



New York Life Plus II Variable Annuity Performance Summary

As of November 30, 2021

For policies purchased on or after June 2, 2003⁴

To obtain copies of the fund prospectus, 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 Plus II Variable Annuity was first offered for sale on May 10, 2002. Certain Portfolios and Investment Divisions existed prior to this date. The performance for MainStay VP Fund, Inc. 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 Plus II Variable Annuity invests in NYLIAC Variable Annuity Separate Account III.

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 7%, declining to 4% (2% for single premium policies) by the 7th 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.

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 Income 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.

Sales of the New York Life Plus II 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 Plus II 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 ⁴	Non-Standardized (Assuming No Surrender(%)) ²							Standardized (Assuming Surrender(%)) ²				
			Year to Date	1 Month	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
Columbia Variable Portfolio - Small Cap Value Fund -Class 2	6/1/2000	11/15/2004	22.54%	-3.58%	31.83%	10.90%	8.08%	9.70%	6.94%	24.83%	8.97%	7.19%	9.70%	6.94%
BNY Mellon IP Technology Growth (Service Shares)	12/29/2000	6/2/2003	15.48%	1.93%	17.62%	30.47%	26.47%	17.92%	11.68%	10.62%	29.09%	25.99%	17.92%	11.68%
Fidelity® VIP Contrafund® (Service Class 2)	1/12/2000	6/2/2003	23.06%	-0.11%	26.69%	23.12%	18.01%	14.42%	10.44%	19.69%	21.56%	17.39%	14.42%	10.44%
Fidelity® VIP Equity-Income (Service Class 2)	1/12/2000	6/2/2003	15.78%	-3.78%	21.04%	11.44%	9.19%	10.21%	6.57%	14.04%	9.53%	8.34%	10.21%	6.57%
Fidelity® VIP Mid Cap (Service Class 2)	1/12/2000	9/8/2003	17.91%	-3.12%	25.91%	13.85%	10.90%	10.52%	9.53%	18.91%	12.02%	10.10%	10.52%	9.53%
Janus Henderson VIT Global Research Portfolio (Service Shares)	12/31/1999	6/2/2003	11.96%	-4.09%	17.39%	15.98%	13.95%	10.97%	6.46%	10.39%	14.21%	13.23%	10.97%	6.46%
MainStay VP Balanced (Service Class)	5/1/2005	5/1/2005	10.78%	-2.30%	13.73%	7.98%	6.02%	7.21%	5.17%	6.73%	5.94%	5.06%	7.21%	5.17%
MainStay VP Bond (Service Class)	6/2/2003	6/2/2003	-2.52%	0.00%	-2.39%	4.00%	1.98%	1.45%	2.27%	-9.22%	1.79%	0.84%	1.45%	2.27%
MainStay VP U.S. Government Money Market ³ - Current 7-day yield is -1.38%	1/29/1993	1/29/1993	-1.31%	-0.13%	-1.43%	-0.73%	-0.68%	-1.06%	-0.40%	-8.33%	-3.10%	-1.91%	-1.06%	-0.40%
MainStay VP Wellington U.S. Equity (Service Class)	6/2/2003	6/2/2003	21.46%	-1.14%	26.25%	15.67%	14.26%	13.48%	8.52%	19.25%	13.89%	13.55%	13.48%	8.52%
MainStay VP Conservative Allocation (Service Class)	2/13/2006	2/13/2006	3.50%	-1.58%	5.49%	6.91%	5.05%	4.86%	4.21%	-1.51%	4.83%	4.05%	4.86%	4.21%
MainStay VP MacKay Convertible (Service Class)	6/2/2003	6/2/2003	5.74%	-2.10%	12.35%	16.99%	12.83%	10.45%	7.75%	5.35%	15.26%	12.08%	10.45%	7.75%
MainStay VP Candriam Emerging Markets Equity Portfolio ³ (Service Class)	2/17/2012	2/17/2012	-4.69%	-5.08%	2.84%	10.09%	8.41%	N/A	0.55%	-4.16%	8.13%	7.52%	N/A	0.55%
MainStay VP Small Cap Growth (Initial Class) ⁵	2/17/2012	2/17/2012	6.31%	-7.14%	16.48%	17.03%	14.48%	N/A	10.67%	9.48%	15.30%	13.77%	N/A	10.67%
MainStay VP Small Cap Growth (Service Class)	2/17/2012	2/17/2012	6.07%	-7.16%	16.19%	16.74%	14.19%	N/A	10.40%	9.19%	15.00%	13.48%	N/A	10.40%
MainStay VP Floating Rate (Service Class)	5/1/2005	5/1/2005	1.43%	-0.44%	2.55%	1.96%	2.01%	2.21%	2.02%	-4.45%	-0.34%	0.88%	2.21%	2.02%
MainStay VP MacKay Government (Service Class)	6/2/2003	6/2/2003	-2.71%	-0.10%	-2.66%	1.72%	0.46%	0.23%	1.28%	-9.47%	-0.59%	-0.75%	0.23%	1.28%
MainStay VP Equity Allocation (Service Class)	2/13/2006	2/13/2006	13.42%	-3.15%	18.88%	12.78%	10.46%	9.43%	5.91%	11.88%	10.91%	9.65%	9.43%	5.91%
MainStay VP Wellington Growth ³ (Service Class)	6/2/2003	6/2/2003	16.75%	-2.56%	22.34%	20.72%	18.66%	12.92%	7.84%	15.34%	19.09%	18.04%	12.92%	7.84%
MainStay VP MacKay High Yield Corporate Bond (Service Class)	6/2/2003	6/2/2003	2.12%	-1.16%	3.77%	4.91%	3.98%	4.68%	5.47%	-3.23%	2.75%	2.93%	4.68%	5.47%
MainStay VP Epoch U.S. Equity Yield - (Service Class)	6/2/2003	6/2/2003	13.20%	-3.03%	15.72%	7.89%	8.60%	8.62%	6.34%	8.72%	5.85%	7.72%	8.62%	6.34%
MainStay VP Income Builder (Service Class)	6/2/2003	6/2/2003	4.60%	-2.48%	6.87%	7.56%	6.33%	6.75%	5.26%	-0.13%	5.51%	5.37%	6.75%	5.26%
MainStay VP MacKay International Equity (Service Class)	6/2/2003	6/2/2003	7.42%	-4.57%	12.04%	13.88%	12.40%	8.00%	6.21%	5.04%	12.05%	11.64%	8.00%	6.21%
MainStay VP Janus Henderson Balanced (Initial Class) ¹	2/17/2012	2/17/2012	12.69%	-0.21%	15.38%	13.60%	12.39%	N/A	9.37%	8.38%	11.76%	11.63%	N/A	9.37%
MainStay VP Janus Henderson Balanced (Service Class)	2/17/2012	2/17/2012	12.43%	-0.23%	15.09%	13.31%	12.11%	9.72%	9.10%	8.09%	11.47%	11.34%	9.72%	9.10%
MainStay VP Winslow Large Cap Growth (Initial Class)	6/2/2003	6/2/2003	22.62%	-0.74%	27.35%	26.05%	23.50%	16.47%	10.15%	20.35%	24.56%	22.98%	16.47%	10.15%
MainStay VP Fidelity Institutional AM [®] Utilities (Service Class)	2/17/2012	2/17/2012	6.29%	-1.64%	8.78%	6.67%	7.82%	6.75%	6.37%	1.78%	4.58%	6.91%	6.75%	6.37%
MainStay VP Wellington Mid Cap (Service Class)	6/2/2003	6/2/2003	12.47%	-3.56%	19.02%	9.86%	8.74%	10.99%	8.73%	12.02%	7.90%	7.86%	10.99%	8.73%
MainStay VP Moderate Allocation (Service Class)	2/13/2006	2/13/2006	6.68%	-2.16%	9.54%	8.80%	6.94%	6.51%	4.91%	2.54%	6.79%	6.01%	6.51%	4.91%
MainStay VP Growth Allocation (Service Class)	2/13/2006	2/13/2006	10.07%	-2.84%	14.45%	10.54%	8.60%	8.10%	5.55%	7.45%	8.60%	7.72%	8.10%	5.55%
MainStay VP MacKay S&P 500 Index ³ (Service Class)	6/2/2003	6/2/2003	21.14%	-0.85%	25.59%	18.19%	15.71%	13.94%	8.71%	18.59%	16.49%	15.03%	13.94%	8.71%
MainStay VP T. Rowe Price Equity Income ³ (Service Class)	2/17/2012	2/17/2012	15.95%	-3.78%	20.74%	8.76%	8.11%	9.51%	8.62%	13.74%	6.75%	7.22%	9.51%	8.62%
MainStay VP Natural Resources (Initial Class)	2/17/2012	2/17/2012	27.00%	-5.01%	36.28%	11.82%	0.37%	-2.05%	-2.56%	29.28%	9.92%	-0.85%	-2.05%	-2.56%
MFS® Investors Trust Series (Service Class)	5/1/2000	6/2/2003	19.84%	-2.51%	23.79%	16.56%	14.79%	13.00%	8.47%	16.79%	14.81%	14.09%	13.00%	8.47%
MFS® Research Series (Service Class)	5/1/2000	6/2/2003	17.66%	-2.25%	21.61%	16.96%	15.19%	13.18%	8.97%	14.61%	15.23%	14.50%	13.18%	8.97%
Neuberger Berman AMT Mid-Cap Growth (Class S)	2/18/2003	6/2/2003	11.42%	-4.14%	15.95%	21.72%	17.82%	13.13%	10.47%	8.95%	20.12%	17.19%	13.13%	10.47%
MainStay VP Wellington Small Cap - Service Class	5/2/2016	5/2/2016	11.72%	-2.99%	19.79%	7.16%	6.22%	N/A	8.09%	12.79%	5.09%	5.26%	N/A	7.46%

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 payments(s). For current to the most recent month-end performance information, visit www.NewYorkLifeAnnuities.com.

All performance reflects the percentage change for the period shown with capital gains and dividends reinvested and includes an annualized Separate Account expense charge of 1.45% and 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 \$50,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$50,000. Charges for any optional riders, if reflected, would reduce the performance shown.

Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of the surrender charge(s) (SC).

Standardized Performance ("Assuming Surrender") reflects the maximum SC under the policy. The maximum SC for each premium payment is 7%, declining to 4% (2% for single premium policies) by the 7th year after that premium payment has been in the policy, with no charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty. The Investment Divisions offered through the New York Life Plus II Variable Annuity and described herein are different from mutual funds that may have similar names but are available directly to the general public. Investment results may differ.



New York Life Plus II 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 ⁴	Non-Standardized (Assuming No Surrender(%)) ²					Standardized (Assuming Surrender(%)) ²				
			1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
Columbia Variable Portfolio - Small Cap Value Fund -Class 2	6/1/2000	11/15/2004	64.24%	7.75%	10.10%	11.32%	7.05%	57.24%	5.70%	9.27%	11.32%	7.05%
BNY Mellon IP Technology Growth (Service Shares)	12/29/2000	6/2/2003	21.42%	21.67%	24.02%	18.34%	11.32%	14.42%	20.07%	23.51%	18.34%	11.32%
Fidelity® VIP Contrafund® (Service Class 2)	1/12/2000	6/2/2003	22.88%	16.59%	16.34%	14.57%	10.09%	15.88%	14.85%	15.68%	14.57%	10.09%
Fidelity® VIP Equity-Income (Service Class 2)	1/12/2000	6/2/2003	31.82%	9.95%	9.81%	11.02%	6.56%	24.82%	7.99%	8.97%	11.02%	6.56%
Fidelity® VIP Mid Cap (Service Class 2)	1/12/2000	9/8/2003	38.45%	8.89%	10.92%	11.08%	9.44%	31.45%	6.88%	10.11%	11.08%	9.44%
Janus Henderson VIT Global Research Portfolio (Service Shares)	12/31/1999	6/2/2003	25.62%	12.44%	13.27%	11.64%	6.44%	18.62%	10.56%	12.53%	11.64%	6.44%
MainStay VP Balanced (Service Class)	5/1/2005	5/1/2005	20.95%	6.32%	6.08%	7.83%	5.18%	13.95%	4.21%	5.11%	7.83%	5.18%
MainStay VP Bond (Service Class)	6/2/2003	6/2/2003	-1.70%	3.76%	1.31%	1.43%	2.30%	-8.58%	1.54%	0.14%	1.43%	2.30%
MainStay VP U.S. Government Money Market ⁴ - Current 7-day yield is -1.38%	1/29/1993	1/29/1993	-1.43%	-0.63%	-0.68%	-1.06%	-0.39%	-8.33%	-3.01%	-1.91%	-1.06%	-0.39%
MainStay VP Wellington U.S. Equity (Service Class)	6/2/2003	6/2/2003	28.36%	11.26%	13.43%	13.97%	8.29%	21.36%	9.35%	12.70%	13.97%	8.29%
MainStay VP Conservative Allocation (Service Class)	2/13/2006	2/13/2006	8.72%	5.35%	4.81%	5.31%	4.23%	1.72%	3.20%	3.79%	5.31%	4.23%
MainStay VP MacKay Convertible (Service Class)	6/2/2003	6/2/2003	23.76%	14.19%	12.93%	11.21%	7.78%	16.76%	12.37%	12.19%	11.21%	7.78%
MainStay VP Candriam Emerging Markets Equity Portfolio ⁴ (Service Class)	2/17/2012	2/17/2012	19.26%	9.06%	8.16%	N/A	0.95%	12.26%	7.06%	7.26%	N/A	0.95%
MainStay VP Small Cap Growth (Initial Class) ⁵	2/17/2012	2/17/2012	34.61%	12.76%	15.48%	N/A	10.93%	27.61%	10.90%	14.80%	N/A	10.93%
MainStay VP Small Cap Growth (Service Class)	2/17/2012	2/17/2012	34.28%	12.48%	15.19%	N/A	10.66%	27.28%	10.61%	14.50%	N/A	10.66%
MainStay VP Floating Rate (Service Class)	5/1/2005	5/1/2005	4.95%	1.67%	2.18%	2.45%	2.07%	-2.05%	-0.64%	1.06%	2.45%	2.07%
MainStay VP MacKay Government (Service Class)	6/2/2003	6/2/2003	-2.53%	1.90%	0.01%	0.27%	1.32%	-9.36%	-0.40%	-1.22%	0.27%	1.32%
MainStay VP Equity Allocation (Service Class)	2/13/2006	2/13/2006	28.46%	9.17%	10.31%	10.33%	5.86%	21.46%	7.17%	9.49%	10.33%	5.86%
MainStay VP Wellington Growth ² (Service Class)	6/2/2003	6/2/2003	25.19%	15.25%	17.97%	13.75%	7.73%	18.19%	13.47%	17.34%	13.75%	7.73%
MainStay VP MacKay High Yield Corporate Bond (Service Class)	6/2/2003	6/2/2003	8.70%	4.79%	4.26%	5.14%	5.62%	1.70%	2.63%	3.22%	5.14%	5.62%
MainStay VP Epoch U.S. Equity Yield - (Service Class)	6/2/2003	6/2/2003	23.66%	7.07%	8.46%	9.56%	6.30%	16.66%	4.99%	7.58%	9.56%	6.30%
MainStay VP Income Builder (Service Class)	6/2/2003	6/2/2003	13.31%	6.87%	5.89%	7.37%	5.32%	6.31%	4.79%	4.92%	7.37%	5.32%
MainStay VP MacKay International Equity (Service Class)	6/2/2003	6/2/2003	22.82%	10.44%	10.34%	8.78%	6.32%	15.82%	8.49%	9.52%	8.78%	6.32%
MainStay VP Janus Henderson Balanced (Initial Class) ¹	2/17/2012	2/17/2012	15.20%	10.85%	11.73%	N/A	9.05%	8.20%	8.91%	10.95%	N/A	9.05%
MainStay VP Janus Henderson Balanced (Service Class)	2/17/2012	2/17/2012	14.92%	10.57%	11.45%	9.96%	8.78%	7.92%	8.63%	10.66%	9.96%	8.78%
MainStay VP Winslow Large Cap Growth (Initial Class)	6/2/2003	6/2/2003	24.75%	19.31%	20.88%	16.90%	9.83%	17.75%	17.65%	20.32%	16.90%	9.83%
MainStay VP Fidelity Institutional AM [®] Utilities (Service Class)	2/17/2012	2/17/2012	13.70%	5.16%	5.54%	6.98%	5.97%	6.70%	3.00%	4.55%	6.98%	5.97%
MainStay VP Wellington Mid Cap (Service Class)	6/2/2003	6/2/2003	33.11%	6.67%	9.21%	12.12%	8.78%	26.11%	4.57%	8.36%	12.12%	8.78%
MainStay VP Moderate Allocation (Service Class)	2/13/2006	2/13/2006	14.12%	6.57%	6.68%	7.11%	4.90%	7.12%	4.48%	5.74%	7.11%	4.90%
MainStay VP Growth Allocation (Service Class)	2/13/2006	2/13/2006	21.85%	7.63%	8.48%	8.88%	5.53%	14.85%	5.58%	7.60%	8.88%	5.53%
MainStay VP MacKay S&P 500 Index ³ (Service Class)	6/2/2003	6/2/2003	27.64%	13.88%	14.72%	14.40%	8.45%	20.64%	12.05%	14.02%	14.40%	8.45%
MainStay VP T. Rowe Price Equity Income ⁸ (Service Class)	2/17/2012	2/17/2012	39.25%	7.54%	9.17%	10.51%	8.75%	32.25%	5.48%	8.31%	10.51%	8.75%
MainStay VP Natural Resources (Initial Class)	2/17/2012	2/17/2012	54.56%	4.67%	1.23%	-0.76%	-2.87%	47.56%	2.49%	0.06%	-0.76%	-2.87%
MFS® Investors Trust Series (Service Class)	5/1/2000	6/2/2003	29.20%	13.47%	14.18%	13.76%	8.36%	22.20%	11.63%	13.46%	13.76%	8.36%
MFS® Research Series (Service Class)	5/1/2000	6/2/2003	24.87%	13.31%	14.23%	13.95%	8.83%	17.87%	11.47%	13.52%	13.95%	8.83%
Neuberger Berman AMT Mid-Cap Growth (Class S)	2/18/2003	6/2/2003	29.58%	16.69%	17.32%	14.08%	10.42%	22.58%	14.95%	16.68%	14.08%	10.42%
MainStay VP Wellington Small Cap - Service Class	5/2/2016	5/2/2016	40.15%	2.48%	7.28%	N/A	8.11%	33.15%	0.21%	6.36%	N/A	7.45%

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 payments(s). For current to the most recent month-end performance information, visit www.NewYorkLifeAnnuities.com.

All performance reflects the percentage change for the period shown with capital gains and dividends reinvested and includes an annualized Separate Account expense charge of 1.45% and 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 \$50,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$50,000. Charges for any optional riders, if reflected, would reduce the performance shown.

Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of the surrender charge(s) (SC).

Standardized Performance ("Assuming Surrender") reflects the maximum SC under the policy. The maximum SC for each premium payment is 7%, declining to 4% (2% for single premium policies) by the 7th year after that premium payment has been in the policy, with no charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty. The Investment Divisions offered through the New York Life Plus II 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.