



New York Life Select Variable Annuity Performance Summary

As of October 31, 2020

For policies purchased prior to June 2, 2003

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 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 Performance for the initial classes/shares in this performance summary do not impose a 12b-1 fee and may be higher than the returns for those classes/shares that do 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, 2019. 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 Certain Portfolios existed prior to the date that they were added as Investment Divisions of the Separate Account. The performance for the MainStay VP Funds Trust Service Class portfolios is based on the Initial Class Portfolio (where applicable). The performance for all other Investment Divisions is based on the Portfolio Inception Date reflected in the performance summary. The hypothetical performance of the Investment Divisions was derived from the performance of the corresponding Portfolio, modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown.

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

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 MacKay Growth, MainStay VP Emerging Markets Equity, MainStay VP T. Rowe Price Equity Income and Victory VIF Diversified Stock Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-1 fee.

Performance information less than 1 year has not been annualized.

Historically, certain fees have been assumed or reduced by some of the portfolios. Had these expenses not been assumed or reduced, the total return for those Investment Divisions would have been lower.

Sales of the New York Life Select Variable Annuity were discontinued. Current policy owners may continue to make additional 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. 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 1567694



New York Life Select Variable Annuity Performance Summary

Average Annual Total Return as of October 31, 2020 (Updated Monthly)

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Non-Standardized (Assuming No Surrender) ²							Standardized (Assuming Surrender)				
				Month to Date ⁴	Year to Date* (Updated Monthly)	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception	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 yield is - 1.82% ⁸	Low	1/29/93	5/1/95	-0.15%	-1.29%	-1.39%	-0.68%	-1.08%	-1.46%	-0.74%	-9.28%	-3.05%	-1.08%	-1.46%	-0.74%
MainStay VP Bond - Initial Class	Moderate	1/23/84	5/10/02	-0.60%	4.62%	4.17%	2.88%	2.22%	1.66%	2.70%	-3.83%	0.63%	2.22%	1.66%	2.70%
MainStay VP MacKay Government - Initial Class	Moderate	1/29/93	5/10/02	-0.45%	2.93%	2.51%	1.38%	0.61%	0.48%	1.72%	-5.49%	-0.94%	0.61%	0.48%	1.72%
Non-Investment Grade Bond															
MainStay VP Floating Rate-Service Class	Moderate	5/1/05	5/1/05	-0.01%	-2.47%	-0.70%	0.47%	1.44%	1.43%	1.60%	-8.64%	-1.90%	1.44%	1.43%	1.60%
MainStay VP MacKay Convertible - Initial Class	Moderate	10/1/96	5/10/02	0.26%	13.52%	19.01%	9.65%	9.28%	7.89%	7.17%	11.01%	7.67%	9.28%	7.89%	7.17%
MainStay VP MacKay High Yield Corporate Bond - Initial Class	Moderate	5/1/95	5/1/04	0.02%	-1.06%	0.83%	2.20%	4.05%	4.14%	6.05%	-7.17%	-0.08%	4.05%	4.14%	6.05%
Asset Allocation															
MainStay VP Balanced - Service Class	Moderate	5/1/05	5/1/05	-0.72%	-4.57%	-2.18%	0.54%	2.40%	5.00%	3.77%	-10.00%	-1.82%	2.40%	5.00%	3.77%
MainStay VP Conservative Allocation - Service Class	Moderate	2/13/06	2/13/06	-1.46%	0.98%	3.03%	1.74%	2.84%	3.61%	3.43%	-4.97%	-0.57%	2.84%	3.61%	3.43%
MainStay VP Income Builder - Initial Class	Moderate	1/29/93	5/10/02	-1.99%	-3.80%	-1.84%	1.61%	3.51%	5.53%	4.84%	-9.69%	-0.70%	3.51%	5.53%	4.84%
MainStay VP Janus Henderson Balanced - Initial Class ⁷	Moderate	2/17/12	2/17/12	-2.44%	2.63%	7.07%	7.90%	7.56%	N/A	7.54%	-0.93%	5.86%	7.56%	N/A	7.54%
MainStay VP Moderate Allocation - Service Class	Moderate	2/13/06	2/13/06	-1.90%	-0.63%	2.58%	1.71%	3.42%	4.58%	3.73%	-5.42%	-0.60%	3.42%	4.58%	3.73%
MainStay VP Growth Allocation - Service Class	High	2/13/06	2/13/06	-2.11%	-4.16%	1.09%	1.03%	4.21%	6.01%	3.73%	-6.91%	-1.31%	4.21%	6.01%	3.73%
MainStay VP Moderate Growth Allocation - Service Class	High	2/13/06	2/13/06	-1.91%	-3.12%	1.19%	1.09%	3.71%	5.37%	3.77%	-6.81%	-1.24%	3.71%	5.37%	3.77%
Large Cap Equity															
Fidelity [®] VIP Contrafund [®] - Initial Class	High	1/3/95	5/10/02	-3.26%	15.41%	22.86%	11.97%	11.38%	11.10%	9.11%	14.86%	10.07%	11.38%	11.10%	9.11%
Fidelity [®] VIP Equity-Income - Initial Class	High	10/9/86	5/10/02	-2.44%	-11.28%	-6.37%	1.25%	4.71%	7.22%	4.18%	-13.86%	-1.08%	4.71%	7.22%	4.18%
MainStay VP Epoch U.S. Equity Yield - Service Class	High	5/1/98	5/10/02	-2.09%	-13.45%	-10.32%	0.44%	2.60%	5.91%	5.93%	-17.49%	-1.93%	2.60%	5.91%	5.93%
MainStay VP MacKay Common Stock - Initial Class	High	1/23/84	5/10/02	-2.96%	-1.16%	4.82%	5.69%	7.48%	10.18%	6.50%	-3.18%	3.55%	7.48%	10.18%	6.50%
MainStay VP MacKay Growth - Initial Class ⁹	High	1/29/93	5/10/02	-4.05%	12.69%	20.40%	12.10%	11.03%	10.09%	6.26%	12.40%	10.21%	11.03%	10.09%	6.26%
MainStay VP MacKay S&P 500 Index - Initial Class ⁵	High	1/29/93	5/10/02	-2.81%	1.10%	7.57%	8.24%	9.43%	10.67%	7.34%	-0.43%	6.21%	9.43%	10.67%	7.34%
MainStay VP T. Rowe Price Equity Income - Initial Class ⁹	High	2/17/12	2/17/12	-0.56%	-18.11%	-13.24%	-2.11%	3.20%	6.04%	5.40%	-20.18%	-4.45%	3.20%	6.04%	5.40%
MainStay VP Winslow Large Cap Growth - Initial Class	High	5/1/98	5/10/02	-3.88%	18.85%	27.11%	17.35%	14.44%	13.31%	8.88%	19.11%	15.63%	14.44%	13.31%	8.88%
MFS [®] Investors Trust Series - Initial Class	High	10/9/95	5/10/02	-2.66%	-2.31%	4.12%	6.59%	8.17%	9.57%	7.54%	-3.88%	4.50%	8.17%	9.57%	7.54%
MFS [®] Research Series - Initial Class	High	7/26/95	5/10/02	-3.04%	0.81%	7.18%	8.18%	9.49%	10.39%	7.92%	-0.82%	6.15%	9.49%	10.39%	7.92%
Victory VIF Diversified Stock - Class A Shares ⁹	High	7/1/99	5/1/04	-2.94%	-2.14%	3.25%	3.45%	4.92%	7.30%	4.96%	-4.75%	1.22%	4.92%	7.30%	4.96%
Small/Mid Cap Equity															
Columbia Variable Portfolio - Small Cap Value Fund—Class 2	High	6/1/00	11/15/04	3.92%	-16.77%	-10.59%	-6.75%	1.87%	4.74%	4.04%	-17.74%	-8.98%	1.87%	4.74%	4.04%
Fidelity [®] VIP Mid Cap - Service Class 2	High	1/12/00	9/8/03	-0.51%	-4.79%	1.14%	0.16%	4.00%	5.53%	7.16%	-6.86%	-2.22%	4.00%	5.53%	7.16%
MainStay VP MacKay Mid Cap Core - Initial Class	High	7/2/01	5/10/02	-1.38%	-9.43%	-5.20%	-0.40%	3.21%	7.73%	7.49%	-12.79%	-2.78%	3.21%	7.73%	7.49%
MainStay VP MacKay Small Cap Core - Initial Class	High	5/2/16	5/2/16	1.11%	-13.83%	-9.07%	-5.72%	N/A	N/A	-8.15%	-16.34%	-7.97%	N/A	N/A	-13.10%
MainStay VP MacKay Small Cap Core - Service Class	High	5/2/16	8/19/16	1.09%	-14.01%	-9.29%	-5.68%	N/A	N/A	0.68%	-9.29%	-5.68%	N/A	N/A	0.68%
MainStay VP Small Cap Growth - Initial Class ⁶	High	2/17/12	2/17/12	0.55%	10.25%	19.03%	7.69%	9.74%	N/A	8.03%	11.03%	5.64%	9.74%	N/A	8.03%
Neuberger Berman AMT Mid-Cap Growth - Class S	High	2/18/03	6/2/03	1.94%	17.36%	24.42%	13.06%	11.12%	11.04%	8.95%	16.42%	11.20%	11.12%	11.04%	8.95%
International/Global Equity															
Janus Henderson VIT Global Research Portfolio - Institutional Shares	High	9/13/93	5/10/02	-3.33%	0.19%	7.02%	6.16%	7.08%	6.62%	5.24%	-0.98%	4.05%	7.08%	6.62%	5.24%
MainStay VP MacKay International Equity - Initial Class	High	5/1/95	5/10/02	-3.85%	0.83%	8.22%	3.66%	5.65%	3.62%	5.24%	0.22%	1.44%	5.65%	3.62%	5.24%
MainStay VP Emerging Markets Equity - Initial Class ⁸	Highest	2/17/12	2/17/12	2.64%	5.12%	12.93%	-0.40%	5.79%	N/A	-0.82%	4.93%	-2.78%	5.79%	N/A	-0.82%
Sector															
MainStay VP Fidelity Institutional AM [®] Utilities - Service Class	High	2/17/12	2/17/12	5.65%	-7.92%	-6.56%	2.84%	4.70%	5.78%	5.30%	-14.04%	0.59%	4.70%	5.78%	5.30%
BNY Mellon IP Technology Growth-Initial Shares	Highest	8/31/99	5/10/02	-1.39%	44.89%	59.19%	20.19%	19.83%	14.56%	11.55%	51.19%	18.55%	19.83%	14.56%	11.55%
MainStay VP Mellon Natural Resources - Initial Class	Highest	2/17/12	2/17/12	0.96%	-15.10%	-8.81%	-8.99%	-4.57%	-6.36%	-8.15%	-16.10%	-11.17%	-4.57%	-6.36%	-8.15%

Performance data quoted is 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 1.85% and Fund Company Expenses. An Annual Policy Service Charge of \$50 is not included, 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 7% by the 3rd 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 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 Select Variable Annuity and described herein are different from mutual funds that may have similar names but are available directly to the public. Investment results may differ.



New York Life Select Variable Annuity Performance Summary

Average Annual Total Return as of September 30, 2020 (Updated Quarterly)

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Non-Standardized (Assuming No Surrender) ²					Standardized (Assuming Surrender)				
				1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception	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 yield is - 1.82% ⁸	Low	1/29/93	5/1/95	-1.28%	-0.67%	-1.08%	-1.46%	-0.74%	-9.18%	-3.04%	-1.08%	-1.46%	-0.74%
MainStay VP Bond - Initial Class	Moderate	1/23/84	5/10/02	4.90%	3.08%	2.36%	1.76%	2.75%	-3.10%	0.84%	2.36%	1.76%	2.75%
MainStay VP MacKay Government - Initial Class	Moderate	1/29/93	5/10/02	3.00%	1.44%	0.68%	0.54%	1.75%	-5.00%	-0.88%	0.68%	0.54%	1.75%
Non-Investment Grade Bond													
MainStay VP Floating Rate-Service Class	Moderate	5/1/05	5/1/05	-1.29%	0.62%	1.41%	1.54%	1.61%	-9.19%	-1.74%	1.41%	1.54%	1.61%
MainStay VP MacKay Convertible - Initial Class	Moderate	10/1/96	5/10/02	20.97%	10.07%	10.20%	8.18%	7.19%	12.97%	8.11%	10.20%	8.18%	7.19%
MainStay VP MacKay High Yield Corporate Bond - Initial Class	Moderate	5/1/95	5/1/04	0.98%	2.20%	4.44%	4.34%	6.08%	-7.02%	-0.09%	4.44%	4.34%	6.08%
Asset Allocation													
MainStay VP Balanced - Service Class	Moderate	5/1/05	5/1/05	-1.08%	0.92%	3.37%	5.31%	3.84%	-8.99%	-1.42%	3.37%	5.31%	3.84%
MainStay VP Conservative Allocation - Service Class	Moderate	2/13/06	2/13/06	5.31%	2.50%	3.82%	3.99%	3.55%	-2.69%	0.23%	3.82%	3.99%	3.55%
MainStay VP Income Builder - Initial Class	Moderate	1/29/93	5/10/02	1.03%	2.65%	4.99%	6.07%	4.98%	-6.97%	0.39%	4.99%	6.07%	4.98%
MainStay VP Janus Henderson Balanced - Initial Class ⁷	Moderate	2/17/12	2/17/12	10.53%	9.43%	9.19%	N/A	7.92%	2.53%	7.45%	9.19%	N/A	7.92%
MainStay VP Moderate Allocation - Service Class	Moderate	2/13/06	2/13/06	5.69%	2.78%	4.81%	5.07%	3.89%	-2.31%	0.52%	4.81%	5.07%	3.89%
MainStay VP Growth Allocation - Service Class	High	2/13/06	2/13/06	5.06%	2.40%	6.14%	6.67%	3.91%	-2.94%	0.12%	6.14%	6.67%	3.91%
MainStay VP Moderate Growth Allocation - Service Class	High	2/13/06	2/13/06	4.59%	2.28%	5.37%	5.95%	3.93%	-3.41%	-0.01%	5.37%	5.95%	3.93%
Large Cap Equity													
Fidelity [®] VIP Contrafund [®] - Initial Class	High	1/3/95	5/10/02	30.73%	13.86%	13.82%	11.88%	9.35%	22.73%	12.03%	13.82%	11.88%	9.35%
Fidelity [®] VIP Equity-Income - Initial Class	High	10/9/86	5/10/02	-2.82%	2.22%	6.48%	7.76%	4.34%	-10.60%	-0.07%	6.48%	7.76%	4.34%
MainStay VP Epoch U.S. Equity Yield - Service Class	High	5/1/98	5/10/02	-8.00%	1.71%	4.86%	6.50%	6.09%	-15.36%	-0.60%	4.86%	6.50%	6.09%
MainStay VP MacKay Common Stock - Initial Class	High	1/23/84	5/10/02	9.89%	7.81%	9.85%	10.90%	6.71%	1.89%	5.76%	9.85%	10.90%	6.71%
MainStay VP MacKay Growth - Initial Class ⁹	High	1/29/93	5/10/02	27.87%	15.28%	13.52%	11.03%	6.54%	19.87%	13.50%	13.52%	11.03%	6.54%
MainStay VP MacKay S&P 500 Index - Initial Class ⁵	High	1/29/93	5/10/02	12.88%	10.05%	11.82%	11.38%	7.54%	4.88%	8.09%	11.82%	11.38%	7.54%
MainStay VP T. Rowe Price Equity Income - Initial Class ⁹	High	2/17/12	2/17/12	-12.41%	-1.54%	4.95%	6.37%	5.52%	-19.42%	-3.89%	4.95%	6.37%	5.52%
MainStay VP Winslow Large Cap Growth - Initial Class	High	5/1/98	5/10/02	34.37%	20.22%	17.30%	14.16%	9.16%	26.37%	18.58%	17.30%	14.16%	9.16%
MFS [®] Investors Trust Series - Initial Class	High	10/9/95	5/10/02	7.34%	8.45%	10.24%	10.24%	7.74%	-0.66%	6.43%	10.24%	10.24%	7.74%
MFS [®] Research Series - Initial Class	High	7/26/95	5/10/02	11.34%	10.29%	11.70%	11.13%	8.14%	3.34%	8.34%	11.70%	11.13%	8.14%
Victory VIF Diversified Stock - Class A Shares ⁹	High	7/1/99	5/1/04	9.95%	5.67%	7.14%	7.96%	5.18%	1.95%	3.54%	7.14%	7.96%	5.18%
Small/Mid Cap Equity													
Columbia Variable Portfolio - Small Cap Value Fund—Class 2	High	6/1/00	11/15/04	-12.83%	-7.80%	2.50%	4.78%	3.81%	-19.80%	-10.00%	2.50%	4.78%	3.81%
Fidelity [®] VIP Mid Cap - Service Class 2	High	1/12/00	9/8/03	2.39%	0.76%	5.21%	6.09%	7.23%	-5.61%	-1.59%	5.21%	6.09%	7.23%
MainStay VP MacKay Mid Cap Core - Initial Class	High	7/2/01	5/10/02	-3.65%	0.73%	4.69%	8.39%	7.61%	-11.36%	-1.63%	4.69%	8.39%	7.61%
MainStay VP MacKay Small Cap Core - Initial Class	High	5/2/16	5/2/16	-7.79%	-5.61%	N/A	N/A	-9.33%	-15.17%	-7.87%	N/A	N/A	-14.50%
MainStay VP MacKay Small Cap Core - Service Class	High	5/2/16	8/19/16	-8.02%	-5.58%	N/A	N/A	0.43%	-8.02%	-5.58%	N/A	N/A	0.43%
MainStay VP Small Cap Growth - Initial Class ⁶	High	2/17/12	2/17/12	20.83%	8.02%	10.62%	N/A	8.04%	12.83%	5.98%	10.62%	N/A	8.04%
Neuberger Berman AMT Mid-Cap Growth - Class S	High	2/18/03	6/2/03	22.42%	13.51%	11.40%	11.06%	8.87%	14.42%	11.67%	11.40%	11.06%	8.87%
International/Global Equity													
Janus Henderson VIT Global Research Portfolio - Institutional Shares	High	9/13/93	5/10/02	12.81%	7.87%	9.21%	7.37%	5.47%	4.81%	5.83%	9.21%	7.37%	5.47%
MainStay VP MacKay International Equity - Initial Class	High	5/1/95	5/10/02	15.26%	5.47%	7.66%	4.59%	5.49%	7.26%	3.33%	7.66%	4.59%	5.49%
MainStay VP Emerging Markets Equity - Initial Class ⁸	Highest	2/17/12	2/17/12	13.93%	-0.22%	6.45%	N/A	-1.13%	5.93%	-2.60%	6.45%	N/A	-1.13%
Sector													
MainStay VP Fidelity Institutional AM [®] Utilities - Service Class	High	2/17/12	2/17/12	-13.14%	1.18%	4.42%	5.68%	4.69%	-20.09%	-1.15%	4.42%	5.68%	4.69%
BNY Mellon IP Technology Growth-Initial Shares	Highest	8/31/99	5/10/02	61.26%	23.45%	21.88%	15.18%	11.70%	53.26%	21.90%	21.88%	15.18%	11.70%
MainStay VP Mellon Natural Resources - Initial Class	Highest	2/17/12	2/17/12	-8.95%	-9.81%	-2.98%	-6.02%	-8.33%	-16.23%	-11.96%	-2.98%	-6.02%	-8.33%

Performance data quoted is 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 1.85% and Fund Company Expenses. An Annual Policy Service Charge of \$50 is not included, 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 7% by the 3rd 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 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 Select Variable Annuity and described herein are different from mutual funds that may have similar names but are available directly to the public. Investment results may differ.