



## New York Life Elite Variable Annuity Performance Summary

As of February 28, 2018

**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.**

<sup>1</sup> 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 Eagle Small Cap Growth – Initial Class, MainStay VP Janus Balanced – Initial Class and MainStay VP Van Eck Hard Assets – Initial Class). Performance for these classes/shares are 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.

<sup>2</sup> Assumes no deduction for contingent deferred sales charge.

<sup>3</sup> Risk Tolerances 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, 2016. 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.

<sup>4</sup> The New York Life Elite Variable Annuity was first offered for sale on September 29, 2003. Certain Portfolios existed prior to that date. The performance for MainStay VP Series Fund, Inc. 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. The New York Life Elite Variable Annuity 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 1.70% 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. The New York Life Elite Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account IV.

<sup>5</sup> 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.

<sup>6</sup> New allocations to the MainStay VP Eagle Small Cap Growth – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the MainStay VP Eagle Small Cap Growth – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the MainStay VP Eagle Small Cap Growth – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions.

<sup>7</sup> 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.

<sup>8</sup> 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.

<sup>9</sup> Prior to May 1, 2017, this Fund was known as UIF U.S. Real Estate.

<sup>10</sup> Prior to March 13, 2017, this Fund was known as MainStay VP ICAP Select Equity.

<sup>11</sup> New allocations to the MainStay VP Cornerstone 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 these Investment Divisions would have been lower.

Sales of the New York Life Elite 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 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.

SMRU 1543436



**New York Life Elite Variable Annuity Performance Summary**  
Average Annual Total Return as of February 28, 2018 (Updated Monthly)

Investment Divisions <sup>3</sup>	Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Non-Standardized (Assuming No Surrender) <sup>2</sup>							Standardized (Assuming Surrender)				
				Month to Date*	Year to Date* (Updated Monthly)	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Equity</b>															
MainStay VP Common Stock – Service Class	High	6/2/2003	9/29/2003	-3.67%	1.47%	17.82%	9.80%	14.48%	9.03%	9.04%	9.82%	7.54%	13.78%	9.03%	9.04%
MainStay VP Cornerstone Growth – Service Class <sup>11</sup>	High	2/13/2006	2/13/2006	-2.36%	4.07%	26.72%	10.51%	12.85%	8.02%	7.40%	18.72%	8.28%	12.10%	8.02%	7.40%
MainStay VP Cushing Renaissance Advantage – Service Class	Highest	5/1/2015	5/1/2015	-8.31%	-7.64%	-0.96%	N/A	N/A	N/A	-1.46%	-8.89%	N/A	N/A	N/A	-4.32%
MainStay VP Growth Allocation – Service Class	High	6/2/2003	9/29/2003	-4.54%	0.08%	15.96%	7.09%	10.33%	6.85%	6.71%	7.96%	4.71%	9.50%	6.85%	6.71%
MainStay VP International Equity – Service Class	High	6/2/2003	9/29/2003	-5.00%	-1.16%	21.90%	7.51%	7.49%	3.80%	7.01%	13.90%	5.16%	6.58%	3.80%	7.01%
MainStay VP Large Cap Growth – Service Class	High	6/2/2003	9/29/2003	-2.00%	7.94%	30.23%	11.91%	15.93%	10.53%	8.85%	22.23%	9.73%	15.26%	10.53%	8.85%
MainStay VP Mid Cap Core – Service Class	High	6/2/2003	9/29/2003	-4.34%	-1.75%	11.89%	6.32%	13.10%	9.20%	10.14%	3.89%	3.91%	12.36%	9.20%	10.14%
MainStay VP S&P 500 Index – Service Class <sup>5</sup>	High	6/2/2003	9/29/2003	-3.73%	1.75%	16.51%	10.55%	14.12%	9.18%	8.80%	8.51%	8.32%	13.40%	9.18%	8.80%
MainStay VP Small Cap Core – Service Class	High	5/2/2016	5/2/2016	-4.85%	-2.16%	11.03%	N/A	N/A	N/A	16.53%	3.03%	N/A	N/A	N/A	12.62%
MainStay VP Epoch U.S. Small Cap – Service Class	High	6/2/2003	9/29/2003	-5.12%	-3.39%	6.23%	7.09%	11.15%	8.62%	9.21%	-1.77%	4.71%	10.36%	8.62%	9.21%
MainStay VP Eagle Small Cap Growth – Service Class	High	2/17/2012	2/17/2012	-2.83%	1.73%	17.04%	9.41%	10.97%	N/A	10.23%	9.04%	7.14%	10.16%	N/A	9.82%
American Funds IS Global Small Cap Fund <sup>6</sup> – Class 4	High	12/14/2012	5/1/2015	-3.80%	0.48%	18.88%	7.46%	9.26%	4.67%	6.46%	10.88%	5.10%	8.41%	4.67%	3.89%
American Funds IS Growth Fund – Class 4	High	12/14/2012	11/13/2017	-2.91%	5.15%	25.31%	14.52%	16.09%	N/A	7.57%	17.31%	12.45%	15.42%	N/A	-0.43%
American Funds IS New World Fund – Class 4	Highest	12/14/2012	5/1/2014	-3.48%	2.04%	23.70%	8.90%	6.39%	3.95%	5.70%	15.70%	6.00%	5.44%	3.95%	4.11%
ClearBridge Variable Appreciation Portfolio – Class II	High	2/28/2015	5/1/2015	-4.53%	0.67%	14.32%	9.26%	N/A	N/A	12.50%	6.32%	6.97%	N/A	N/A	4.50%
Columbia Variable Portfolio – Commodity Strategy Fund – Class 2	High	4/30/2013	5/1/2015	-1.63%	0.33%	1.88%	-4.26%	N/A	N/A	-4.69%	-6.12%	-6.88%	N/A	N/A	-7.45%
Columbia Variable Portfolio – Small Cap Value Fund – Class 2	High	6/1/2000	11/15/2004	-5.45%	-4.61%	7.43%	10.22%	11.91%	9.06%	8.05%	-0.57%	7.98%	11.14%	9.06%	8.05%
Delaware VIP Small Cap Value – Service Class	High	5/1/2000	11/13/2017	-6.16%	-3.25%	4.52%	9.22%	11.59%	10.34%	0.73%	-3.48%	6.93%	10.80%	10.21%	-7.27%
Dreyfus IP Technology Growth – Service Shares	High	12/29/2000	9/29/2003	-0.67%	10.46%	40.97%	18.12%	18.82%	13.87%	10.65%	32.97%	16.17%	18.21%	13.87%	10.65%
Fidelity® VIP Contrafund® – Service Class 2	High	1/12/2000	9/29/2003	-3.75%	2.17%	16.04%	9.17%	13.29%	8.48%	9.93%	8.04%	6.89%	12.55%	8.48%	9.93%
Fidelity® VIP Growth Opportunities – Service Class 2	High	1/12/2000	5/1/2014	-1.67%	5.92%	29.79%	12.46%	17.15%	10.33%	14.92%	21.79%	10.31%	16.50%	10.33%	13.67%
Fidelity® VIP Mid Cap – Service Class 2	High	1/12/2000	9/29/2003	-3.71%	1.54%	16.15%	9.03%	12.74%	8.77%	11.41%	8.15%	6.74%	11.99%	8.77%	11.41%
Invesco V.I. American Value Fund – Series II	High	5/5/2003	5/1/2013	-3.82%	0.99%	5.82%	3.88%	9.45%	8.07%	8.85%	-2.18%	1.35%	8.61%	8.07%	7.94%
Invesco V.I. International Growth Fund – Series II	High	9/19/2001	5/1/2014	-5.31%	-0.66%	16.70%	4.14%	6.46%	3.99%	3.75%	8.70%	1.62%	5.51%	3.99%	2.07%
Janus Henderson VIT Enterprise Portfolio – Service Shares	High	12/31/1999	11/13/2017	-1.72%	4.47%	24.92%	13.31%	16.54%	11.30%	6.73%	16.92%	11.19%	15.88%	11.19%	-1.27%
Janus Henderson VIT Global Research Portfolio – Service Shares	High	12/31/1999	9/29/2003	-4.72%	0.94%	20.01%	6.37%	10.40%	5.57%	6.27%	12.01%	3.96%	9.58%	5.57%	6.27%
MFS® International Value Portfolio – Service Class	High	8/31/2001	5/1/2017	-5.14%	-1.65%	19.45%	8.58%	11.10%	7.08%	12.61%	11.45%	6.27%	10.30%	6.92%	4.61%
MFS® Research Series – Service Class	High	5/1/2000	9/29/2003	-3.08%	2.37%	17.70%	10.11%	13.29%	9.30%	9.41%	9.70%	7.87%	12.56%	9.30%	9.41%
Neuberger Berman AMT Mid – Cap Growth – Class S	High	2/18/2003	9/29/2003	-3.12%	3.53%	21.43%	8.56%	12.59%	9.02%	10.34%	13.43%	6.25%	11.83%	9.02%	10.34%
MainStay VP Eagle Small Cap Growth – Initial Class <sup>8</sup>	High	2/17/2012	2/17/2012	-2.81%	1.77%	17.33%	9.69%	11.24%	N/A	10.51%	9.33%	7.43%	10.45%	N/A	10.10%
MainStay VP Emerging Markets Equity – Service Class <sup>11</sup>	Highest	2/17/2012	2/17/2012	-4.87%	2.70%	31.87%	8.48%	1.79%	N/A	1.37%	23.87%	6.16%	0.64%	N/A	0.75%
MainStay VP VanEck Global Hard Assets – Initial Class	Highest	2/17/2012	2/17/2012	-6.91%	-4.96%	-3.58%	-4.20%	-4.24%	-2.93%	-4.82%	-11.30%	-6.83%	-5.42%	-2.93%	-5.46%
Morgan Stanley VIF U.S. Real Estate – Class II <sup>9</sup>	Highest	11/5/2002	5/1/2013	-7.28%	-10.88%	-10.35%	-0.95%	4.96%	5.40%	3.24%	-17.52%	-3.67%	3.96%	5.40%	2.12%
Victory VIF Diversified Stock – Class A Shares <sup>11</sup>	High	7/1/1999	5/1/2004	-3.50%	-0.13%	20.10%	7.81%	11.99%	7.06%	7.55%	12.10%	5.46%	11.21%	7.06%	7.55%
<b>Equity and Income</b>															
MainStay VP Balanced – Service Class	Moderate	5/1/2005	5/1/2005	-3.46%	-2.22%	4.43%	4.14%	7.82%	6.84%	6.31%	-3.57%	1.62%	6.92%	6.84%	6.31%
MainStay VP Convertible – Service Class	Moderate	6/2/2003	9/29/2003	-1.11%	2.15%	9.32%	6.76%	10.07%	7.47%	7.98%	1.32%	4.36%	9.24%	7.47%	7.98%
MainStay VP Epoch U.S. Equity Yield – Service Class <sup>10</sup>	High	6/2/2003	9/29/2003	-5.05%	-2.50%	8.49%	3.99%	8.95%	6.69%	7.39%	0.49%	1.46%	8.09%	6.69%	7.39%
MainStay VP Income Builder – Service Class	Moderate	6/2/2003	9/29/2003	-3.89%	-2.88%	5.69%	3.41%	6.93%	6.59%	6.60%	-2.31%	0.85%	6.00%	6.59%	6.60%
MainStay VP Absolute Return Multi-Strategy - Service Class	Moderate	5/1/2013	5/1/2013	-2.43%	-2.46%	-2.33%	-3.82%	N/A	N/A	-2.79%	-10.14%	-6.46%	N/A	N/A	-4.02%
MainStay VP Moderate Allocation – Service Class	Moderate	2/13/2006	2/13/2006	-3.20%	-0.32%	10.05%	5.09%	7.26%	6.27%	6.14%	2.05%	2.62%	6.34%	6.27%	6.14%
MainStay VP Moderate Growth Allocation – Service Class	Moderate	2/13/2006	2/13/2006	-3.87%	-0.02%	13.02%	6.26%	9.01%	6.83%	6.60%	5.02%	3.85%	8.15%	6.83%	6.60%
American Funds IS Blue Chip Income and Growth Fund - Class 4	High	12/14/2012	11/13/2017	-4.38%	0.54%	12.38%	9.61%	14.14%	N/A	6.71%	4.28%	7.34%	13.43%	N/A	-1.29%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	11/18/2003	5/1/2011	-3.06%	0.47%	10.21%	4.33%	5.96%	4.52%	4.58%	2.12%	1.82%	4.99%	4.52%	4.12%
Deutsche Alternative Asset Allocation VIP - Class B	Moderate	5/18/2009	5/2/2016	-6.13%	-5.30%	-0.58%	-0.50%	0.52%	N/A	1.46%	-8.53%	-3.23%	-0.69%	N/A	-2.94%
MainStay VP Janus Henderson Balanced – Initial Class <sup>7</sup>	Moderate	2/17/2012	2/17/2012	-1.95%	1.65%	14.10%	7.41%	9.81%	N/A	9.69%	6.10%	5.05%	8.97%	N/A	9.27%
Fidelity® VIP Equity – Income – Service Class 2	High	1/12/2000	9/29/2003	-5.73%	-1.45%	7.06%	7.22%	10.17%	6.70%	7.16%	-0.94%	4.85%	9.34%	6.70%	7.16%
MainStay VP Janus Henderson Balanced – Service Class	Moderate	2/17/2012	2/17/2012	-1.97%	1.61%	13.81%	7.14%	9.53%	8.00%	9.41%	5.81%	4.76%	8.69%	8.00%	8.99%
MFS® Investors Trust Series – Service Class	High	5/1/2000	9/29/2003	-3.61%	1.75%	16.99%	9.82%	13.02%	8.77%	8.77%	8.99%	7.56%	12.27%	8.77%	8.77%
MainStay VP MFS Utilities – Service Class	Moderate	2/17/2012	2/17/2012	-5.58%	-4.59%	3.20%	0.88%	5.83%	5.48%	7.19%	-4.80%	-1.81%	4.86%	5.48%	6.72%
MainStay VP T. Rowe Price Equity Income – Service Class <sup>11</sup>	High	2/17/2012	2/17/2012	-4.63%	-0.01%	12.00%	8.15%	10.76%	7.45%	11.43%	4.00%	5.82%	9.95%	7.45%	11.04%
<b>Income</b>															
MainStay VP Bond – Service Class	Moderate	6/2/2003	9/29/2003	-1.06%	-2.12%	0.44%	1.15%	1.65%	3.58%	3.83%	-7.56%	-1.53%	0.50%	3.58%	3.83%
MainStay VP U.S. Government Money Market – Current 7-day yield is 0.01% <sup>8</sup>	Low	1/29/1993	5/1/1995	0.07%	0.14%	0.57%	0.20%	0.12%	0.22%	1.11%	-7.43%	-2.53%	-1.10%	0.22%	1.11%
MainStay VP Conservative Allocation – Service Class	Moderate	2/13/2006	2/13/2006	-2.53%	-0.88%	6.50%	3.83%	5.45%	5.71%	5.62%	-1.50%	1.30%	4.46%	5.71%	5.62%
MainStay VP Floating Rate – Service Class	Moderate	5/1/2005	5/1/2005	0.07%	0.94%	3.81%	3.68%	3.34%	4.15%	3.63%	-4.19%	1.14%	2.26%	4.15%	3.63%
MainStay VP Government – Service Class	Moderate	6/2/2003	9/29/2003	-0.63%	-1.81%	-0.44%	0.20%	0.58%	2.55%	3.03%	-8.40%	-2.53%	-0.62%	2.55%	3.03%
MainStay VP High Yield Corporate Bond – Service Class	Moderate	6/2/2003	9/29/2003	-0.68%	-0.17%	3.99%	5.60%	5.15%	6.96%	7.10%	-4.01%	3.15%	4.15%	6.96%	7.10%
MainStay VP Indexed Bond – Service Class	Moderate	5/1/2017	5/1/2017	-1.03%	-2.30%	N/A	N/A	N/A	N/A	-1.03%	N/A	N/A	N/A	N/A	-8.95%
MainStay VP PIMCO Real Return – Service Class	Moderate	2/17/2012	2/17/2012	-1.06%	-1.85%	-0.21%	0.27%	-0.74%	2.60%	0.25%	-8.19%	-2.45%	-1.97%	2.60%	-0.42%
MainStay VP Unconstrained Bond – Service Class	Moderate	5/1/2011	5/1/2011	-0.55%	-0.40%	2.78%	2.26%	2.59%	N/A	3.73%	-5.22%	-0.36%	1.48%	N/A	3.25%
BlackRock® High Yield V.I. Fund – Class III Shares	Moderate	2/15/2012	5/1/2014	-0.96%	-0.29%	4.19%	4.12%	4.91%	7.30%	3.71%	-3.81%	1.60%	3.90%	7.30%	2.03%
Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2	Moderate	4/30/2012	5/1/2015	-1.47%	-1.08%	6.44%	5.89%	2.63%	N/A	5.57%	-1.56%	3.46%	1.53%	N/A	2.95%
PIMCO VIT Foreign Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Moderate	5/1/2014	5/1/2014	0.25%	0.30%	2.38%	2.43%	3.94%	5.50%	4.39%	-5.62%	-0.18%	2.89%	5.50%	2.73%
PIMCO VIT Low Duration Portfolio - Advisor Class	Low	3/31/2006	5/2/2016	-0.10%	-0.31%	0.63%	0.53%	0.56%	2.45%	0.84%	-7.37%	-2.18%	-0.64%	2.21%	-3.59%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	2/28/2006	5/1/2014	-0.68%	-1.62%	1.60%	1.36%	1.55%	4.32%	2.17%	-6.40%	-1.30%	0.40%	4.32%	0.40%

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.



**New York Life Elite Variable Annuity Performance Summary**  
Average Annual Total Return as of December 31, 2017 (Updated Quarterly)

Investment Divisions <sup>1</sup>	Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Non-Standardized (Assuming No Surrender) <sup>2</sup>					Standardized (Assuming Surrender)				
				1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Equity</b>													
MainStay VP Common Stock – Service Class	High	6/2/2003	9/29/2003	22.52%	10.29%	15.71%	7.85%	9.04%	14.52%	8.06%	15.03%	7.85%	9.04%
MainStay VP Cornerstone Growth – Service Class <sup>11</sup>	High	2/13/2006	2/13/2006	30.09%	10.06%	12.48%	6.37%	7.19%	22.09%	7.81%	11.72%	6.37%	7.19%
MainStay VP Cushing Renaissance Advantage – Service Class	Highest	5/1/2015	5/1/2015	7.63%	N/A	N/A	N/A	1.42%	-0.37%	N/A	N/A	N/A	-1.57%
MainStay VP Growth Allocation – Service Class	High	6/2/2003	9/29/2003	22.36%	8.26%	11.62%	5.87%	6.79%	14.36%	5.94%	10.84%	5.87%	6.79%
MainStay VP International Equity – Service Class	High	6/2/2003	9/29/2003	32.28%	9.93%	8.18%	3.17%	7.18%	24.28%	7.68%	7.29%	3.17%	7.18%
MainStay VP Large Cap Growth – Service Class	High	6/2/2003	9/29/2003	32.06%	10.89%	15.42%	8.56%	8.37%	24.06%	8.67%	14.73%	8.56%	8.37%
MainStay VP Mid Cap Core – Service Class	High	6/2/2003	9/29/2003	18.85%	8.19%	15.43%	8.48%	10.40%	10.85%	5.86%	14.74%	8.48%	10.40%
MainStay VP S&P 500 Index – Service Class <sup>5</sup>	High	6/2/2003	9/29/2003	21.19%	10.82%	15.17%	7.96%	8.77%	13.19%	8.60%	14.48%	7.96%	8.77%
MainStay VP Small Cap Core – Service Class	High	5/2/2016	5/2/2016	13.64%	N/A	N/A	N/A	19.83%	5.64%	N/A	N/A	N/A	15.53%
MainStay VP Epoch U.S. Small Cap – Service Class	High	6/2/2003	9/29/2003	15.52%	8.68%	13.43%	6.59%	9.59%	7.52%	6.38%	12.69%	6.59%	9.59%
MainStay VP Eagle Small Cap Growth – Service Class	High	2/17/2012	2/17/2012	22.53%	9.94%	12.15%	N/A	10.21%	14.53%	7.69%	11.39%	N/A	9.67%
American Funds IS Global Small Cap Fund – Class 4	High	12/14/2012	5/1/2015	25.62%	8.55%	10.78%	3.75%	6.68%	17.62%	6.24%	9.97%	3.75%	3.93%
American Funds IS Growth Fund – Class 4	High	12/14/2012	11/13/2017	27.98%	14.21%	15.95%	N/A	2.31%	19.98%	12.13%	15.28%	N/A	-5.69%
American Funds IS New World Fund – Class 4	Highest	12/14/2012	5/1/2014	29.06%	9.42%	6.00%	3.14%	5.38%	21.06%	7.14%	5.03%	3.14%	3.69%
ClearBridge Variable Appreciation Portfolio – Class II	High	2/28/2015	5/1/2017	19.26%	N/A	N/A	N/A	11.76%	11.26%	N/A	N/A	N/A	3.76%
Columbia Variable Portfolio – Commodity Strategy Fund – Class 2	High	4/30/2013	5/1/2015	1.71%	-4.49%	N/A	N/A	-5.08%	-6.29%	-7.11%	N/A	N/A	-8.00%
Columbia Variable Portfolio – Small Cap Value Fund – Class 2	High	6/1/2000	11/15/2004	13.98%	12.33%	14.38%	8.79%	8.54%	5.98%	10.18%	13.67%	8.79%	8.54%
Delaware VIP Small Cap Value – Service Class	High	05/01/2000	11/13/2017	11.76%	11.07%	14.02%	10.09%	4.11%	3.76%	8.87%	13.30%	9.97%	-3.89%
Dreyfus IP Technology Growth – Service Shares	High	12/29/2000	9/29/2003	42.36%	16.32%	17.32%	10.93%	10.00%	34.36%	14.31%	16.68%	10.93%	10.00%
Fidelity® VIP Contrafund® – Service Class 2	High	1/12/2000	9/29/2003	21.59%	9.57%	13.97%	7.02%	9.88%	13.59%	7.30%	13.25%	7.02%	9.88%
Fidelity® VIP Growth Opportunities – Service Class 2	High	1/12/2000	5/1/2014	34.18%	12.25%	16.84%	7.88%	13.82%	26.18%	10.09%	16.19%	7.88%	12.45%
Fidelity® VIP Mid Cap – Service Class 2	High	1/12/2000	9/29/2003	20.54%	9.89%	13.84%	7.80%	11.43%	12.54%	7.64%	13.12%	7.80%	11.43%
Invesco V.I. American Value Fund - Series II	High	5/5/2003	5/1/2013	9.68%	4.63%	10.93%	7.04%	8.94%	1.68%	2.14%	10.12%	7.04%	7.99%
Invesco V.I. International Growth Fund - Series II	High	9/19/2001	5/1/2014	22.73%	5.88%	7.12%	3.16%	4.11%	14.73%	3.44%	6.19%	3.16%	2.36%
Janus Henderson VIT Enterprise Portfolio – Service Shares	High	12/31/1999	11/13/2017	27.09%	13.92%	16.98%	9.88%	2.16%	19.09%	11.82%	16.34%	9.75%	-5.84%
Janus Henderson VIT Global Research Portfolio – Service Shares	High	12/31/1999	9/29/2003	26.68%	7.93%	11.53%	4.54%	6.27%	18.68%	5.59%	10.74%	4.54%	6.27%
MFS® International Value Portfolio – Service Class	High	8/31/2001	5/1/2017	26.82%	11.87%	12.57%	6.72%	14.51%	18.82%	9.70%	11.81%	6.55%	6.51%
MFS® Research Series – Service Class	High	5/1/2000	9/29/2003	23.07%	10.31%	14.26%	8.06%	9.34%	15.07%	8.07%	13.55%	8.06%	9.34%
Neuberger Berman AMT Mid – Cap Growth – Class S	High	2/18/2003	9/29/2003	24.56%	9.43%	13.22%	7.16%	10.19%	16.56%	7.15%	12.48%	7.16%	10.19%
MainStay VP Eagle Small Cap Growth – Initial Class <sup>6</sup>	High	2/17/2012	2/17/2012	22.83%	10.22%	12.43%	N/A	10.48%	14.83%	7.98%	11.67%	N/A	9.95%
MainStay VP Emerging Markets Equity – Service Class <sup>11</sup>	Highest	2/17/2012	2/17/2012	42.77%	8.14%	0.93%	N/A	0.95%	34.77%	5.81%	-0.26%	N/A	0.13%
MainStay VP VanEck Global Hard Assets – Initial Class	Highest	2/17/2012	2/17/2012	-0.69%	-1.55%	-2.98%	-2.06%	-4.13%	-8.63%	-4.25%	-4.17%	-2.06%	-4.96%
Morgan Stanley VIF U.S. Real Estate - Class II <sup>8</sup>	Highest	11/5/2002	5/1/2013	2.87%	3.76%	8.03%	6.36%	5.93%	-5.13%	1.22%	7.13%	6.36%	4.88%
Victory VIF Diversified Stock – Class A Shares <sup>11</sup>	High	7/1/1999	5/1/2004	26.45%	8.38%	13.44%	6.08%	7.66%	18.45%	6.06%	12.71%	6.08%	7.66%
<b>Equity and Income</b>													
MainStay VP Balanced – Service Class	Moderate	5/1/2005	5/1/2005	9.75%	5.45%	9.54%	6.57%	6.59%	1.75%	3.00%	8.69%	6.57%	6.59%
MainStay VP Convertible – Service Class	Moderate	6/2/2003	9/29/2003	11.72%	7.12%	10.61%	6.74%	7.91%	3.72%	4.75%	9.80%	6.74%	7.91%
MainStay VP Epoch U.S. Equity Yield – Service Class <sup>10</sup>	High	6/2/2003	9/29/2003	18.37%	5.93%	10.90%	6.06%	7.67%	10.37%	3.50%	10.10%	6.06%	7.67%
MainStay VP Income Builder – Service Class	Moderate	6/2/2003	9/29/2003	12.25%	5.61%	8.45%	6.28%	6.89%	4.25%	3.17%	7.57%	6.28%	6.89%
MainStay VP Absolute Return Multi-Strategy - Service Class	Moderate	5/1/2013	5/1/2013	-0.51%	-2.97%	N/A	N/A	-2.36%	-8.47%	-5.63%	N/A	N/A	-3.65%
MainStay VP Moderate Allocation – Service Class	Moderate	2/13/2006	2/13/2006	14.68%	6.11%	8.17%	5.75%	6.26%	6.68%	3.68%	7.28%	5.75%	6.26%
MainStay VP Moderate Growth Allocation – Service Class	Moderate	2/13/2006	2/13/2006	18.32%	7.34%	10.14%	6.04%	6.69%	10.32%	4.97%	9.31%	6.04%	6.69%
American Funds IS Blue Chip Income and Growth Fund - Class 4	High	12/14/2012	11/13/2017	16.70%	10.21%	15.48%	N/A	6.14%	8.70%	7.96%	14.80%	N/A	-1.86%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	11/18/2003	5/1/2011	13.71%	5.33%	6.39%	4.41%	4.62%	5.71%	2.87%	5.43%	4.41%	4.15%
Deutsche Alternative Asset Allocation VIP - Class B	Moderate	5/18/2009	5/2/2016	7.01%	1.64%	1.78%	N/A	4.98%	-0.99%	-1.01%	0.63%	N/A	0.26%
MainStay VP Janus Henderson Balanced – Initial Class <sup>7</sup>	Moderate	2/17/2012	2/17/2012	18.35%	7.66%	10.26%	N/A	9.66%	10.35%	5.31%	9.43%	N/A	9.11%
Fidelity® VIP Equity – Income – Service Class 2	High	1/12/2000	9/29/2003	12.65%	8.29%	11.98%	5.88%	7.35%	4.65%	5.96%	11.21%	5.88%	7.35%
MainStay VP Janus Henderson Balanced – Service Class	Moderate	2/17/2012	2/17/2012	18.05%	7.39%	9.98%	7.70%	9.39%	10.05%	5.03%	9.15%	7.70%	8.83%
MFS® Investors Trust Series – Service Class	High	5/1/2000	9/29/2003	23.03%	10.03%	14.20%	7.75%	8.74%	15.03%	7.78%	13.49%	7.75%	8.74%
MainStay VP MFS Utilities – Service Class	Moderate	2/17/2012	2/17/2012	14.44%	2.81%	7.95%	5.18%	8.26%	6.44%	0.22%	7.05%	5.18%	7.67%
MainStay VP T. Rowe Price Equity Income – Service Class <sup>11</sup>	High	2/17/2012	2/17/2012	15.91%	8.51%	12.29%	6.59%	11.76%	7.91%	6.19%	11.53%	6.59%	11.26%
<b>Income</b>													
MainStay VP Bond – Service Class	Moderate	6/2/2003	9/29/2003	3.59%	2.26%	2.03%	3.98%	4.03%	-4.41%	-0.35%	0.90%	3.98%	4.03%
MainStay VP U.S. Government Money Market – Current 7-day yield is 0.01% <sup>9</sup>	Low	1/29/1993	5/1/1995	0.43%	0.15%	0.09%	0.27%	1.11%	-7.57%	-2.58%	-1.13%	0.27%	1.11%
MainStay VP Conservative Allocation – Service Class	Moderate	2/13/2006	2/13/2006	10.52%	4.87%	6.23%	5.45%	5.78%	2.52%	2.38%	5.27%	5.45%	5.78%
MainStay VP Floating Rate – Service Class	Moderate	5/1/2005	5/1/2005	3.73%	3.96%	3.33%	3.57%	3.60%	-4.27%	1.44%	2.26%	3.57%	3.60%
MainStay VP Government – Service Class	Moderate	6/2/2003	9/29/2003	1.86%	0.98%	0.90%	2.95%	3.20%	-6.14%	-1.70%	-0.29%	2.95%	3.20%
MainStay VP High Yield Corporate Bond – Service Class	Moderate	6/2/2003	9/29/2003	6.59%	6.66%	5.56%	6.66%	7.19%	-1.41%	4.26%	4.57%	6.66%	7.19%
MainStay VP Indexed Bond – Service Class	Moderate	5/1/2017	5/1/2017	N/A	N/A	N/A	N/A	1.29%	N/A	N/A	N/A	N/A	-6.71%
MainStay VP PIMCO Real Return – Service Class	Moderate	2/17/2012	2/17/2012	3.20%	1.81%	-0.42%	3.38%	0.57%	-4.80%	-0.83%	-1.64%	3.38%	-0.27%
MainStay VP Unconstrained Bond – Service Class	Moderate	5/1/2011	5/1/2011	4.55%	2.95%	2.89%	N/A	3.89%	-3.45%	0.37%	1.79%	N/A	3.40%
BlackRock® High Yield V.I. Fund – Class III Shares	Moderate	2/15/2012	5/1/2014	7.09%	5.14%	5.38%	6.96%	3.96%	-0.91%	2.67%	4.38%	6.96%	2.20%
Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2	Moderate	4/30/2012	5/1/2015	11.69%	6.98%	2.78%	N/A	6.35%	3.69%	4.60%	1.68%	N/A	3.59%
PIMCO VIT Foreign Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Moderate	5/1/2014	5/1/2014	2.66%	3.05%	4.06%	5.80%	4.50%	-5.34%	0.47%	3.01%	5.80%	2.76%
PIMCO VIT Low Duration Portfolio - Advisor Class	Low	3/31/2006	5/2/2016	1.25%	0.92%	0.65%	2.72%	1.11%	-6.75%	-1.77%	-0.54%	2.48%	-3.73%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	2/28/2006	5/1/2014	4.81%	2.57%	1.94%	4.86%	2.72%	-3.19%	-0.03%	0.80%	4.86%	0.90%

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](http://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 3% (or 2% for single premium policies) 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 Elite 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 will be sold as a single premium variable annuity. In most jurisdictions, the policy form number for the New York Life Elite Variable Annuity is 203-193.