



New York Life Premier Plus Variable Annuity Performance Summary

Premium Based M&E Charge Structure

As of April 30, 2024

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

¹ The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except MainStay VP U.S. Government Money Market, MainStay VP Small Cap Growth – Initial Class, MainStay VP Janus Balanced – Initial Class 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. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

While there is no standard definition, generally "alternative" funds include nontraditional asset classes or strategies and/or illiquid assets. Alternative investments are speculative, can carry substantial risk, and may not be appropriate for all investors. For those investors who are able to bear greater risk in return for the opportunity they provide, alternative investments may be appropriate.

⁴ The New York Life Premier Plus Variable Annuity was first offered for sale on June 27, 2009. Certain Portfolios existed prior to that date. The performance for MainStay VP Series Fund, Inc. portfolios are based on Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Premier Plus Variable Annuity - Premium Based M&E Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.75% M&E charge is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. This version of the New York Life Premier Plus Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account IV.

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

⁷ New allocations to the MainStay VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the MainStay VP Janus Henderson Balanced – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the MainStay VP Janus Henderson Balanced – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The MainStay VP Janus Henderson Balanced – Service Class imposes a 12b-1 fee.

⁸ **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.**

⁹ 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.

¹⁰ 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.

New York Life Premier Plus Variable Annuity is a flexible premium deferred variable annuity issued by NYLIAC. Under this policy, we will apply a Credit to premiums paid in a percentage amount according to the credit rate schedule then in effect. Policies with a premium Credit may have higher fees and expenses, and may have longer surrender charge periods than policies that do not provide the Credit feature. There may be circumstances in which the purchase of a New York Life Premier Plus Variable Annuity is less advantageous than the purchase of another New York Life variable annuity which may have lower fees but no credit. This may be the case, for example, if you intended to make fewer and smaller payments into the contract, or if you anticipate retaining the contract for a significant time beyond the surrender charge period.

Sales of the New York Life Premier 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, 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

International/Global Equity															
Fidelity® VIP International Index — Service Class 2	High	04/16/2018	05/01/2019	-2.46%	2.00%	8.69%	0.10%	4.74%	N/A	4.80%	0.69%	-2.29%	3.90%	N/A	3.96%
Invesco V.I. EQV International Equity Fund - Series II	High	09/19/2001	05/01/2014	-3.95%	0.24%	6.36%	-0.91%	4.59%	3.87%	3.84%	-1.64%	-3.28%	3.74%	3.87%	3.84%
Janus Henderson VIT Global Research Portfolio – Service Shares	High	12/31/1999	07/27/2009	-3.06%	9.57%	25.25%	6.59%	11.38%	9.64%	10.28%	17.25%	4.49%	10.72%	9.64%	10.28%
MainStay VP MacKay International Equity – Service Class	High	06/02/2003	07/27/2009	-4.32%	2.64%	0.05%	-5.93%	3.26%	3.75%	4.76%	-7.95%	-8.17%	2.37%	3.75%	4.76%
MFS® International Intrinsic Value Portfolio – Service Class	High	08/31/2001	05/01/2017	-2.53%	4.27%	9.08%	0.51%	5.96%	6.91%	7.00%	1.08%	-1.85%	5.16%	6.91%	6.72%
MFS® VIT Research International - Service Class	High	08/24/2001	05/01/2022	-3.04%	1.50%	3.90%	-0.05%	5.50%	4.04%	5.59%	-4.10%	-2.44%	4.68%	4.04%	1.72%
American Funds IS Global Small Cap Fund® – Class 4	Highest	12/14/2012	05/01/2015	-3.70%	-1.66%	6.41%	-8.01%	4.25%	5.35%	4.86%	-1.59%	-10.20%	3.38%	5.35%	4.86%
American Funds IS New World Fund - Class 4	Highest	12/14/2012	05/01/2014	-1.68%	3.33%	10.79%	-2.55%	5.71%	4.90%	4.84%	2.79%	-4.88%	4.89%	4.90%	4.84%
Fidelity® VIP Emerging Markets – Service Class 2	Highest	01/23/2008	05/01/2018	1.93%	5.01%	10.76%	-5.19%	4.80%	5.46%	3.88%	2.76%	-7.46%	3.96%	5.46%	3.32%
MainStay VP Candriam Emerging Markets Equity – Service Class9	Highest	02/17/2012	02/17/2012	0.57%	4.63%	9.65%	-10.23%	0.64%	0.51%	-0.17%	1.65%	-12.38%	-0.36%	0.51%	-0.17%
Sector															
Columbia Variable Portfolio — Commodity Strategy Fund — Class 210	High	04/30/2013	05/01/2015	2.87%	7.36%	5.82%	10.17%	9.51%	-0.92%	2.40%	-2.18%	8.22%	8.81%	-0.92%	2.40%
MainStay VP Fidelity Institutional AM® Utilities – Service Class	High	02/17/2012	02/17/2012	1.41%	7.82%	7.83%	7.01%	7.22%	5.98%	7.99%	-0.17%	4.93%	6.45%	5.98%	7.99%
MainStay VP CBRE Global Infrastructure — Service Class	High	05/01/2015	05/01/2015	-2.65%	-2.73%	-3.91%	0.13%	-3.54%	N/A	-3.21%	-11.60%	-2.25%	-4.52%	N/A	-3.21%
BNY Mellon IP Technology Growth – Service Shares	Highest	12/29/2000	07/27/2009	-6.10%	7.67%	45.31%	-0.42%	11.96%	14.35%	14.94%	37.31%	-2.80%	11.32%	14.35%	14.94%
Fidelity® VIP Health Care — Service Class 2	Highest	07/18/2001	05/01/2019	-4.77%	1.71%	1.77%	-1.16%	8.67%	9.84%	8.91%	-6.23%	-3.52%	7.94%	9.84%	8.19%
MainStay VP Natural Resources – Initial Class	Highest	02/17/2012	02/17/2012	0.59%	8.65%	13.45%	20.29%	18.69%	3.00%	3.04%	5.45%	18.65%	18.18%	3.00%	3.04%
Morgan Stanley VIF U.S. Real Estate - Class II	Highest	11/05/2002	05/01/2013	-6.74%	-6.99%	0.61%	-2.42%	-1.60%	2.22%	2.25%	-7.39%	-4.75%	-2.61%	2.22%	2.25%

Please read the important disclosures below regarding the product performance.

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

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 8th 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 penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan).

The Investment Divisions offered through the New York Life Premier 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.

*In certain jurisdictions, this product was sold as a single premium variable annuity. In most jurisdictions, the policy form number for the New York Life Premier Plus Variable Annuity is 208-192.

International/Global Equity													
Fidelity® VIP International Index — Service Class 2	High	04/16/2018	05/01/2019	13.32%	1.82%	5.82%	N/A	5.42%	5.32%	-0.48%	5.01%	N/A	4.58%
Invesco V.I. EQV International Equity Fund - Series II	High	09/19/2001	05/01/2014	11.76%	0.96%	6.22%	4.45%	4.30%	3.76%	-1.39%	5.43%	4.45%	4.30%
Janus Henderson VIT Global Research Portfolio – Service Shares	High	12/31/1999	07/27/2009	31.64%	9.54%	13.04%	10.02%	10.58%	23.64%	7.56%	12.42%	10.02%	10.58%
MainStay VP MacKay International Equity – Service Class	High	06/02/2003	07/27/2009	4.36%	-3.17%	4.48%	4.46%	5.11%	-3.64%	-5.48%	3.63%	4.46%	5.11%
MFS® International Intrinsic Value Portfolio – Service Class	High	08/31/2001	05/01/2017	14.98%	2.50%	7.30%	7.28%	7.49%	6.98%	0.23%	6.53%	7.28%	7.20%
MFS® VIT Research International - Service Class	High	08/24/2001	05/01/2022	10.46%	1.95%	6.77%	4.42%	7.56%	2.46%	-0.35%	5.99%	4.42%	3.58%
American Funds IS Global Small Cap Fund® – Class 4	Highest	12/14/2012	05/01/2015	10.70%	-5.17%	5.48%	5.39%	5.35%	2.70%	-7.44%	4.66%	5.39%	5.35%
American Funds IS New World Fund - Class 4	Highest	12/14/2012	05/01/2014	14.09%	-0.59%	6.48%	5.03%	5.06%	6.09%	-2.96%	5.69%	5.03%	5.06%
Fidelity® VIP Emerging Markets – Service Class 2	Highest	01/23/2008	05/01/2018	8.45%	-5.50%	5.12%	5.25%	3.60%	0.45%	-7.76%	4.29%	5.25%	3.02%
MainStay VP Candriam Emerging Markets Equity – Service Class ⁹	Highest	02/17/2012	02/17/2012	6.40%	-9.39%	0.97%	0.43%	-0.22%	-1.60%	-11.56%	-0.01%	0.43%	-0.22%
Sector													
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰	High	04/30/2013	05/01/2015	1.58%	12.21%	8.77%	-0.92%	2.10%	-6.42%	10.33%	8.05%	-0.92%	2.10%
MainStay VP Fidelity Institutional AM® Utilities – Service Class	High	02/17/2012	02/17/2012	8.20%	7.86%	7.24%	6.16%	7.92%	0.20%	5.81%	6.48%	6.16%	7.92%
MainStay VP CBRE Global Infrastructure — Service Class	High	05/01/2015	05/01/2015	1.09%	2.53%	-2.65%	N/A	-2.95%	-6.91%	0.26%	-3.65%	N/A	-2.95%
BNY Mellon IP Technology Growth – Service Shares	Highest	12/29/2000	07/27/2009	51.26%	3.06%	14.70%	14.32%	15.52%	43.26%	0.81%	14.11%	14.32%	15.52%
Fidelity® VIP Health Care — Service Class 2	Highest	07/18/2001	05/01/2019	10.38%	2.15%	8.74%	9.95%	10.16%	2.38%	-0.14%	8.01%	9.95%	9.45%
MainStay VP Natural Resources – Initial Class	Highest	02/17/2012	02/17/2012	12.80%	21.37%	18.44%	3.40%	3.02%	4.80%	19.77%	17.92%	3.40%	3.02%
Morgan Stanley VIF U.S. Real Estate - Class II	Highest	11/05/2002	05/01/2013	9.81%	2.67%	-0.25%	3.30%	2.92%	1.81%	0.41%	-1.27%	3.30%	2.92%

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