



New York Life Premier Variable Annuity - FP Series Performance Summary

Accumulation Based M&E Charge Structure

As of September 30, 2021

To obtain a copy of the product and funds prospectuses, please contact your Registered Representative or call 1-800-762-6212. Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. Both the product prospectus and the underlying fund prospectuses contain this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

¹ The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except MainStay VP U.S. Government Money Market and MainStay VP Natural Resources – Initial Class). Performance for these classes/shares is lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your Registered Representative or call 1-800-762-6212 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 Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

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

⁴ The New York Life Premier Variable Annuity - FP Series was first offered for sale on November 20, 2017. Certain Portfolios existed prior to that date. The performance for MainStay VP Series Fund, Inc. portfolios are based on Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. Please refer to your prospectus for more details. This version of the New York Life Premier Variable Annuity - FP Series invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

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 **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.**

⁷ 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.

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.

This material is general in nature and is being provided for informational purposes only. It was not prepared, and is not intended, to address the needs, circumstances and/or objectives of any specific individual or group of individuals. New York Life and its affiliates are not making a recommendation to purchase any specific products. For advice regarding your personal circumstances, you should consult with your own independent financial and tax professionals. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.

Performance information less than 1 year has not been annualized.

Variable annuities are long-term retirement products and are offered through properly licensed registered representatives of a third party registered broker dealer.

Investments and insurance products are:

Not FDIC/NCUA Insured • Not Insured by Any Federal Government Agency • Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any of Its Affiliates • May Lose Value

New York Life Insurance Company

New York Life Insurance and Annuity Corporation (A Delaware Corporation)
51 Madison Avenue
New York, NY 10010

Issuer: New York Life Insurance and Annuity Corporation (A Delaware Corporation)

Wholesale Distributor and Underwriter: NYLIFE Distributors LLC Member FINRA/SIPC

SMRU 1746268

New York Life Insurance and Annuity Corporation and NYLIFE Distributors LLC are wholly owned subsidiaries of New York Life Insurance Company.



New York Life Premier Variable Annuity - FP Series Performance Summary

Accumulation Based M&E Charge Structure

Average Annual Total Return as of September 30, 2021 (Updated Monthly)

Investment Divisions ^{1,3}	Portfolio Inception Date	Investment Division Inception Date ¹	Non-Standardized (Assuming No Surrender) ²							Standardized (Assuming Surrender)				
			Month to Date	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 7-day yield is 0.01% ⁶	01/29/1993	11/20/2017	-0.10%	-0.89%	-1.18%	-0.38%	-0.43%	-0.80%	-0.30%	-0.09%	-2.41%	-1.24%	-0.80%	-1.61%
PIMCO VIT Low Duration Portfolio - Advisor Class	03/31/2006	11/20/2017	-0.05%	-1.00%	-0.96%	1.14%	0.39%	0.47%	0.60%	-8.89%	-0.85%	-0.41%	0.47%	-0.69%
MainStay VP Bond – Service Class	06/02/2003	11/20/2017	-1.01%	-2.21%	-1.46%	4.02%	1.56%	1.69%	2.35%	-9.34%	2.14%	0.80%	1.69%	1.12%
Fidelity [®] VIP Bond Index – Service Class 2	04/19/2018	11/23/2020	-1.08%	-2.91%	N/A	N/A	N/A	N/A	-2.99%	N/A	N/A	N/A	N/A	-10.75%
MainStay VP MacKay Government – Service Class	06/02/2003	11/20/2017	-0.63%	-2.07%	-2.29%	2.16%	0.26%	0.52%	0.94%	-10.11%	0.20%	-0.54%	0.52%	-0.34%
MainStay VP PIMCO Real Return – Service Class	02/17/2012	11/20/2017	-0.93%	2.07%	3.60%	5.88%	2.90%	1.52%	4.02%	-4.40%	4.06%	2.18%	1.52%	2.84%
PIMCO VIT Income Portfolio - Advisor Class	04/29/2016	05/01/2020	-0.26%	0.88%	4.99%	4.35%	3.91%	N/A	8.56%	-3.01%	2.48%	3.21%	N/A	3.74%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	05/01/2014	11/20/2017	-1.05%	-2.46%	-0.78%	2.46%	1.64%	3.34%	2.03%	-8.72%	0.52%	0.88%	3.34%	0.79%
PIMCO VIT Total Return Portfolio - Advisor Class	02/28/2006	11/20/2017	-0.87%	-2.09%	-1.34%	4.21%	2.10%	2.29%	2.63%	-9.23%	2.34%	1.35%	2.29%	1.41%
Non-Investment Grade Bond														
BlackRock [®] High Yield V.I. Fund – Class III Shares	02/15/2012	11/20/2017	-0.16%	3.41%	9.25%	5.49%	5.09%	5.81%	4.78%	1.25%	3.66%	4.42%	5.81%	3.63%
Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2	04/30/2012	11/20/2017	-2.03%	-2.60%	3.96%	3.43%	2.03%	N/A	1.31%	-4.04%	1.53%	1.28%	N/A	0.04%
MainStay VP Floating Rate – Service Class	05/01/2005	11/20/2017	0.38%	2.10%	5.21%	1.92%	2.44%	2.70%	2.23%	-2.79%	-0.04%	1.70%	2.70%	0.99%
MainStay VP MacKay Convertible – Service Class	06/02/2003	11/20/2017	-0.82%	5.08%	24.07%	14.47%	13.22%	11.50%	13.74%	16.07%	12.93%	12.73%	11.50%	12.84%
MainStay VP MacKay High Yield Corporate Bond – Service Class	06/02/2003	11/20/2017	0.18%	4.07%	8.97%	5.06%	4.52%	5.41%	4.35%	0.97%	3.21%	3.84%	5.41%	3.19%
MainStay VP MacKay Strategic Bond – Service Class	05/01/2011	11/20/2017	-0.13%	0.93%	4.05%	2.88%	2.31%	3.25%	2.21%	-3.95%	0.95%	1.57%	3.25%	0.98%
Alternatives														
DWS Alternative Asset Allocation VIP - Class B	05/18/2009	11/20/2017	-1.30%	8.84%	19.14%	6.41%	3.46%	2.76%	3.88%	11.14%	4.62%	2.75%	2.76%	2.70%
MainStay VP IQ Hedge Multi-Strategy - Service Class	05/01/2013	11/20/2017	-1.53%	-1.60%	3.03%	2.08%	0.05%	N/A	0.23%	-4.97%	0.12%	-0.77%	N/A	-1.08%
Asset Allocation														
American Funds IS Asset Allocation Fund - Class 4	12/14/2012	05/01/2018	-3.63%	7.53%	17.43%	9.12%	9.22%	10.08%	9.26%	9.43%	7.42%	8.65%	10.08%	8.06%
BlackRock [®] Global Allocation V.I. Fund – Class III Shares	11/18/2003	11/20/2017	-3.26%	3.05%	14.89%	9.67%	7.88%	6.61%	7.63%	6.89%	7.98%	6.61%	7.28%	6.57%
Fidelity [®] VIP FundsManager [®] 60% – Service Class	08/22/2007	05/01/2019	-2.93%	6.83%	17.15%	9.26%	8.77%	8.27%	11.82%	9.15%	7.56%	8.20%	8.27%	9.67%
MainStay VP Balanced – Service Class	05/01/2005	11/20/2017	-2.66%	10.13%	21.25%	6.58%	6.34%	8.10%	6.19%	13.25%	4.79%	5.71%	8.10%	5.09%
MainStay VP Conservative Allocation – Service Class	02/13/2006	11/20/2017	-2.16%	3.26%	8.99%	5.61%	5.07%	5.58%	4.53%	0.99%	3.79%	4.41%	5.58%	3.37%
MainStay VP Income Builder – Service Class	06/02/2003	11/20/2017	-2.99%	5.08%	13.60%	7.14%	6.16%	7.64%	5.58%	5.60%	5.37%	5.52%	7.64%	4.45%
MainStay VP Janus Henderson Balanced – Service Class	02/17/2012	11/20/2017	-3.77%	7.89%	15.21%	10.85%	11.73%	10.24%	10.91%	7.21%	9.19%	11.21%	10.24%	9.93%
MainStay VP Moderate Allocation–Service Class	02/13/2006	11/20/2017	-2.90%	5.89%	14.40%	6.84%	6.95%	7.38%	5.90%	6.40%	5.06%	6.33%	7.38%	4.79%
Franklin Templeton Conservative Model Portfolio - Class II	05/01/2020	05/01/2020	-1.68%	1.75%	5.22%	N/A	N/A	N/A	7.83%	-2.78%	N/A	N/A	N/A	2.99%
Franklin Templeton Moderate Model Portfolio - Class II	05/01/2020	05/01/2020	-2.95%	5.86%	13.97%	N/A	N/A	N/A	16.75%	5.97%	N/A	N/A	N/A	12.08%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	05/01/2020	05/01/2020	-3.34%	7.48%	17.95%	N/A	N/A	N/A	21.94%	9.95%	N/A	N/A	N/A	17.35%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	05/01/2020	05/01/2020	-2.45%	3.87%	10.21%	N/A	N/A	N/A	13.00%	2.21%	N/A	N/A	N/A	8.27%
Franklin Templeton Aggressive Model Portfolio - Class II	05/01/2020	05/01/2020	-4.29%	10.19%	23.97%	N/A	N/A	N/A	28.07%	15.97%	N/A	N/A	N/A	23.58%
MainStay VP Equity Allocation – Service Class	02/13/2006	11/20/2017	-4.22%	11.76%	28.78%	9.44%	10.59%	10.61%	8.62%	20.78%	7.75%	10.05%	10.61%	7.56%
MainStay VP Growth Allocation–Service Class	02/13/2006	11/20/2017	-3.55%	8.92%	22.15%	7.90%	8.75%	9.16%	7.17%	14.15%	6.16%	8.17%	9.16%	6.10%
Large Cap Equity														
American Funds IS Washington Mutual Investors Fund - Class 4	12/14/2012	11/20/2017	-3.95%	13.00%	27.99%	7.77%	9.37%	12.06%	8.81%	19.99%	6.02%	8.81%	12.06%	7.78%
American Funds IS Growth Fund - Class 4	12/14/2012	11/20/2017	-3.91%	11.99%	32.96%	22.83%	22.26%	18.09%	22.28%	24.96%	21.49%	21.90%	18.09%	21.54%
ClearBridge Variable Appreciation Portfolio – Class II	02/28/2015	11/20/2017	-5.00%	11.55%	23.36%	13.02%	13.65%	13.54%	13.37%	15.36%	11.44%	13.17%	13.54%	12.46%
Fidelity [®] VIP Contrafund [®] – Service Class 2	01/12/2000	11/20/2017	-5.79%	14.54%	23.19%	16.88%	16.63%	14.86%	16.57%	15.19%	15.40%	16.20%	14.86%	15.73%
Fidelity [®] VIP Equity-Income – Service Class 2	01/12/2000	11/20/2017	-3.95%	14.60%	32.15%	10.23%	10.09%	11.31%	9.55%	24.15%	8.56%	9.53%	11.31%	8.54%
Fidelity [®] VIP Growth Opportunities – Service Class 2	01/12/2000	11/20/2017	-5.15%	10.62%	30.66%	30.98%	29.93%	22.10%	31.57%	22.66%	29.81%	29.65%	22.10%	30.98%
MainStay VP Epoch U.S. Equity Yield – Service Class	06/02/2003	11/20/2017	-4.41%	11.48%	23.97%	7.33%	8.73%	9.83%	6.80%	15.97%	5.57%	8.16%	9.83%	5.71%
MainStay VP Wellington U.S. Equity – Service Class	06/02/2003	11/20/2017	-4.63%	15.43%	28.68%	11.54%	13.72%	14.26%	12.42%	20.68%	9.91%	13.23%	14.26%	11.48%
MainStay VP MacKay S&P 500 Index – Service Class ⁷	06/02/2003	11/20/2017	-4.77%	14.56%	27.96%	14.16%	15.01%	14.69%	14.43%	19.96%	12.60%	14.55%	14.69%	13.54%
MainStay VP Winslow Large Cap Growth – Service Class	06/02/2003	11/20/2017	-5.24%	14.73%	25.06%	19.61%	21.18%	17.19%	21.20%	17.06%	18.20%	20.81%	17.19%	20.44%
MFS [®] Investors Trust Series – Service Class	05/01/2000	11/20/2017	-4.57%	16.20%	29.52%	13.76%	14.46%	14.05%	13.44%	21.52%	12.19%	13.99%	14.05%	12.52%
MFS [®] Research Series – Service Class	05/01/2000	11/20/2017	-5.23%	13.61%	25.19%	13.60%	14.52%	14.24%	13.94%	17.19%	12.03%	14.05%	14.24%	13.03%
Small/Mid Cap Equity														
Fidelity [®] VIP Mid Cap – Service Class 2	06/01/2000	11/20/2017	-3.16%	14.61%	38.79%	9.16%	11.19%	11.36%	9.64%	30.79%	7.46%	10.67%	11.36%	8.63%
Janus Henderson VIT Enterprise Portfolio – Service Shares	05/01/2000	11/20/2017	-3.00%	9.32%	30.53%	13.92%	16.19%	16.07%	14.80%	22.53%	12.36%	15.75%	16.07%	13.92%
MainStay VP Wellington Mid Cap – Service Class	01/12/2000	11/20/2017	-3.89%	12.08%	33.44%	6.93%	9.49%	12.40%	7.81%	25.44%	5.15%	8.92%	12.40%	6.75%
MFS [®] Mid Cap Value Portfolio – Service Class	07/16/2001	05/01/2020	-3.03%	17.50%	39.65%	9.70%	-5.30%	4.31%	39.55%	31.65%	8.01%	-6.07%	4.31%	35.22%
Neuberger Berman AMT Mid-Cap Growth – Class S	12/31/1999	11/20/2017	-4.21%	8.86%	29.90%	16.98%	17.62%	14.37%	17.19%	21.90%	15.50%	17.19%	14.37%	16.36%
Invesco V.I. Main Street Small Cap Fund - Series II	06/02/2003	05/01/2020	-1.75%	15.79%	47.25%	10.84%	13.13%	14.13%	50.02%	39.25%	9.19%	12.64%	14.13%	45.82%
Columbia Variable Portfolio – Small Cap Value Fund – Class 2	05/02/2016	11/20/2017	-1.19%	23.50%	64.65%	8.02%	10.37%	11.60%	7.23%	56.65%	6.28%	9.83%	11.60%	6.16%
Delaware VIP Small Cap Value - Service Class	02/17/2012	11/20/2017	-1.86%	21.14%	60.06%	6.10%	8.68%	11.10%	5.79%	52.06%	4.29%	8.10%	11.10%	4.67%
MainStay VP Wellington Small Cap - Service Class	03/07/2008	11/20/2017	-3.71%	10.56%	40.50%	2.74%	7.55%	N/A	4.59%	32.50%	0.80%	6.94%	N/A	3.43%
MainStay VP Small Cap Growth – Service Class	02/18/2003	11/20/2017	-3.95%	6.91%	34.61%	12.76%	15.48%	N/A	14.47%	28.61%	11.17%	15.03%	N/A	13.58%
International/Global Equity														
American Funds IS Global Small Cap Fund [®] – Class 4	12/14/2012	11/20/2017	-4.48%	7.43%	31.53%	14.23%	13.53%	11.55%	12.88%	23.53%	12.67%	13.04%	11.55%	11.96%
Fidelity [®] VIP International Index – Service Class 2	04/16/2018	05/01/2019	-3.46%	4.64%	21.65%	6.47%	N/A	N/A	8.51%	13.65%	4.68%	N/A	N/A	6.27%
Invesco V.I. International Growth Fund - Series II	09/19/2001	11/20/2017	-4.62%	0.41%	13.80%	8.15%	6.90%	6.76%	5.17%	5.80%	6.42%	6.76%	6.76%	4.04%
Janus Henderson VIT Global Research Portfolio – Service Shares	12/31/1999	11/20/2017	-4.46%	10.63%	25.93%	12.72%	13.55%	11.93%	12.32%	17.93%	11.12%	13.06%	11.93%	11.38%
MainStay VP MacKay International Equity – Service Class	06/02/2003	11/20/2017	-5.63%	8.74%	23.13%	10.71%	10.62%	9.06%	9.75%	15.13%	9.06%	10.08%	9.06%	8.74%
MFS [®] International Intrinsic Value Portfolio – Service Class	08/31/2001	11/20/2017	-5.09%	2.28%	12.16%	10.12%	9.65%	10.54%	8.59%	4.16%	8.44%	9.09%	10.54%	7.55%
American Funds IS New World Fund - Class 4	12/14/2012	11/20/2017	-4.48%	3.62%	23.19%	13.22%	10.80%	7.64%	8.53%	15.19%	11.64%	10.26%	7.64%	7.50%
Fidelity [®] VIP Emerging Markets – Service Class 2	01/23/2008	05/01/2018	-4.43%	-3.00%	21.38%	13.27%	11.29%	7.37%	8.49%	13.38%	11.69%	10.76%	7.37%	7.27%
Sector														
Columbia Variable Portfolio – Commodity Strategy Fund – Class 2 ¹	04/30/2013	11/20/2017	5.42%	32.68%	44.80%	7.00%	3.69%	N/A	4.65%	36.80%	5.23%	2.99%	N/A	3.50%
Fidelity [®] VIP Health Care – Service Class 2	04/30/2019	05/01/2019	-4.79%	6.21%	15.13%	10.92%	14.05%	17.79%	19.82%	7.13%	9.27%	13.57%	17.79%	17.88%
MainStay VP Fidelity Institutional AM [®] Utilities – Service Class	02/17/2012	11/20/2017	-5.36%	1.67%	13.98%	5.42%	5.80%	7.25%	4.86%	5.98%	3.59%	5.16%	7.25%	3.71%
Morgan Stanley VIF U.S. Real Estate - Class II</														

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 1-800-762-6212 or visit www.newyorklifeannuities.com.

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested and includes the Fund Company Expenses. An Annual Policy Service Charge of \$30 is not included in these charges, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value is less than \$100,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$100,000. Charges for any optional riders, if reflected, would reduce the performance shown.

Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of Surrender Charges.

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 8%, declining to 2% by the 7th 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 Investment Divisions offered through the New York Life Premier Variable Annuity - FP Series 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 most jurisdictions, the policy form number for the New York Life Premier Variable Annuity - FP Series is ICC17V-P01



New York Life Premier Variable Annuity - FP Series Performance Summary

Accumulation Based M&E Charge Structure

Average Annual Total Return as of September 30, 2021 (Updated Quarterly)

Investment Divisions ^{1,3}	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 7-day yield is 0.01%*	01/29/1993	11/20/2017	-1.18%	-0.38%	-0.43%	-0.80%	-0.30%	-9.09%	-2.41%	-1.24%	-0.80%	-1.61%
PIMCO VIT Low Duration Portfolio - Advisor Class	03/31/2006	11/20/2017	-0.96%	1.14%	0.39%	0.47%	0.60%	-8.89%	-0.85%	-0.41%	0.47%	-0.69%
MainStay VP Bond – Service Class	06/02/2003	11/20/2017	-1.46%	4.02%	1.56%	1.69%	2.35%	-9.34%	2.14%	0.80%	1.69%	1.12%
Fidelity [®] VIP Bond Index – Service Class 2	04/19/2018	11/23/2020	N/A	N/A	N/A	N/A	-2.99%	N/A	N/A	N/A	N/A	-10.75%
MainStay VP MacKay Government – Service Class	06/02/2003	11/20/2017	-2.29%	2.16%	0.26%	0.52%	0.94%	-10.11%	0.20%	-0.54%	0.52%	-0.34%
MainStay VP PIMCO Real Return – Service Class	02/17/2012	11/20/2017	3.60%	5.88%	2.90%	1.52%	4.02%	-4.40%	4.06%	2.18%	1.52%	2.84%
PIMCO VIT Income Portfolio - Advisor Class	04/29/2016	05/01/2020	4.99%	4.35%	3.91%	N/A	8.56%	-3.01%	2.48%	3.21%	N/A	3.74%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	05/01/2014	11/20/2017	-0.78%	2.46%	1.64%	3.34%	2.03%	-8.72%	0.52%	0.88%	3.34%	0.79%
PIMCO VIT Total Return Portfolio - Advisor Class	02/28/2006	11/20/2017	-1.34%	4.21%	2.10%	2.29%	2.63%	-9.23%	2.34%	1.35%	2.29%	1.41%
Non-Investment Grade Bond												
BlackRock [®] High Yield V.I. Fund – Class III Shares	02/15/2012	11/20/2017	9.25%	5.49%	5.09%	5.81%	4.78%	1.25%	3.66%	4.42%	5.81%	3.63%
Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2	04/30/2012	11/20/2017	3.96%	3.96%	2.03%	N/A	1.31%	-4.04%	1.53%	1.28%	N/A	0.04%
MainStay VP Floating Rate – Service Class	05/01/2005	11/20/2017	5.21%	1.92%	2.44%	2.70%	2.23%	-2.79%	-0.04%	1.70%	2.70%	0.99%
MainStay VP MacKay Convertible – Service Class	06/02/2003	11/20/2017	24.07%	14.47%	13.22%	11.50%	13.74%	16.07%	12.93%	12.73%	11.50%	12.84%
MainStay VP MacKay High Yield Corporate Bond – Service Class	06/02/2003	11/20/2017	8.97%	5.06%	4.52%	5.41%	4.35%	0.97%	3.21%	3.84%	5.41%	3.19%
MainStay VP MacKay Strategic Bond – Service Class	05/01/2011	11/20/2017	4.05%	2.88%	2.31%	3.25%	2.21%	-3.95%	0.95%	1.57%	3.25%	0.98%
Alternatives												
DWS Alternative Asset Allocation VIP - Class B	05/18/2009	11/20/2017	19.14%	6.41%	3.46%	2.76%	3.88%	11.14%	4.62%	2.75%	2.76%	2.70%
MainStay VP IQ Hedge Multi-Strategy - Service Class	05/01/2013	11/20/2017	3.03%	2.08%	0.05%	N/A	0.23%	-4.97%	0.12%	-0.77%	N/A	-1.08%
Asset Allocation												
American Funds IS Asset Allocation Fund - Class 4	12/14/2012	05/01/2018	17.43%	9.12%	9.22%	10.08%	9.26%	9.43%	7.42%	8.65%	10.08%	8.06%
BlackRock [®] Global Allocation V.I. Fund – Class III Shares	11/18/2003	11/20/2017	14.89%	9.67%	7.88%	6.61%	7.63%	6.89%	7.98%	7.28%	6.61%	6.57%
Fidelity [®] VIP FundsManager [®] 60% – Service Class	08/22/2007	05/01/2019	17.15%	9.26%	8.77%	8.27%	11.82%	9.15%	7.56%	8.20%	8.27%	9.67%
MainStay VP Balanced – Service Class	05/01/2005	11/20/2017	21.25%	6.58%	6.34%	8.10%	6.19%	13.25%	4.79%	5.71%	8.10%	5.09%
MainStay VP Conservative Allocation – Service Class	02/13/2006	11/20/2017	8.99%	5.61%	5.07%	5.58%	4.53%	0.99%	3.79%	4.41%	5.58%	3.37%
MainStay VP Income Builder – Service Class	06/02/2003	11/20/2017	13.60%	7.14%	6.16%	7.64%	5.58%	5.60%	5.37%	5.52%	7.64%	4.45%
MainStay VP Janus Henderson Balanced – Service Class	02/17/2012	11/20/2017	15.21%	10.85%	11.73%	10.24%	10.91%	7.21%	9.19%	11.21%	10.24%	9.93%
MainStay VP Moderate Allocation–Service Class	02/13/2006	11/20/2017	14.40%	6.84%	6.95%	7.38%	5.90%	6.40%	5.06%	6.33%	7.38%	4.79%
Franklin Templeton Conservative Model Portfolio - Class II	05/01/2020	05/01/2020	5.22%	N/A	N/A	N/A	7.83%	-2.78%	N/A	N/A	N/A	2.99%
Franklin Templeton Moderate Model Portfolio - Class II	05/01/2020	05/01/2020	13.97%	N/A	N/A	N/A	16.75%	5.97%	N/A	N/A	N/A	12.08%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	05/01/2020	05/01/2020	17.95%	N/A	N/A	N/A	21.94%	9.95%	N/A	N/A	N/A	17.35%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	05/01/2020	05/01/2020	10.21%	N/A	N/A	N/A	13.00%	2.21%	N/A	N/A	N/A	8.27%
Franklin Templeton Aggressive Model Portfolio - Class II	05/01/2020	05/01/2020	23.97%	N/A	N/A	N/A	28.07%	15.97%	N/A	N/A	N/A	23.58%
MainStay VP Equity Allocation – Service Class	02/13/2006	11/20/2017	28.78%	9.44%	10.59%	10.61%	8.62%	20.78%	7.75%	10.05%	10.61%	7.58%
MainStay VP Growth Allocation–Service Class	02/13/2006	11/20/2017	22.15%	7.90%	8.75%	9.16%	7.17%	14.15%	6.16%	8.17%	9.16%	6.10%
Large Cap Equity												
American Funds IS Washington Mutual Investors Fund - Class 4	12/14/2012	11/20/2017	27.99%	7.77%	9.37%	12.06%	8.81%	19.99%	6.02%	8.81%	12.06%	7.78%
American Funds IS Growth Fund - Class 4	12/14/2012	11/20/2017	32.96%	22.83%	22.26%	18.09%	22.28%	24.96%	21.49%	21.90%	18.09%	21.54%
ClearBridge Variable Appreciation Portfolio – Class II	02/28/2015	11/20/2017	23.36%	13.02%	13.65%	13.54%	13.37%	15.36%	11.44%	13.17%	13.54%	12.46%
Fidelity [®] VIP Contrafund [®] – Service Class 2	01/12/2000	11/20/2017	23.19%	16.88%	16.63%	14.86%	16.57%	15.19%	15.40%	16.20%	14.86%	15.73%
Fidelity [®] VIP Equity-Income – Service Class 2	01/12/2000	11/20/2017	32.15%	10.23%	10.09%	11.31%	9.55%	24.15%	8.56%	9.53%	11.31%	8.54%
Fidelity [®] VIP Growth Opportunities – Service Class 2	01/12/2000	11/20/2017	30.66%	30.98%	29.93%	22.10%	31.57%	22.66%	29.81%	29.65%	22.10%	30.98%
MainStay VP Epoch U.S. Equity Yield – Service Class	06/02/2003	11/20/2017	23.97%	7.33%	8.73%	9.83%	6.80%	15.97%	5.57%	8.16%	9.83%	5.71%
MainStay VP Wellington U.S. Equity – Service Class	06/02/2003	11/20/2017	28.68%	11.54%	13.72%	14.26%	12.42%	20.68%	9.91%	13.23%	14.26%	11.48%
MainStay VP MacKay S&P 500 Index – Service Class ³	06/02/2003	11/20/2017	27.96%	14.16%	15.01%	14.69%	14.43%	19.96%	12.60%	14.55%	14.69%	13.54%
MainStay VP Winslow Large Cap Growth – Service Class	06/02/2003	11/20/2017	25.06%	19.61%	21.18%	17.19%	21.20%	17.06%	18.20%	20.81%	17.19%	20.44%
MFS [®] Investors Trust Series – Service Class	05/01/2000	11/20/2017	29.52%	13.76%	14.46%	14.05%	13.44%	21.52%	12.19%	13.99%	14.05%	12.52%
MFS [®] Research Series – Service Class	05/01/2000	11/20/2017	25.19%	13.60%	14.52%	14.24%	13.94%	17.19%	12.03%	14.05%	14.24%	13.03%
Small/Mid Cap Equity												
Fidelity [®] VIP Mid Cap – Service Class 2	06/01/2000	11/20/2017	38.79%	9.16%	11.19%	11.36%	9.64%	30.79%	7.46%	10.67%	11.36%	8.63%
Janus Henderson VIT Enterprise Portfolio – Service Shares	05/01/2000	11/20/2017	30.53%	13.92%	16.19%	16.07%	14.80%	22.53%	12.36%	15.75%	16.07%	13.92%
MainStay VP Wellington Mid Cap – Service Class	01/12/2000	11/20/2017	33.44%	6.93%	9.49%	12.40%	7.81%	25.44%	5.15%	8.92%	12.40%	6.75%
MFS [®] Mid Cap Value Portfolio - Service Class	07/16/2001	05/01/2020	39.65%	9.70%	-5.30%	4.31%	39.55%	31.65%	8.01%	-6.07%	4.31%	35.22%
Neuberger Berman AMT Mid-Cap Growth – Class S	12/31/1999	11/20/2017	29.90%	16.98%	17.62%	14.37%	17.19%	21.90%	15.50%	17.19%	14.37%	16.36%
Invesco V.I. Main Street Small Cap Fund – Series II	06/02/2003	05/01/2020	47.25%	10.84%	13.13%	14.13%	50.02%	39.25%	9.19%	12.64%	14.13%	45.82%
Columbia Variable Portfolio – Small Cap Value Fund – Class 2	05/02/2016	11/20/2017	64.65%	8.02%	10.37%	11.60%	7.23%	56.65%	6.28%	9.83%	11.60%	6.16%
Delaware VIP Small Cap Value - Service Class	02/17/2012	11/20/2017	60.06%	6.10%	8.68%	11.10%	5.79%	52.06%	4.29%	8.10%	11.10%	4.67%
MainStay VP Wellington Small Cap - Service Class	03/07/2008	11/20/2017	40.50%	2.74%	7.55%	N/A	4.59%	32.50%	0.80%	6.94%	N/A	3.43%
MainStay VP Small Cap Growth – Service Class	02/18/2003	11/20/2017	34.61%	12.76%	15.48%	N/A	14.47%	26.61%	11.17%	15.03%	N/A	13.58%
International/Global Equity												
American Funds IS Global Small Cap Fund [®] – Class 4	12/14/2012	11/20/2017	31.53%	14.23%	13.53%	11.55%	12.88%	23.53%	12.67%	13.04%	11.55%	11.96%
Fidelity [®] VIP International Index – Service Class 2	04/16/2018	05/01/2019	21.65%	6.47%	N/A	N/A	8.51%	13.65%	4.68%	N/A	N/A	6.27%
Invesco V.I. International Growth Fund - Series II	09/19/2001	11/20/2017	13.80%	8.15%	6.90%	6.76%	5.17%	5.80%	6.42%	6.28%	6.76%	4.04%
Janus Henderson VIT Global Research Portfolio – Service Shares	12/31/1999	11/20/2017	25.93%	12.72%	13.55%	11.93%	12.32%	17.93%	11.12%	13.06%	11.93%	11.38%
MainStay VP MacKay International Equity – Service Class	06/02/2003	11/20/2017	23.13%	10.71%	10.62%	9.06%	9.75%	15.13%	9.06%	10.08%	9.06%	8.74%
MFS [®] International Intrinsic Value Portfolio – Service Class	08/31/2001	11/20/2017	12.16%	10.12%	9.65%	10.54%	8.59%	4.16%	8.44%	9.09%	10.54%	7.55%
American Funds IS New World Fund - Class 4	12/14/2012	11/20/2017	23.19%	13.22%	10.80%	7.64%	8.53%	15.19%	11.64%	10.26%	7.64%	7.50%
Fidelity [®] VIP Emerging Markets – Service Class 2	01/23/2008	05/01/2018	21.38%	13.27%	11.29%	7.37%	8.49%	13.38%	11.69%	10.76%	7.37%	7.27%
Sector												
Columbia Variable Portfolio – Commodity Strategy Fund – Class 2 ¹	04/30/2013	11/20/2017	44.80%	7.00%	3.69%	N/A	4.65%	36.80%	5.23%	2.99%	N/A	3.50%
Fidelity [®] VIP Health Care – Service Class 2	04/30/2019	05/01/2019	15.13%	10.92%	14.05%	17.79%	19.82%	7.13%	9.27%	13.57%	17.79%	17.88%
MainStay VP Fidelity Institutional AM [®] Utilities – Service Class	02/17/2012	11/20/2017	13.98%	5.42%	5.80%	7.25%	4.86%	5.98%	3.59%	5.16%	7.25%	3.71%
Morgan Stanley VIF U.S. Real Estate - Class II	11/05/2002	11/20/2017	38.35%	1.53%	0.95%	6.65%	1.63%	30.35%	-0.45%	0.17%	6.65%	0.37%
MainStay VP CBRE Global Infrastructure – Service Class	05/01/2015	11/20/2017	15.74%	-11.66%	-4.80%	N/A	-7.20%	7.74%	-13.47%	-5.57%	N/A	-8.42%
BNY Mellon IP Technology Growth – Service Shares	12/29/2000	11/20/2017	21.72%	21.97%	24.33%	18.64%	21.76%	13.72%	20.62%	23.99%	18.64%	21.02%
MainStay VP Natural Resources – Initial Class	02/17/2012	11/20/2017	54.95%	4.93%	1.49%	-0.51%	4.44%	46.95%	3.08%	0.72%	-0.51%	3.28%

Please read the important disclosures regarding the product performance on the following page.

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 1-800-762-6212 or visit www.newyorklifeannuities.com.

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested and includes the Fund Company Expenses. An Annual Policy Service Charge of \$30 is not included in these charges, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value is less than \$100,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$100,000. Charges for any optional riders, if reflected, would reduce the performance shown.

Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of Surrender Charges.

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 8%, declining to 2% by the 7th 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 Investment Divisions offered through the New York Life Premier Variable Annuity - FP Series 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.

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