



New York Life Elite Variable Annuity Performance Summary

As of November 30, 2021

For policies purchased on or after June 2, 2003⁴

To obtain copies of the product and fund prospectuses, please contact your Registered Representative or visit www.NewYorkLifeAnnuities.com. Investors are asked to consider the 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 the underlying investment options. Please read the prospectuses carefully before investing.

¹ The New York Life Elite Variable Annuity was first offered for sale on June 7, 2004. Certain Portfolios and Investment Divisions existed prior to this 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 funds 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 a percentage of the Separate Account. 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 the 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 NYLIAC Variable Annuity Separate Account IV.

² Non-Standardized Performance "Assuming No Surrender" does not reflect the deduction of the surrender charge(s) (SC). Standardized Performance ("Assuming Surrender") reflects the maximum SC under the policy. The maximum SC for each premium payment is 8%, declining to 3% (2% for single premium policies) by the 8th year after that premium payment has been in the policy, with no charge thereafter.

³ **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 this 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.**

⁴ The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee, except for MainStay VP U.S. Government Money Market. Performance for these classes/shares are lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your Registered Representative or call 888-695-7253 for more information.

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.

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 & Poor's makes no representation regarding the advisability of investing in the MainStay VP MacKay S&P 500 Index Portfolio. Investors cannot directly purchase any 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 Division.

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 Division.

⁸ New allocations to the MainStay VP Wellington Growth, MainStay VP Candriam Emerging Markets Equity and MainStay VP T. Rowe Price 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.

⁹ 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.

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

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 Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation. NYLIFE Distributors LLC, (member FINRA/SIPC) a Licensed Insurance Agency, is the wholesale distributor and underwriter for these products. Both NYLIAC and NYLIFE Distributors 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.

Variable Annuities offered through properly licensed registered representatives of a third party registered broker dealer.



New York Life Elite Variable Annuity Performance Summary
Average Annual Total Return as of November 30, 2021 (Updated Monthly)

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁵	Non-Standardized (Assuming No Surrender%) ²						Since Investment Division Inception	Standardized (Assuming Surrender%) ²				
			Year to Date	1 Month	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹		1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
American Funds IS Asset Allocation Fund - Class 4	12/14/2012	05/01/2018	10.93%	-1.87%	14.82%	12.72%	10.84%	10.71%	10.74%	6.82%	10.58%	10.03%	10.59%	9.21%
American Funds IS Washington Mutual Investors Fund - Class 4	12/14/2012	11/13/2017	19.51%	-1.76%	23.62%	12.78%	11.16%	12.91%	10.84%	15.62%	10.65%	10.37%	12.80%	9.74%
American Funds IS Global Small Cap Fund® - Class 4	12/14/2012	5/1/2015	6.81%	-5.13%	14.91%	18.72%	15.15%	11.99%	10.43%	6.91%	16.79%	14.46%	11.99%	10.08%
American Funds IS Growth Fund - Class 4	12/14/2012	11/13/2017	20.31%	-2.33%	28.56%	30.03%	25.01%	19.17%	24.43%	20.56%	28.44%	24.52%	19.10%	23.67%
American Funds IS New World Fund - Class 4	12/14/2012	5/1/2014	2.62%	-3.81%	9.27%	16.02%	12.64%	8.00%	7.19%	1.27%	14.01%	11.89%	8.00%	6.94%
BlackRock® Global Allocation V.I. Fund - Class III Shares	11/18/2003	5/1/2011	3.98%	-2.71%	8.22%	12.31%	9.41%	7.27%	5.96%	0.22%	10.15%	8.56%	7.27%	5.96%
BlackRock® High Yield V.I. Fund - Class III Shares	2/15/2012	5/1/2014	3.14%	-1.11%	4.82%	7.36%	6.05%	6.57%	4.73%	-3.18%	4.99%	5.09%	6.57%	4.44%
ClearBridge Variable Appreciation Portfolio - Class II	2/28/2015	5/1/2017	17.97%	-2.09%	21.43%	17.03%	15.85%	14.34%	15.24%	13.43%	15.05%	15.18%	14.25%	14.44%
Columbia Variable Portfolio - Commodity Strategy Fund - Class 2 ²	4/30/2013	5/1/2015	27.34%	-7.16%	33.91%	7.77%	3.66%	N/A	0.14%	25.91%	5.42%	2.60%	N/A	-0.48%
Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 2	4/30/2012	5/1/2015	-4.00%	-2.11%	-1.83%	5.20%	3.94%	N/A	3.55%	-9.68%	2.73%	2.89%	N/A	3.05%
Columbia Variable Portfolio - Small Cap Value Fund - Class 2	6/1/2000	11/15/2004	24.17%	-3.45%	33.75%	12.52%	9.66%	11.30%	8.33%	25.75%	10.37%	8.82%	11.30%	8.33%
Delaware VIP Small Cap Value - Service Class	05/01/2000	11/13/2017	26.37%	-0.93%	36.71%	11.65%	8.67%	11.16%	7.99%	28.71%	9.47%	7.79%	11.05%	6.80%
Deutsche Alternative Asset Allocation VIP - Class B	5/18/2009	5/2/2016	8.78%	-3.24%	12.31%	8.47%	5.14%	3.50%	4.63%	4.31%	6.16%	4.14%	3.28%	3.99%
BNY Mellon IP Technology Growth (Service Shares)	12/29/2000	9/29/2003	17.02%	2.06%	19.34%	32.38%	28.31%	19.64%	13.23%	11.34%	30.84%	27.67%	19.64%	13.23%
Fidelity® VIP Contrafund® (Service Class 2)	1/12/2000	9/29/2003	24.71%	0.02%	28.54%	24.92%	19.74%	16.09%	11.82%	20.54%	23.19%	19.15%	16.09%	11.82%
Fidelity® VIP Emerging Markets - Service Class 2	1/23/2008	5/1/2018	-4.45%	-4.17%	-4.04%	16.09%	14.09%	7.45%	8.59%	-3.96%	14.08%	13.37%	7.29%	6.98%
Fidelity® VIP Equity-Income (Service Class 2)	1/12/2000	9/29/2003	17.33%	-3.66%	22.81%	13.07%	10.79%	11.82%	7.92%	14.81%	10.94%	9.98%	11.82%	7.92%
Fidelity® VIP FundsManager® 60% - Service Class	8/22/2007	5/1/2019	9.41%	-1.77%	13.47%	13.09%	10.83%	9.17%	12.91%	5.47%	10.97%	10.02%	9.03%	10.31%
Fidelity® VIP Growth Opportunities - Service Class 2	1/12/2000	5/1/2014	12.98%	-4.39%	19.81%	36.71%	32.43%	22.58%	23.03%	11.81%	35.27%	32.04%	22.58%	22.93%
Fidelity® VIP Health Care - Service Class 2	4/30/2019	5/1/2019	5.10%	-6.92%	8.72%	13.52%	16.95%	18.07%	18.87%	0.72%	11.41%	16.30%	18.00%	16.48%
Fidelity® VIP International Index - Service Class 2	4/16/2018	5/1/2019	3.65%	-4.41%	9.44%	9.74%	N/A	N/A	8.38%	1.44%	7.48%	N/A	N/A	5.60%
Fidelity® VIP Mid Cap (Service Class 2)	1/12/2000	9/29/2003	19.49%	-2.99%	27.75%	15.51%	12.52%	12.13%	11.23%	19.75%	13.48%	11.77%	12.13%	11.23%
Invesco V.I. International Growth Fund - Series II	9/19/2001	5/1/2014	0.63%	-3.67%	6.34%	11.87%	9.32%	7.10%	4.95%	-1.66%	9.70%	8.46%	7.10%	4.66%
Invesco V.I. Main Street Small Cap Fund - Series II	07/16/2001	05/01/2020	17.58%	-4.91%	26.57%	15.81%	13.27%	13.96%	45.87%	18.57%	13.79%	12.53%	13.87%	41.78%
Janus Henderson VIT Enterprise Portfolio - Service Shares	12/31/1999	11/13/2017	10.83%	-3.26%	16.68%	17.83%	17.64%	16.24%	18.68%	15.88%	17.00%	16.16%	14.85%	14.85%
Janus Henderson VIT Global Research Portfolio (Service Shares)	12/31/1999	9/29/2003	13.46%	-3.96%	19.10%	17.67%	15.62%	12.59%	7.73%	11.10%	15.71%	14.94%	12.59%	7.73%
Franklin Templeton Aggressive Model Portfolio - Class I	05/01/2020	05/01/2020	15.13%	-2.04%	19.57%	N/A	N/A	N/A	28.92%	11.57%	N/A	N/A	N/A	24.52%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	05/01/2020	05/01/2020	11.28%	-1.50%	14.65%	N/A	N/A	N/A	22.68%	6.65%	N/A	N/A	N/A	18.14%
Franklin Templeton Moderate Model Portfolio - Class II	05/01/2020	05/01/2020	9.44%	-1.15%	12.12%	N/A	N/A	N/A	17.90%	4.12%	N/A	N/A	N/A	13.25%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	05/01/2020	05/01/2020	6.81%	-0.81%	8.98%	N/A	N/A	N/A	14.11%	0.98%	N/A	N/A	N/A	9.38%
Franklin Templeton Conservative Model Portfolio - Class II	05/01/2020	05/01/2020	3.58%	-0.35%	4.89%	N/A	N/A	N/A	8.73%	-3.11%	N/A	N/A	N/A	3.86%
MainStay VP Balanced (Service Class)	5/1/2005	5/1/2005	12.26%	-2.17%	15.39%	9.55%	7.57%	8.78%	6.73%	7.39%	7.28%	6.66%	8.78%	6.67%
MainStay VP Bond (Service Class)	6/2/2003	9/29/2003	-1.22%	0.13%	-0.97%	5.51%	3.47%	2.94%	3.91%	-8.89%	3.06%	2.40%	2.94%	3.91%
MainStay VP U.S. Government Money Market ³ - Current 7-day yield is 0.01%	1/28/1993	5/1/1995	0.00%	0.00%	0.00%	0.72%	0.77%	0.39%	1.06%	-8.00%	-1.98%	-0.43%	0.39%	1.06%
MainStay VP Wellington U.S. Equity (Service Class)	6/2/2003	9/29/2003	23.08%	-1.01%	28.09%	17.35%	15.93%	15.14%	10.11%	20.09%	15.38%	15.26%	15.14%	10.11%
MainStay VP Conservative Allocation (Service Class)	2/13/2006	2/13/2006	4.88%	-1.45%	7.03%	8.47%	6.58%	6.39%	5.71%	-0.97%	6.16%	5.64%	6.39%	5.71%
MainStay VP MacKay Convertible (Service Class)	6/2/2003	9/29/2003	7.15%	-1.98%	13.99%	18.69%	14.47%	12.06%	9.41%	5.99%	16.77%	13.77%	12.06%	9.41%
MainStay VP CBRE Global Infrastructure - Service Class	5/1/2015	5/1/2015	8.28%	-3.58%	10.49%	-5.06%	-4.89%	N/A	-4.44%	2.49%	-7.68%	-6.06%	N/A	-5.03%
MainStay VP Candriam Emerging Markets Equity ⁴ (Service Class)	2/17/2012	2/17/2012	-3.42%	-4.96%	4.34%	11.70%	9.95%	N/A	2.02%	-3.66%	9.52%	9.16%	N/A	2.02%
MainStay VP Small Cap Growth ⁴ (Initial Class)	2/17/2012	2/17/2012	7.73%	-7.03%	18.18%	18.74%	16.15%	N/A	12.29%	10.18%	16.82%	15.49%	N/A	12.29%
MainStay VP Small Cap Growth (Service Class)	2/17/2012	2/17/2012	7.48%	-7.04%	17.89%	18.45%	15.86%	N/A	12.01%	9.89%	16.51%	15.19%	N/A	12.01%
MainStay VP MacKay Strategic Bond (Service Class)	5/1/2011	5/1/2011	1.09%	-0.71%	2.16%	4.26%	3.50%	4.17%	3.59%	-5.62%	-1.74%	2.43%	4.17%	3.59%
MainStay VP Floating Rate (Service Class)	5/1/2005	5/1/2005	2.79%	-0.31%	4.04%	3.45%	3.50%	3.70%	3.52%	-3.96%	0.89%	2.43%	3.70%	3.52%
MainStay VP MacKay Government (Service Class)	6/2/2003	9/29/2003	-1.41%	0.02%	-1.24%	3.21%	1.92%	1.70%	2.95%	-9.14%	0.64%	0.79%	1.70%	2.95%
MainStay VP Equity Allocation (Service Class)	6/2/2003	9/29/2003	14.94%	-3.03%	20.62%	14.42%	12.08%	11.03%	7.45%	12.62%	12.35%	11.31%	11.03%	7.45%
MainStay VP Wellington Growth ³ (Service Class)	2/13/2006	2/13/2006	18.30%	-2.43%	24.12%	22.48%	20.39%	14.57%	9.50%	16.12%	20.68%	19.81%	14.57%	9.50%
MainStay VP MacKay High Yield Corporate Bond (Service Class)	6/2/2003	9/29/2003	3.48%	-1.03%	5.28%	6.44%	5.50%	6.21%	6.70%	-2.72%	4.03%	4.51%	6.21%	6.70%
MainStay VP Epoch U.S. Equity Yield - Service Class	6/2/2003	9/29/2003	14.71%	-2.90%	17.41%	9.47%	10.18%	10.21%	7.69%	9.41%	7.20%	9.35%	10.21%	7.69%
MainStay VP Income Builder (Service Class)	6/2/2003	9/29/2003	5.99%	-2.36%	8.43%	9.13%	7.88%	8.31%	6.77%	0.43%	6.85%	6.98%	8.31%	6.77%
Fidelity® VIP Bond Index - Service Class 2	04/19/2018	11/23/2020	-1.86%	0.27%	-1.81%	N/A	N/A	N/A	-1.76%	-9.66%	N/A	N/A	N/A	-9.42%
MainStay VP MacKay International Equity (Service Class)	6/2/2003	9/29/2003	8.86%	-4.45%	13.67%	15.54%	14.04%	9.58%	7.74%	5.67%	13.51%	13.33%	9.58%	7.74%
MainStay VP Janus Henderson Balanced ⁴ (Initial Class)	2/17/2012	2/17/2012	14.19%	-0.08%	17.06%	15.26%	14.03%	N/A	10.97%	9.06%	13.21%	13.31%	N/A	10.97%
MainStay VP Janus Henderson Balanced (Service Class)	2/17/2012	2/17/2012	13.93%	-0.10%	16.77%	14.97%	13.74%	11.32%	10.69%	8.77%	12.92%	13.02%	11.32%	10.69%
MainStay VP Winslow Large Cap Growth (Service Class)	6/2/2003	9/29/2003	24.25%	-0.61%	29.21%	27.89%	25.30%	18.17%	11.62%	21.21%	26.24%	24.81%	18.17%	11.62%
MainStay VP IQ Hedge Multi-Strategy (Service Class)	5/1/2013	5/1/2013	-1.40%	-1.59%	0.49%	3.31%	1.00%	N/A	-0.82%	-7.51%	0.74%	-0.18%	N/A	-0.82%
MainStay VP Fidelity Institutional AM ⁴ Utilities (Service Class)	2/17/2012	2/17/2012	7.71%	-1.52%	10.37%	8.23%	9.39%	8.31%	7.92%	2.37%	5.91%	8.54%	8.31%	7.92%
MainStay VP Wellington Mid Cap (Service Class)	6/2/2003	9/29/2003	13.98%	-3.43%	20.76%	11.47%	10.32%	12.62%	9.92%	12.76%	9.28%	9.50%	12.62%	9.92%
MainStay VP Moderate Allocation (Service Class)	2/13/2006	2/13/2006	8.10%	-2.03%	11.14%	10.39%	8.50%	8.06%	6.41%	3.14%	8.16%	7.62%	8.06%	6.41%
MainStay VP Growth Allocation (Service Class)	2/13/2006	2/13/2006	11.54%	-2.71%	16.12%	12.16%	10.19%	9.68%	7.03%	8.12%	9.99%	9.36%	9.68%	7.03%
MainStay VP PIMCO Real Return (Service Class)	2/17/2012	2/17/2012	4.54%	0.76%	5.84%	8.21%	4.89%	2.69%	2.49%	-2.16%	5.88%	3.88%	2.69%	2.49%
MainStay VP MacKay S&P 500 Index ³ (Service Class)	6/2/2003	9/29/2003	22.76%	-0.72%	27.42%	19.91%	17.40%	15.60%	10.34%	19.42%	18.03%	16.76%	15.60%	10.34%
MainStay VP Wellington Small Cap - Service Class ⁴	5/2/2016	5/2/2016	13.21%	-2.86%	21.54%	8.73%	7.77%	N/A	9.67%	13.54%	6.42%	6.87%	N/A	9.08%
MainStay VP T. Rowe Price Equity Income ³ (Service Class)	2/17/2012	2/17/2012	17.50%	-3.66%	22.50%	10.35%	9.69%	11.11%	10.21%	14.50%	8.12%	8.85%	11.11%	10.21%
MainStay VP Natural Resources (Initial Class)	2/17/2012	2/17/2012	28.70%	-4.89%	38.26%	13.45%	1.83%	-0.62%	-1.14%	30.26%	11.34%	0.69%	-0.62%	-1.14%
MFS® International Intrinsic Value Portfolio - Service Class	8/31/2001	5/1/2017	5.68%	-1.14%	10.29%	15.00%	13.14%	11.67%	11.54%	2.29%	12.95%	12.40%	11.56%	10.64%
MFS® Investors Trust Series (Service Class)	5/1/2000	9/29/2003	21.44%	-2.38%	25.60%	18.26%	16.47%	14.65%	9.99%	17.60%	16.32%	15.81%	14.65%	9.99%
MFS® Mid Cap Value Portfolio - Service Class	03/07/2008	05/01/2020	22.49%	-2.00%	27.75%	14.30%	11.13%	12.66%	39.01%	19.75%	12.22%	10.33%	12.56%	34.81%
MFS® Research Series (Service Class)	5/1/2000	9/29/2003	19.23%	-2.13%	23.39%	18.67%	16.87%	14.83%	10.62%	15.39%	16.74%	16.22%	14.83%	10.62%
Neuberger Berman AMT Mid-Cap Growth (Class S)	2/18/2003	9/29/2003	12.91%	-4.02%	17.64%	23.49%	19.54%	14.78%	12.02%	9.64%	21.72%	18.94%	14.78%	12.02%
PIMCO VIT Foreign Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	5/1/2014	5/1/2014	-1.65%	0.61%	-0.78%	3.62%	3.21%	4.63%	3.82%	-8.72%	1.08%	2.13%	4.63%	3.51%
PIMCO VIT Income Portfolio - Advisor Class	04/29/2016	05/01/2020	0.79%	-0.73%	2.42%	5.46%	4.88%	N/A	8.11%	-5.58%	3.00%	3.87%	N/A	3.21%
PIMCO VIT Low Duration Portfolio - Advisor Class	3/31/2006	5/2/2016	-0.88%	-0.24%	-0.74%	2.04%	1.57%	1.56%	1.42%	-8.68%	-0.59%	0.42%	1.29%	0.57%
PIMCO VIT Total Return Portfolio - Advisor Class	2/28/2006	5/1/2014	-1.35%	0.16%	-1.02%	5.46%	3.95%	3.50%	3.21%	-8.94%	3.01%	2.90%	3.50%	2.89%
Morgan Stanley VIF U.S. Real Estate - Class II ⁸	11/5/2002	5/1/2013	27.72%	-1.57%	30.55%	4.18%	4.41%	7.44%	4.95%	22.55%	1.66%	3.38%	7.44%	4.95%

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New York Life Elite Variable Annuity Performance Summary
Average Annual Total Return as of September 30, 2021 (Updated Quarterly)

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁵	Non-Standardized (Assuming No Surrender%) ²					Standardized (Assuming Surrender%) ²				
			1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Inception	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Inception
American Funds IS Asset Allocation Fund - Class 4	12/14/2012	05/01/2018	18.85%	10.44%	10.54%	11.40%	10.57%	10.85%	8.21%	9.72%	11.29%	8.94%
American Funds IS Washington Mutual Investors Fund - Class 4	12/14/2012	11/13/2017	29.53%	9.08%	10.69%	13.41%	9.99%	21.53%	6.79%	9.88%	13.31%	8.59%
American Funds IS Global Small Cap Fund® - Class 4	12/14/2012	5/1/2015	33.11%	15.61%	14.90%	12.90%	10.97%	25.11%	13.58%	14.20%	12.90%	10.61%
American Funds IS Growth Fund - Class 4	12/14/2012	11/13/2017	34.56%	24.31%	23.73%	19.51%	23.60%	26.56%	22.56%	23.21%	19.45%	22.61%
American Funds IS New World Fund - Class 4	12/14/2012	5/1/2014	24.68%	14.59%	12.14%	8.93%	7.63%	16.68%	12.52%	11.37%	8.93%	7.38%
BlackRock® Global Allocation V.I. Fund - Class III Shares	11/18/2003	5/1/2011	16.28%	10.99%	9.18%	7.89%	6.06%	8.28%	8.78%	8.33%	7.89%	6.06%
BlackRock® High Yield V.I. Fund - Class III Shares	2/15/2012	5/1/2014	10.56%	6.77%	6.36%	7.09%	5.00%	2.56%	4.37%	5.40%	7.09%	4.71%
ClearBridge Variable Appreciation Portfolio - Class II	2/28/2015	5/1/2017	24.85%	14.39%	15.02%	14.90%	14.63%	16.85%	12.32%	14.33%	14.82%	13.77%
Columbia Variable Portfolio - Commodity Strategy Fund - Class 2 ²	4/30/2013	5/1/2015	46.55%	8.30%	4.94%	N/A	0.92%	38.55%	5.97%	3.93%	N/A	0.32%
Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 2	4/30/2012	5/1/2015	5.22%	4.68%	3.26%	N/A	4.03%	-2.78%	2.19%	2.19%	N/A	3.52%
Columbia Variable Portfolio - Small Cap Value Fund - Class 2	6/1/2000	11/15/2004	66.63%	9.33%	11.71%	12.95%	8.44%	58.63%	7.05%	10.92%	12.95%	8.44%
Delaware VIP Small Cap Value - Service Class	05/01/2000	11/13/2017	61.99%	7.98%	9.98%	12.44%	7.42%	53.99%	5.02%	9.15%	12.33%	5.93%
Deutsche Alternative Asset Allocation VIP - Class B	5/18/2009	5/2/2016	20.57%	7.70%	4.71%	4.00%	4.96%	12.57%	5.35%	3.69%	3.79%	4.21%
BNY Mellon IP Technology Growth (Service Shares)	12/29/2000	9/29/2003	23.19%	23.45%	25.83%	20.07%	12.86%	15.19%	21.67%	25.34%	20.07%	12.86%
Fidelity® VIP Contrafund® (Service Class 2)	1/12/2000	9/29/2003	24.68%	18.23%	18.04%	16.24%	11.47%	16.69%	16.36%	17.42%	16.24%	11.47%
Fidelity® VIP Emerging Markets - Service Class 2	01/23/2008	05/01/2018	22.84%	14.64%	12.63%	8.66%	9.80%	14.84%	12.57%	11.87%	8.52%	8.13%
Fidelity® VIP Equity-Income (Service Class 2)	1/12/2000	9/29/2003	33.74%	11.56%	11.41%	12.65%	7.91%	25.74%	9.37%	10.62%	12.65%	7.91%
Fidelity® VIP FundsManager® 60% - Service Class	8/22/2007	5/1/2019	18.57%	10.58%	10.08%	9.57%	13.17%	10.57%	8.35%	9.25%	9.44%	10.34%
Fidelity® VIP Growth Opportunities - Service Class 2	1/12/2000	5/1/2014	32.23%	32.56%	31.50%	23.57%	23.40%	24.23%	31.03%	31.09%	23.57%	23.30%
Fidelity® VIP Health Care - Service Class 2	4/30/2019	5/1/2019	16.52%	12.26%	15.42%	19.20%	21.27%	8.52%	10.10%	14.74%	19.14%	18.72%
Fidelity® VIP International Index - Service Class 2	4/16/2018	5/1/2019	23.11%	7.76%	N/A	N/A	9.82%	15.11%	5.41%	N/A	N/A	6.87%
Fidelity® VIP Mid Cap (Service Class 2)	1/12/2000	9/29/2003	40.47%	10.48%	12.54%	12.70%	11.14%	32.47%	8.25%	11.78%	12.70%	11.14%
Invesco V.I. Main Street Small Cap Fund - Series II	07/16/2001	05/01/2020	15.17%	9.46%	8.19%	8.05%	5.16%	7.17%	7.19%	7.30%	8.05%	4.86%
Invesco V.I. International Growth Fund - Series II	9/19/2001	5/1/2014	49.02%	12.17%	14.49%	15.50%	51.82%	41.02%	10.01%	13.78%	15.41%	47.05%
Janus Henderson VIT Enterprise Portfolio - Service Shares	12/31/1999	11/13/2017	32.10%	15.30%	17.60%	17.47%	16.40%	24.10%	13.26%	16.96%	17.40%	15.22%
Janus Henderson VIT Global Research Portfolio (Service Shares)	12/31/1999	9/29/2003	27.45%	14.08%	14.92%	13.27%	7.71%	19.45%	12.00%	14.22%	13.27%	7.71%
Franklin Templeton Aggressive Model Portfolio - Class II	05/01/2020	05/01/2020	25.47%	N/A	N/A	N/A	29.62%	17.47%	N/A	N/A	N/A	24.50%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	05/01/2020	05/01/2020	19.37%	N/A	N/A	N/A	23.41%	11.37%	N/A	N/A	N/A	18.19%
Franklin Templeton Moderate Model Portfolio - Class II	05/01/2020	05/01/2020	15.35%	N/A	N/A	N/A	18.16%	7.95%	N/A	N/A	N/A	12.84%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	05/01/2020	05/01/2020	11.54%	N/A	N/A	N/A	14.37%	3.54%	N/A	N/A	N/A	8.97%
Franklin Templeton Conservative Model Portfolio - Class II	05/01/2020	05/01/2020	8.49%	N/A	N/A	N/A	9.12%	-1.51%	N/A	N/A	N/A	3.62%
MainStay VP Balanced (Service Class)	5/1/2005	5/1/2005	22.71%	7.87%	7.63%	9.40%	6.67%	14.71%	5.53%	6.72%	9.40%	6.67%
MainStay VP Bond (Service Class)	6/2/2003	9/29/2003	-0.27%	5.26%	2.79%	2.92%	3.94%	-8.25%	2.81%	1.69%	2.92%	3.94%
MainStay VP U.S. Government Money Market ³ - Current 7-day yield is 0.01%	1/29/1993	5/1/1995	0.00%	0.82%	0.77%	0.39%	1.07%	-8.00%	-1.87%	-0.43%	0.39%	1.07%
MainStay VP Wellington U.S. Equity (Service Class)	6/2/2003	9/29/2003	30.23%	12.89%	15.09%	15.63%	9.88%	22.23%	10.76%	14.40%	15.63%	9.88%
MainStay VP Conservative Allocation (Service Class)	2/13/2006	2/13/2006	10.31%	6.89%	6.34%	6.85%	5.73%	2.31%	4.50%	5.38%	6.85%	5.73%
MainStay VP MacKay Convertible (Service Class)	6/2/2003	9/29/2003	25.56%	15.86%	14.58%	12.84%	9.44%	17.56%	13.83%	13.88%	12.84%	9.44%
MainStay VP CBRE Global Infrastructure - Service Class	5/1/2015	5/1/2015	17.13%	-10.59%	-3.65%	N/A	-4.77%	9.13%	-13.04%	-4.83%	N/A	-5.37%
MainStay VP Candriam Emerging Markets Equity ⁴ (Service Class)	2/17/2012	2/17/2012	21.00%	10.66%	9.73%	N/A	2.42%	13.00%	8.43%	8.89%	N/A	2.42%
MainStay VP Small Cap Growth ⁴ (Initial Class)	2/17/2012	2/17/2012	36.57%	14.41%	17.17%	N/A	12.55%	28.57%	12.34%	16.52%	N/A	12.55%
MainStay VP Small Cap Growth (Service Class)	2/17/2012	2/17/2012	36.24%	14.13%	16.87%	N/A	12.27%	28.24%	12.04%	16.22%	N/A	12.27%
MainStay VP MacKay Strategic Bond (Service Class)	5/1/2011	5/1/2011	5.31%	4.12%	3.54%	4.49%	3.72%	-2.69%	1.60%	2.48%	4.49%	3.72%
MainStay VP Floating Rate (Service Class)	5/1/2005	5/1/2005	6.48%	3.16%	3.67%	3.94%	3.57%	-1.52%	0.59%	2.61%	3.94%	3.57%
MainStay VP MacKay Government (Service Class)	6/2/2003	9/29/2003	-1.11%	3.99%	1.47%	1.73%	2.99%	-9.02%	0.83%	0.31%	1.73%	2.99%
MainStay VP Equity Allocation (Service Class)	6/2/2003	9/29/2003	30.33%	10.76%	11.92%	11.94%	7.40%	22.33%	8.55%	11.14%	11.94%	7.40%
MainStay VP Wellington Growth ³ (Service Class)	2/13/2006	2/13/2006	27.02%	16.94%	19.69%	15.41%	9.39%	19.02%	14.96%	19.10%	15.41%	9.39%
MainStay VP MacKay High Yield Corporate Bond (Service Class)	6/2/2003	9/29/2003	10.28%	6.33%	5.78%	6.68%	6.85%	2.28%	3.91%	4.80%	6.68%	6.85%
MainStay VP Epoch U.S. Equity Yield - Service Class	6/2/2003	9/29/2003	25.46%	8.63%	10.05%	11.16%	7.65%	17.46%	6.32%	9.22%	11.16%	7.65%
MainStay VP Income Builder (Service Class)	6/2/2003	9/29/2003	14.97%	8.43%	7.44%	8.94%	6.84%	6.97%	6.12%	6.52%	8.94%	6.84%
Fidelity® VIP Bond Index - Service Class 2	04/19/2018	11/23/2020	N/A	N/A	N/A	N/A	-1.98%	N/A	N/A	N/A	N/A	-9.83%
MainStay VP MacKay International Equity (Service Class)	6/2/2003	9/29/2003	24.62%	12.05%	11.95%	10.37%	7.86%	16.62%	9.89%	11.18%	10.37%	7.86%
MainStay VP Janus Henderson Balanced ⁴ (Initial Class)	2/17/2012	2/17/2012	16.89%	12.47%	13.36%	N/A	10.64%	8.89%	10.32%	12.63%	N/A	10.64%
MainStay VP Janus Henderson Balanced (Service Class)	2/17/2012	2/17/2012	16.59%	12.19%	13.08%	11.57%	10.36%	8.59%	10.03%	12.34%	11.57%	10.36%
MainStay VP Winslow Large Cap Growth (Service Class)	6/2/2003	9/29/2003	26.57%	21.06%	22.65%	18.61%	11.29%	18.57%	19.21%	22.11%	18.61%	11.29%
MainStay VP IQ Hedge Multi-Strategy (Service Class)	5/1/2013	5/1/2013	4.27%	3.31%	1.25%	N/A	-0.76%	-3.73%	0.75%	0.08%	N/A	-0.76%
MainStay VP Fidelity Institutional AM ⁴ Utilities (Service Class)	2/17/2012	2/17/2012	15.36%	6.70%	7.08%	8.55%	7.52%	7.36%	4.30%	6.15%	8.55%	7.52%
MainStay VP Wellington Mid Cap (Service Class)	6/2/2003	9/29/2003	35.05%	8.23%	10.81%	13.76%	9.97%	27.05%	5.90%	10.00%	13.76%	9.97%
MainStay VP Moderate Allocation (Service Class)	2/13/2006	2/13/2006	15.78%	8.13%	8.24%	8.67%	6.40%	7.78%	5.80%	7.35%	8.67%	6.40%
MainStay VP Growth Allocation (Service Class)	2/13/2006	2/13/2006	23.63%	9.21%	10.06%	10.47%	7.01%	15.63%	6.92%	9.23%	10.47%	7.01%
MainStay VP PIMCO Real Return (Service Class)	2/17/2012	2/17/2012	4.85%	7.16%	4.15%	2.74%	2.38%	-3.15%	4.78%	3.11%	2.74%	2.38%
MainStay VP MacKay S&P 500 Index ⁴ (Service Class)	6/2/2003	9/29/2003	29.50%	15.54%	16.39%	16.07%	10.08%	21.50%	13.51%	15.73%	16.07%	10.08%
MainStay VP Wellington Small Cap - Service Class ⁴	5/2/2016	5/2/2016	42.19%	3.98%	8.85%	N/A	9.69%	34.19%	1.45%	7.98%	N/A	9.06%
MainStay VP T. Rowe Price Equity Income ⁴ (Service Class)	2/17/2012	2/17/2012	41.28%	9.11%	10.76%	12.12%	10.34%	33.28%	6.83%	9.96%	12.12%	10.34%
MainStay VP Natural Resources (Initial Class)	2/17/2012	2/17/2012	56.81%	6.20%	2.71%	0.69%	-1.45%	48.81%	3.78%	1.61%	0.69%	-1.45%
MFS® International Intrinsic Value Portfolio - Service Class	8/31/2001	5/1/2017	13.51%	11.45%	10.98%	11.87%	11.40%	5.51%	9.26%	10.17%	11.76%	10.45%
MFS® Investors Trust Series (Service Class)	5/1/2000	9/29/2003	31.08%	15.13%	15.85%	15.42%	9.87%	23.08%	13.08%	15.17%	15.42%	9.87%
MFS® Mid Cap Value Portfolio - Service Class	03/07/2008	05/01/2020	41.34%	11.02%	11.04%	13.62%	41.23%	33.34%	8.81%	10.24%	13.53%	36.30%
MFS® Research Series (Service Class)	5/1/2000	9/29/2003	26.70%	14.97%	15.90%	15.61%	10.48%	18.70%	12.92%	15.23%	15.61%	10.48%
Neuberger Berman AMT Mid-Cap Growth (Class S)	2/18/2003	9/29/2003	31.47%	18.39%	19.04%	15.75%	11.96%	23.47%	16.46%	18.43%	15.75%	11.96%
PIMCO VIT Foreign Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	5/1/2014	5/1/2014	0.41%	3.70%	2.87%	4.58%	3.92%	-7.59%	1.16%	1.77%	4.58%	3.60%
PIMCO VIT Income Portfolio - Advisor Class	04/29/2016	05/01/2020	6.26%	5.61%	5.16%	N/A	9.87%	-1.74%	3.16%	4.16%	N/A	4.39%
PIMCO VIT Low Duration Portfolio - Advisor Class	3/31/2006	5/2/2016	0.23%	2.37%	1.60%	1.68%	1.61%	-7.77%	-0.24%	0.45%	1.42%	0.74%
PIMCO VIT Total Return Portfolio - Advisor Class	2/28/2006	5/1/2014	-0.15%	5.47%	3.33%	3.52%	3.30%	-8.14%	3.02%	2.25%	3.52%	2.97%
Morgan Stanley VIF U.S. Real Estate - Class II ⁴	11/5/2002	5/1/2013	40.02%	2.76%	2.17%	7.93%	4.42%	32.02%	0.17%	1.04%	7.93%	4.42%

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