2019	05/01/2019	-0.87%	-20.28%	-18.63%	5.80%	7.47%	13.02%	7.98%	-25.14%	3.98%	6.86%	13.02%	6.62%
MainStay VP Natural Resources – Initial Class	Highest	02/17/2012	05/01/2015	-18.08%	16.71%	27.87%	20.01%	9.83%	1.92%	6.60%	19.87%	18.60%	9.27%	1.92%	6.40%

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

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

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 59½, 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.

New York Life Income Plus Variable Annuity II Performance Summary

Average Annual Total Return as of June 30, 2022 (Updated Quarterly)

Investment Divisions[1]	Volatility/ Risk Level[3]	Portfolio Inception Date	Investment Division Inception Date[1]	Non-Standardized (Assuming No Surrender)[2] 1 Year[4]	3 Year[4]	5 Year[4]	10 Year[4]	Since Investment Division Inception	Standardized (Assuming Surrender) 1 Year[4]	3 Year[4]	5 Year[4]	10 Year[4]	Since Investment Division Inception
Investment Grade Bond													
MainStay VP U.S. Government Money Market – Current 7-day yield is 0.01%6	Low	01/29/1993	05/01/2015	-1.25%	-0.97%	-0.59%	-0.95%	-0.77%	-9.15%	-3.00%	-1.40%	-0.95%	-1.06%
PIMCO VIT Low Duration Portfolio - Advisor Class	Low	03/31/2006	05/02/2016	-6.92%	-2.03%	-1.03%	-0.66%	-0.90%	-14.36%	-4.03%	-1.84%	-0.66%	-1.22%
American Funds IS The Bond Fund of America® - Class 4	Moderate	12/14/2012	05/01/2022	-11.11%	-1.35%	-0.07%	0.27%	-1.17%	-18.22%	-3.36%	-0.88%	0.27%	-9.08%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	05/03/2010	05/01/2022	-14.93%	-1.63%	0.05%	0.66%	-1.87%	-21.74%	-3.64%	-0.76%	0.66%	-9.72%
Fidelity® VIP Investment Grade Bond - Service Class 2	Moderate	08/15/2005	05/01/2022	-11.76%	-1.62%	-0.12%	0.45%	-1.21%	-18.82%	-3.63%	-0.93%	0.45%	-9.11%
Fidelity® VIP Bond Index – Service Class 2	Moderate	04/19/2018	11/23/2020	-11.95%	N/A	N/A	N/A	-9.16%	-18.99%	N/A	N/A	N/A	-13.17%
MainStay VP Bond – Service Class	Moderate	06/02/2003	05/01/2015	-13.17%	-2.80%	-0.99%	-0.12%	-0.30%	-20.12%	-4.78%	-1.80%	-0.12%	-0.60%
MainStay VP MacKay Government – Service Class	Moderate	06/02/2003	05/01/2015	-9.59%	-2.65%	-1.36%	-0.81%	-1.06%	-16.82%	-4.64%	-2.16%	-0.81%	-1.35%
MainStay VP PIMCO Real Return – Service Class	Moderate	02/17/2012	05/01/2015	-7.00%	1.49%	1.45%	-0.10%	1.29%	-14.44%	-0.49%	0.68%	-0.10%	1.02%
PIMCO VIT Income Portfolio - Advisor Class	Moderate	04/29/2016	05/01/2020	-10.61%	-1.37%	0.41%	N/A	0.07%	-17.76%	-3.39%	-0.39%	N/A	-2.74%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Moderate	05/01/2014	05/01/2015	-10.40%	-2.81%	-0.38%	1.61%	0.53%	-17.56%	-4.80%	-1.19%	1.61%	0.24%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	02/28/2006	05/01/2015	-12.91%	-2.50%	-0.69%	0.19%	-0.06%	-19.88%	-4.49%	-1.50%	0.19%	-0.36%
Western Asset Core Plus VIT - Class II	Moderate	05/01/2015	05/01/2022	-16.29%	-3.34%	-1.14%	1.30%	-1.96%	-22.99%	-5.32%	-1.94%	1.30%	-9.80%
Non-Investment Grade Bond													
BlackRock® High Yield V.I. Fund – Class III Shares	Moderate	02/15/2012	05/01/2015	-13.73%	-0.81%	0.76%	2.87%	1.92%	-20.63%	-2.83%	-0.02%	2.87%	1.66%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	04/30/2012	05/01/2015	-21.27%	-6.41%	-3.13%	-0.06%	-0.20%	-27.57%	-8.32%	-3.92%	-0.06%	-0.49%
MainStay VP Floating Rate – Service Class	Moderate	05/01/2005	05/01/2015	-5.45%	-0.40%	0.59%	1.43%	1.15%	-13.02%	-2.43%	-0.20%	1.43%	0.88%
MainStay VP MacKay Convertible – Service Class	Moderate	06/02/2003	05/01/2015	-14.68%	7.90%	7.72%	8.39%	7.78%	-21.50%	6.15%	7.12%	8.39%	7.59%
MainStay VP MacKay High Yield Corporate Bond – Service Class	Moderate	06/02/2003	05/01/2015	-11.40%	-0.68%	0.96%	2.92%	2.50%	-18.49%	-2.70%	0.18%	2.92%	2.24%
MainStay VP MacKay Strategic Bond – Service Class	Moderate	05/01/2011	05/01/2015	-9.16%	-0.99%	-0.20%	1.18%	0.62%	-16.43%	-3.02%	-1.01%	1.18%	0.34%
Alternatives													
DWS Alternative Asset Allocation VIP - Class B	Moderate	05/18/2009	05/02/2016	-5.53%	3.28%	2.05%	1.37%	2.10%	-13.09%	1.37%	1.30%	1.37%	1.81%
MainStay VP IQ Hedge Multi-Strategy - Service Class	Moderate	05/01/2013	05/01/2015	-12.49%	-2.33%	-2.10%	N/A	-2.63%	-19.49%	-4.32%	-2.90%	N/A	-2.92%
Asset Allocation													
American Funds IS Asset Allocation Fund - Class 4	Moderate	12/14/2012	05/01/2018	-13.47%	3.94%	4.54%	6.91%	4.16%	-20.39%	2.06%	3.87%	6.91%	3.30%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	11/18/2003	05/01/2015	-17.67%	3.11%	2.89%	3.98%	3.39%	-24.26%	1.19%	2.16%	3.98%	3.14%
Fidelity® VIP FundsManager® 60% — Service Class	Moderate	08/22/2007	05/01/2019	-14.08%	3.52%	4.06%	5.54%	3.80%	-20.96%	1.61%	3.36%	5.54%	2.32%
Franklin Templeton Conservative Model Portfolio - Class II	Moderate	05/01/2020	05/01/2020	-11.38%	N/A	N/A	N/A	-0.63%	-18.47%	N/A	N/A	N/A	-3.43%
Franklin Templeton Moderate Model Portfolio - Class II	Moderate	05/01/2020	05/01/2020	-12.16%	N/A	N/A	N/A	4.30%	-19.19%	N/A	N/A	N/A	1.62%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	Moderate	05/01/2020	05/01/2020	-13.62%	N/A	N/A	N/A	6.55%	-20.53%	N/A	N/A	N/A	3.93%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate	05/01/2020	05/01/2020	-11.01%	N/A	N/A	N/A	2.67%	-18.13%	N/A	N/A	N/A	-0.07%
MainStay VP Balanced – Service Class	Moderate	05/01/2005	05/01/2015	-5.66%	4.74%	4.09%	6.07%	4.65%	-13.20%	2.88%	3.40%	6.07%	4.42%
MainStay VP Conservative Allocation – Service Class	Moderate	02/13/2006	05/01/2015	-12.64%	0.63%	1.41%	3.05%	2.20%	-19.63%	-1.39%	0.64%	3.05%	1.94%
MainStay VP Income Builder – Service Class	Moderate	06/02/2003	05/01/2015	-14.07%	0.74%	1.92%	4.59%	3.28%	-20.94%	-1.27%	1.17%	4.59%	3.04%
MainStay VP Janus Henderson Balanced – Service Class	Moderate	02/17/2012	05/01/2015	-11.92%	4.86%	6.72%	7.31%	6.77%	-18.97%	3.00%	6.09%	7.31%	6.57%
MainStay VP Moderate Allocation–Service Class	Moderate	02/13/2006	05/01/2015	-14.05%	1.80%	2.44%	4.44%	3.31%	-20.93%	-0.17%	1.70%	4.44%	3.07%
Franklin Templeton Aggressive Model Portfolio - Class II	High	05/01/2020	05/01/2020	-13.96%	N/A	N/A	N/A	10.03%	-20.85%	N/A	N/A	N/A	7.52%
MainStay VP Equity Allocation – Service Class	High	02/13/2006	05/01/2015	-17.36%	4.12%	4.26%	6.85%	5.26%	-23.97%	2.25%	3.57%	6.85%	5.04%
MainStay VP Growth Allocation–Service Class	High	02/13/2006	05/01/2015	-15.17%	3.16%	3.45%	5.85%	4.41%	-21.96%	1.24%	2.75%	5.85%	4.18%
Large Cap Equity													
AB VPS Growth & Income - Class B	High	06/01/1999	05/01/2022	-7.49%	6.18%	7.03%	9.48%	-7.49%	-14.89%	4.37%	6.42%	9.48%	-14.89%
American Funds IS Washington Mutual Investors Fund - Class 4	High	12/14/2012	11/13/2017	-4.87%	8.01%	6.49%	9.57%	6.19%	-12.48%	6.26%	5.86%	9.57%	5.49%
American Funds IS Growth Fund - Class 4	High	12/14/2012	11/13/2017	-25.45%	11.59%	11.81%	12.83%	10.87%	-31.41%	9.96%	11.29%	12.83%	10.27%
BNY Mellon Sustainable US Equity - Service Shares	High	12/31/2000	05/01/2022	-14.15%	9.26%	9.24%	10.04%	-7.04%	-21.02%	7.56%	8.67%	10.04%	-14.47%
ClearBridge Variable Appreciation Portfolio — Class II	High	02/28/2015	05/01/2017	-10.00%	7.64%	9.13%	10.14%	9.04%	-17.20%	5.88%	8.56%	10.14%	8.63%
Fidelity® VIP Contrafund® – Service Class 2	High	01/12/2000	05/01/2015	-19.45%	8.25%	8.61%	10.22%	9.13%	-25.89%	6.52%	8.03%	10.22%	8.96%
Fidelity® VIP Equity-Income – Service Class 2	High	01/12/2000	05/01/2015	-5.83%	7.59%	6.83%	8.62%	7.85%	-13.36%	5.83%	6.21%	8.62%	7.66%
Fidelity® VIP Growth Opportunities – Service Class 2	High	01/12/2000	05/01/2015	-38.07%	8.57%	14.54%	14.17%	13.73%	-43.02%	6.85%	14.07%	14.17%	13.59%
MainStay VP American Century Sustainable Equity – Service Class	High	06/02/2003	05/01/2015	-2.40%	5.18%	5.93%	7.63%	6.06%	-10.21%	3.34%	5.29%	7.63%	5.85%
MainStay VP Epoch U.S. Equity Yield – Service Class	High	06/02/2003	05/01/2015	-14.45%	6.84%	7.69%	10.27%	8.39%	-21.29%	5.06%	7.09%	10.27%	8.21%
MainStay VP S&P 500 Index – Service Class5	High	06/02/2003	05/01/2015	-30.20%	4.10%	7.30%	8.00%	7.12%	-35.78%	2.22%	6.68%	8.00%	6.93%
MainStay VP Wellington Growth – Service Class7	High	06/02/2003	05/01/2015	-12.11%	8.70%	9.38%	10.92%	10.12%	-19.14%	6.98%	8.82%	10.92%	9.95%
MainStay VP Wellington U.S. Equity – Service Class	High	06/02/2003	05/01/2015	-26.23%	6.25%	10.61%	11.47%	10.19%	-32.14%	4.45%	10.07%	11.47%	10.02%
MainStay VP Winslow Large Cap Growth – Service Class	High	02/17/2012	05/01/2015	-7.54%	5.31%	5.50%	7.94%	7.27%	-14.93%	3.47%	4.84%	7.94%	7.07%
MFS® Investors Trust Series – Service Class	High	05/01/2000	05/01/2015	-12.17%	7.01%	8.33%	10.40%	8.92%	-19.20%	5.24%	7.74%	10.40%	8.74%
MFS® Research Series – Service Class	High	05/01/2000	05/01/2015	-13.73%	6.96%	8.71%	10.42%	9.30%	-20.63%	5.18%	8.13%	10.42%	9.12%
Small/Mid Cap Equity													
Fidelity® VIP Mid Cap – Service Class 2	High	01/12/2000	05/01/2015	-15.67%	5.48%	4.81%	8.15%	5.96%	-22.41%	3.65%	4.14%	8.15%	5.75%
Janus Henderson VIT Enterprise Portfolio – Service Shares	High	12/31/1999	11/13/2017	-15.99%	4.44%	9.16%	11.93%	8.03%	-22.71%	2.57%	8.59%	11.93%	7.37%
MainStay VP Wellington Mid Cap – Service Class	High	06/02/2003	05/01/2015	-22.74%	0.94%	2.49%	7.79%	3.86%	-28.92%	-1.07%	1.76%	7.79%	3.62%
MFS® Mid Cap Value Portfolio - Service Class	High	03/07/2008	05/01/2020	-7.50%	6.62%	5.97%	9.16%	20.22%	-14.90%	4.84%	5.33%	9.16%	17.96%
Neuberger Berman AMT Mid-Cap Growth – Class S	High	02/18/2003	05/01/2015	-29.92%	3.33%	7.16%	8.52%	6.36%	-35.53%	1.42%	6.55%	8.52%	6.15%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	Highest	06/01/2000	05/01/2015	-15.99%	6.53%	3.80%	7.91%	6.68%	-22.71%	4.73%	3.10%	7.91%	6.48%
Delaware VIP Small Cap Value - Service Class	Highest	05/01/2000	11/13/2017	-11.55%	4.46%	3.23%	7.58%	2.65%	-18.63%	2.59%	2.52%	7.58%	1.85%
Invesco V.I. Main Street Small Cap Fund - Series II	Highest	07/16/2001	05/01/2020	-18.44%	6.85%	5.54%	9.33%	19.19%	-24.96%	5.07%	4.88%	9.33%	16.90%
MainStay VP Small Cap Growth – Service Class	Highest	02/17/2012	05/01/2015	-28.34%	3.86%	5.49%	7.84%	6.46%	-34.07%	1.97%	4.84%	7.84%	6.25%
MainStay VP Wellington Small Cap - Service Class	Highest	05/02/2016	05/02/2016	-23.86%	0.03%	0.31%	N/A	3.36%	-29.95%	-2.01%	-0.49%	N/A	3.08%
International/Global Equity													
American Funds IS Global Small Cap Fund® – Class 4	High	12/14/2012	05/01/2015	-35.54%	-0.63%	2.68%	5.89%	2.94%	-40.70%	-2.66%	1.95%	5.89%	2.69%
Fidelity® VIP International Index — Service Class 2	High	04/16/2018	05/01/2019	-20.82%	-0.30%	N/A	N/A	-0.19%	-27.15%	-2.34%	N/A	N/A	-1.79%
Invesco V.I. EQV International Equity Fund - Series II	High	09/19/2001	05/01/2015	-23.21%	-1.10%	0.56%	3.37%	2.23%	-29.35%	-3.12%	-0.23%	3.37%	1.97%
Janus Henderson VIT Global Research Portfolio – Service Shares	High	12/31/1999	05/01/2015	-20.07%	4.51%	6.05%	8.50%	6.30%	-26.47%	2.65%	5.41%	8.50%	6.09%
MainStay VP MacKay International Equity – Service Class	High	06/02/2003	05/01/2015	-26.37%	1.29%	2.33%	4.45%	4.03%	-32.26%	-0.69%	1.59%	4.45%	3.79%
MFS® International Intrinsic Value Portfolio – Service Class	High	08/31/2001	05/01/2017	-24.08%	0.00%	2.36%	6.61%	3.15%	-30.15%	-2.04%	1.62%	6.61%	2.64%
MFS® VIT Research International - Service Class	High	08/24/2001	05/01/2022	-19.07%	1.33%	2.28%	3.88%	-6.43%	-25.54%	-0.65%	1.54%	3.88%	-13.91%
American Funds IS New World Fund - Class 4	Highest	12/14/2012	05/01/2015	-28.53%	0.69%	2.73%	3.61%	4.74%	-34.25%	-1.32%	2.01%	3.61%	4.51%
Fidelity® VIP Emerging Markets – Service Class 2	Highest	01/23/2008	05/01/2018	-28.87%	1.80%	3.54%	4.18%	0.84%	-34.56%	-0.17%	2.83%	4.18%	-0.11%
MainStay VP Candriam Emerging Markets Equity – Service Class7	Highest	02/17/2012	05/01/2015	-31.56%	-0.44%	-0.08%	-0.44%	2.89%	-37.04%	-2.48%	-0.89%	-0.44%	2.64%
Sector													
Columbia Variable Portfolio — Commodity Strategy Fund — Class 28	High	04/30/2013	05/01/2015	25.18%	15.23%	7.62%	N/A	3.97%	17.18%	13.70%	7.02%	N/A	3.74%
MainStay VP CBRE Global Infrastructure — Service Class	High	05/01/2015	05/01/2015	-1.37%	-5.78%	-4.45%	N/A	-3.51%	-9.26%	-7.70%	-5.23%	N/A	-3.79%
MainStay VP Fidelity Institutional AM® Utilities – Service Class	High	02/17/2012	05/01/2015	11.65%	6.07%	6.71%	6.99%	6.20%	3.65%	4.26%	6.09%	6.99%	6.00%
Morgan Stanley VIF U.S. Real Estate - Class II	High	11/05/2002	05/01/2015	-10.57%	-2.86%	-0.74%	2.58%	1.18%	-17.73%	-4.84%	-1.55%	2.58%	0.91%
BNY Mellon IP Technology Growth – Service Shares	Highest	12/29/2000	05/01/2015	-42.39%	3.51%	8.44%	10.70%	10.32%	-47.00%	1.60%	7.85%	10.70%	10.16%
Fidelity® VIP Health Care — Service Class 2	Highest	04/30/2019	05/01/2019	-18.63%	5.80%	7.47%	13.02%	7.98%	-25.14%	3.98%	6.86%	13.02%	6.62%
MainStay VP Natural Resources – Initial Class	Highest	02/17/2012	05/01/2015	27.87%	20.01%	9.83%	1.92%	6.60%	19.87%	18.60%	9.27%	1.92%	6.40%

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

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

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 59½, 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