



New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure

As of February 29, 2024

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. The New York Life Premier Variable Annuity - FP Series Premium Based M&E Charge Structure 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 1.30% M&E charge during the surrender charge period for the initial premium and 1.10% after the surrender charge period for the initial premium 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. 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 IV.

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 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.

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 Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure

Average Annual Total Return as of February 29, 2024 (Updated Monthly)

Investment Divisions ^{1,3}	Portfolio Inception Date	Investment Division Inception Date ¹	Non-Standardized (Assuming No Surrender) ⁴							Standardized (Assuming Surrender)				
			Month to Date	Year to Date (Updated Monthly)	1 Year ⁵	3 Year ⁵	5 Year ⁵	10 Year ⁵	Since Investment Division Inception	1 Year ⁵	3 Year ⁵	5 Year ⁵	10 Year ⁵	Since Investment Division Inception
Investment Grade Bonds														
Investment Grade Bond														
MainStay VP U.S. Government Money Market – Current 7-day yield is 5.10% ⁶	1/29/1993	11/20/2017	0.40%	0.84%	5.00%	2.30%	1.72%	1.07%	1.65%	-3.00%	0.35%	0.96%	1.07%	1.36%
PIMCO VIT Low Duration Portfolio - Advisor Class	3/31/2006	11/20/2017	-0.32%	0.19%	4.87%	-0.72%	0.73%	0.76%	0.79%	-3.13%	-2.75%	-0.05%	0.76%	0.48%
American Funds IS The Bond Fund of America® - Class 4	12/14/2012	5/1/2022	-1.61%	-1.71%	2.49%	-3.18%	1.00%	1.43%	-0.50%	-5.51%	-5.16%	0.22%	1.43%	-4.37%
Columbia Variable Portfolio – Intermediate Bond - Class 2	5/3/2010	5/1/2022	-1.52%	-1.52%	3.47%	-4.75%	0.69%	1.62%	-1.25%	-4.53%	-6.69%	-0.10%	1.62%	-5.09%
MainStay VP Bond – Service Class	6/2/2003	11/20/2017	-1.36%	-1.52%	2.97%	-3.78%	0.13%	1.09%	0.17%	-5.03%	-5.75%	-0.68%	1.09%	-0.15%
Fidelity® VIP Bond Index – Service Class 2	4/19/2018	11/23/2020	-1.44%	-1.54%	3.05%	-3.52%	0.15%	N/A	-3.93%	-4.95%	-5.49%	-0.66%	N/A	-5.42%
Fidelity® VIP Investment Grade Bond - Service Class 2	8/15/2005	5/1/2022	-1.39%	-1.39%	3.44%	-2.90%	1.11%	1.71%	0.33%	-4.56%	-4.88%	0.34%	1.71%	-3.54%
MainStay VP MacKay Government – Service Class	6/2/2003	11/20/2017	-1.40%	-1.49%	2.61%	-3.17%	-0.35%	0.42%	-0.23%	-5.39%	-5.14%	-1.16%	0.42%	-0.55%
MainStay VP PIMCO Real Return – Service Class	2/17/2012	11/20/2017	-1.11%	-0.64%	2.53%	-0.89%	2.55%	1.67%	1.97%	-5.47%	-2.92%	1.81%	1.67%	1.68%
PIMCO VIT Income Portfolio - Advisor Class	4/29/2016	5/1/2020	-0.17%	0.27%	7.17%	0.58%	2.79%	N/A	3.54%	-0.83%	-1.44%	2.07%	N/A	2.34%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	5/1/2014	11/20/2017	-0.03%	-0.26%	7.28%	-1.04%	1.16%	2.70%	1.50%	-0.72%	-3.06%	0.38%	2.70%	1.21%
PIMCO VIT Total Return Portfolio - Advisor Class	2/28/2006	11/20/2017	-1.24%	-1.08%	3.92%	-3.41%	0.46%	1.31%	0.57%	-4.08%	-5.38%	-0.34%	1.31%	0.26%
Western Asset Core Plus VIT - Class II	5/1/2015	5/1/2022	-1.42%	-2.02%	3.22%	-4.53%	0.13%	0.82%	-0.29%	-4.78%	-6.47%	-0.68%	0.82%	-4.16%
Non-Investment Grade Bond														
BlackRock® High Yield V.I. Fund – Class III Shares	2/15/2012	11/20/2017	0.38%	0.48%	10.73%	1.98%	4.34%	3.98%	4.06%	2.73%	0.02%	3.66%	3.98%	3.80%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	4/30/2012	11/20/2017	0.90%	-0.13%	9.16%	-2.38%	0.32%	2.08%	0.11%	1.16%	-4.37%	-0.48%	2.08%	-0.21%
MainStay VP Floating Rate – Service Class	5/1/2005	11/20/2017	0.83%	1.31%	9.83%	4.40%	4.12%	3.62%	3.95%	1.83%	2.53%	3.43%	3.62%	3.69%
MainStay VP MacKay Convertible – Service Class	6/2/2003	11/20/2017	1.26%	0.44%	6.81%	-0.36%	9.00%	7.92%	8.63%	-1.19%	-2.40%	8.43%	7.92%	8.43%
MainStay VP MacKay High Yield Corporate Bond – Service Class	6/2/2003	11/20/2017	0.25%	0.36%	10.02%	2.26%	4.06%	4.26%	3.89%	2.02%	0.31%	3.37%	4.26%	3.63%
MainStay VP MacKay Strategic Bond – Service Class	5/1/2011	11/20/2017	-0.55%	0.41%	7.78%	1.27%	2.73%	2.36%	2.43%	-0.22%	-0.72%	2.00%	2.36%	2.15%
Alternatives														
DWS Alternative Asset Allocation VIP - Class B	5/18/2009	11/20/2017	0.56%	-0.39%	4.13%	2.18%	4.20%	2.35%	3.02%	-3.87%	0.23%	3.52%	2.35%	2.74%
MainStay VP IQ Hedge Multi-Strategy - Service Class	5/1/2013	11/20/2017	1.39%	1.02%	9.57%	0.07%	2.04%	-1.66%	1.09%	1.57%	-1.97%	1.29%	-1.66%	0.79%
Asset Allocation														
American Funds IS Asset Allocation Fund - Class 4	12/14/2012	05/01/2018	2.89%	3.86%	17.45%	4.98%	8.10%	7.34%	7.51%	9.45%	3.13%	7.51%	7.34%	7.15%
BlackRock® Global Allocation V.I. Fund – Class III Shares	11/18/2003	11/20/2017	2.76%	2.69%	13.79%	0.78%	6.62%	4.81%	5.27%	5.79%	-1.23%	6.00%	4.81%	5.03%
Fidelity® VIP FundsManager® 60% — Service Class	8/22/2007	5/1/2019	2.42%	2.53%	13.76%	3.51%	7.62%	6.23%	7.17%	5.76%	1.61%	7.01%	6.23%	6.53%
MainStay VP Balanced – Service Class	5/1/2005	11/20/2017	1.13%	0.52%	7.51%	4.66%	6.49%	5.77%	5.63%	-0.49%	2.80%	5.86%	5.77%	5.39%
MainStay VP Conservative Allocation – Service Class	2/13/2006	11/20/2017	0.62%	0.94%	8.53%	1.38%	4.30%	3.78%	3.51%	0.53%	-0.61%	3.62%	3.78%	3.25%
MainStay VP Income Builder – Service Class	6/2/2003	11/20/2017	1.58%	2.09%	10.99%	2.20%	5.00%	4.78%	4.24%	2.99%	0.25%	4.33%	4.78%	3.99%
MainStay VP Janus Henderson Balanced – Service Class	2/17/2012	11/20/2017	3.05%	4.98%	18.21%	5.77%	9.07%	8.12%	8.76%	10.21%	3.95%	8.50%	8.12%	8.56%
MainStay VP Moderate Allocation–Service Class	2/13/2006	11/20/2017	1.69%	2.16%	11.90%	3.00%	5.98%	5.00%	4.87%	3.90%	1.08%	5.34%	5.00%	4.62%
Franklin Templeton Conservative Model Portfolio - Class II	5/1/2020	5/1/2020	0.31%	0.42%	7.71%	-0.16%	N/A	N/A	2.27%	-0.29%	-2.20%	N/A	N/A	1.02%
Franklin Templeton Moderate Model Portfolio - Class II	05/01/2020	05/01/2020	2.52%	2.79%	14.35%	3.53%	N/A	N/A	7.45%	6.35%	1.63%	N/A	N/A	6.37%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	5/1/2020	5/1/2020	3.23%	3.73%	17.46%	4.63%	N/A	N/A	9.82%	9.46%	2.77%	N/A	N/A	8.80%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	05/01/2020	05/01/2020	1.49%	1.49%	10.74%	1.95%	N/A	N/A	5.34%	2.74%	-0.01%	N/A	N/A	4.19%
Franklin Templeton Aggressive Model Portfolio - Class II	5/1/2020	5/1/2020	4.70%	5.33%	21.48%	6.80%	N/A	N/A	13.15%	13.48%	5.02%	N/A	N/A	12.22%
MainStay VP Equity Allocation – Service Class	2/13/2006	11/20/2017	3.83%	4.15%	17.18%	5.10%	8.86%	6.98%	7.06%	9.18%	3.26%	8.29%	6.98%	6.84%
MainStay VP Growth Allocation–Service Class	2/13/2006	11/20/2017	2.83%	3.13%	14.41%	4.63%	7.71%	6.18%	6.23%	6.41%	2.77%	7.11%	6.18%	6.00%
Large Cap Equity														
AB VPS Relative Value - Class B	6/1/1999	5/1/2022	3.87%	5.35%	15.26%	11.07%	10.50%	9.68%	9.89%	7.26%	9.42%	9.96%	9.68%	6.31%
American Funds IS Washington Mutual Investors Fund - Class 4	12/14/2012	11/20/2017	4.51%	5.48%	24.39%	11.17%	11.80%	10.07%	10.09%	16.39%	9.53%	11.29%	10.07%	9.89%
American Funds IS Growth Fund - Class 4	12/14/2012	11/20/2017	7.61%	9.46%	39.08%	8.07%	17.89%	14.83%	16.38%	31.08%	6.33%	17.47%	14.83%	16.23%
BNY Mellon Sustainable US Equity - Service Shares	12/31/2000	5/1/2022	5.92%	8.33%	29.89%	8.82%	14.25%	10.85%	12.33%	21.89%	7.11%	13.78%	10.85%	8.81%
ClearBridge Variable Appreciation Portfolio — Class II	2/28/2015	11/20/2017	4.78%	7.96%	28.41%	11.67%	13.61%	11.42%	12.53%	20.41%	10.04%	13.12%	11.42%	12.36%
Fidelity® VIP Contrafund® – Service Class 2	1/12/2000	11/20/2017	8.15%	13.07%	44.93%	12.11%	16.52%	12.47%	14.28%	36.93%	10.49%	16.08%	12.47%	14.12%
Fidelity® VIP Equity-Income – Service Class 2	1/12/2000	11/20/2017	3.67%	3.89%	14.52%	9.32%	10.69%	8.71%	9.27%	6.52%	7.62%	10.15%	8.71%	9.06%
Fidelity® VIP Growth Opportunities – Service Class 2	1/12/2000	11/20/2017	9.35%	11.90%	49.10%	2.31%	17.54%	16.01%	19.33%	41.10%	0.36%	17.11%	16.01%	19.20%
MainStay VP American Century Sustainable Equity – Service Class	2/17/2012	5/1/2022	5.56%	7.53%	29.18%	13.16%	12.07%	9.31%	13.65%	21.18%	11.58%	11.56%	9.31%	10.17%
MainStay VP Epoch U.S. Equity Yield – Service Class	6/2/2003	11/20/2017	3.26%	4.01%	13.78%	9.88%	8.65%	7.37%	7.92%	5.78%	8.20%	8.07%	7.37%	7.71%
MainStay VP Wellington U.S. Equity – Service Class	6/2/2003	11/20/2017	6.40%	9.35%	32.70%	10.39%	12.54%	11.08%	11.24%	24.70%	8.73%	12.04%	11.08%	11.06%
MainStay VP S&P 500 Index – Service Class5	6/2/2003	11/20/2017	5.30%	7.04%	29.97%	11.50%	14.33%	12.20%	12.96%	21.97%	9.87%	13.86%	12.20%	12.79%
MainStay VP Winslow Large Cap Growth – Service Class	6/2/2003	11/20/2017	6.98%	11.61%	51.84%	10.36%	16.66%	14.12%	16.31%	43.84%	8.69%	16.22%	14.12%	16.17%
MFS® Investors Trust Series – Service Class	5/1/2000	11/20/2017	5.10%	6.80%	25.86%	9.40%	12.21%	10.57%	11.15%	17.86%	7.70%	11.70%	10.57%	10.97%
MFS® Research Series – Service Class	5/1/2000	11/20/2017	5.55%	6.90%	28.42%	9.98%	12.97%	11.11%	11.93%	20.42%	8.30%	12.48%	11.11%	11.76%
Small/Mid Cap Equity														
Fidelity® VIP Mid Cap – Service Class 2	1/12/2000	11/20/2017	7.87%	7.06%	15.44%	6.84%	10.57%	8.40%	8.74%	7.44%	5.06%	10.03%	8.40%	8.53%
Janus Henderson VIT Enterprise Portfolio – Service Shares	12/31/1999	11/20/2017	6.15%	6.61%	16.51%	6.30%	11.01%	12.20%	11.55%	8.51%	4.50%	10.48%	12.20%	11.37%
MainStay VP Wellington Mid Cap – Service Class	6/2/2003	11/20/2017	4.61%	3.69%	10.27%	1.33%	5.83%	6.53%	5.29%	2.27%	-0.66%	5.19%	6.53%	5.04%
MFS® Mid Cap Value Portfolio - Service Class	3/7/2008	5/1/2020	5.36%	3.62%	11.76%	9.21%	10.36%	8.63%	18.29%	3.76%	7.51%	9.81%	8.63%	17.47%
Neuberger Berman AMT Mid-Cap Growth – Class S	2/18/2003	11/20/2017	10.24%	13.22%	26.15%	0.13%	10.96%	9.68%	10.63%	18.15%	-1.91%	10.43%	9.68%	10.44%
Invesco V.I. Main Street Small Cap Fund - Series II	7/16/2001	5/1/2020	5.00%	2.13%	11.80%	3.88%	10.00%	8.52%	18.39%	3.80%	1.99%	9.45%	8.52%	17.57%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	6/1/2000	11/20/2017	2.93%	-1.33%	10.24%	6.72%	9.63%	8.23%	7.22%	2.24%	4.93%	9.07%	8.23%	7.00%
Delaware VIP Small Cap Value - Service Class	5/1/2000	11/20/2017	3.15%	0.39%	2.85%	4.26%	6.66%	6.64%	5.14%	-5.15%	2.39%	6.03%	6.64%	4.90%
MainStay VP Wellington Small Cap - Service Class	5/2/2016	11/20/2017	4.65%	1.57%	7.27%	-1.61%	3.53%	N/A	2.92%	-0.73%	-3.61%	2.83%	N/A	2.64%
MainStay VP Small Cap Growth – Service Class	2/17/2012	11/20/2017	5.90%	2.98%	10.79%	-3.04%	7.07%	7.19%	7.41%	2.79%	-5.02%	6.45%	7.19%	7.19%
International/Global Equity														
American Funds IS Global Small Cap Fund® – Class 4	12/14/2012	11/20/2017	3.84%	0.74%	9.28%	-6.20%	5.40%	4.91%	4.86%	1.28%	-8.12%	4.74%	4.91%	4.61%
Fidelity® VIP International Index — Service Class 2	04/16/2018	05/01/2019	2.99%	1.33%	12.87%	1.24%	5.32%	N/A	4.83%	4.87%	-0.75%	4.66%	N/A	4.13%
Invesco V.I. EQV International Equity Fund - Series II	9/19/2001	11/20/2017	4.73%	3.29%	14.98%	1.17%	6.47%	4.38%	4.47%	6.98%	-0.82%	5.84%	4.38%	4.22%
Janus Henderson VIT Global Research Portfolio – Service Shares	12/31/1999	11/20/2017	5.82%	8.39%	29.91%	8.72%	12.26%	9.37%	10.83%	21.91%	7.00%	11.75%	9.37%	10.65%
MainStay VP MacKay International Equity – Service Class	6/2/2003	11/20/2017	4.03%	4.96%	4.76%	-3.02%	4.44%	4.26%	3.30%	-3.24%	-5.00%	3.76%	4.26%	3.03%
MFS® International Intrinsic Value Portfolio – Service Class	8/31/2001	11/20/2017	2.62%	1.91%	13.54%	1.67%	6.87%	6.68%	5.54%	5.54%	-0.31%	6.25%	6.68%	5.30%
MFS® VIT Research International - Service Class	8/24/2001	5/1/2022	2.18%	1.32%	9.96%	1.63%	6.30%	4.04%	6.01%	1.96%	-0.34%	5.66%	4.04%	2.31%
American Funds IS New World Fund - Class 4	12/14/2012	11/20/2017	4.02%	2.65%	14.84%	-1.78%	6.65%	4.81%	4.62%	6.84%	-3.79%	6.03%	4.81%	4.36%
Fidelity® VIP Emerging Markets – Service Class 2	0>													

Sector														
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2	4/30/2013	11/20/2017	-1.08%	-0.54%	-3.40%	9.72%	7.65%	-1.37%	4.89%	-11.13%	8.03%	7.05%	-1.37%	4.64%
Fidelity® VIP Health Care — Service Class 2	07/18/2001	05/01/2019	4.83%	5.51%	11.52%	1.84%	8.42%	9.30%	10.06%	3.52%	-0.12%	7.83%	9.30%	9.49%
MainStay VP Fidelity Institutional AM® Utilities – Service Class	2/17/2012	11/20/2017	2.33%	-1.16%	5.57%	8.33%	6.33%	5.70%	6.30%	-2.43%	6.60%	5.70%	5.70%	6.06%
Morgan Stanley VIF U.S. Real Estate - Class II	11/5/2002	11/20/2017	2.74%	-1.45%	6.84%	3.45%	-0.04%	3.27%	0.76%	-1.16%	1.55%	-0.86%	3.27%	0.45%
MainStay VP CBRE Global Infrastructure — Service Class	5/1/2015	11/20/2017	0.47%	-3.35%	0.80%	3.71%	-2.95%	N/A	-3.57%	-7.20%	1.81%	-3.74%	N/A	-3.88%
BNY Mellon IP Technology Growth – Service Shares	12/29/2000	11/20/2017	7.87%	12.12%	59.80%	1.01%	14.71%	13.54%	13.60%	51.80%	-0.99%	14.24%	13.54%	13.44%
MainStay VP Natural Resources – Initial Class	2/17/2012	11/20/2017	0.96%	-3.20%	-3.64%	17.79%	15.97%	2.21%	10.12%	-11.34%	16.33%	15.52%	2.21%	9.93%

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New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure

Average Annual Total Return as of December 31, 2023 (Updated Quarterly)

Investment Divisions ^{1,3}	Portfolio Inception Date	Investment Division Inception Date ²	Non-Standardized (Assuming No Surrender) ⁴					Standardized (Assuming Surrender)				
			1 Year ⁵	3 Year ⁶	5 Year ⁷	10 Year ⁸	Since Investment Division Inception	1 Year ⁹	3 Year ¹⁰	5 Year ¹¹	10 Year ¹²	Since Investment Division Inception
Investment Divisions^{1,3}												
Investment Grade Bond												
MainStay VP U.S. Government Money Market – Current 7-day yield is 5.10% ¹³	1/29/1993	11/20/2017	4.81%	2.02%	1.61%	0.99%	1.56%	-3.19%	0.06%	0.85%	0.99%	1.25%
PIMCO VIT Low Duration Portfolio - Advisor Class	3/31/2006	11/20/2017	4.87%	-0.76%	0.88%	0.82%	0.78%	-3.13%	-2.79%	0.10%	0.82%	0.47%
American Funds IS The Bond Fund of America® - Class 4	12/14/2012	5/1/2022	4.72%	-3.15%	1.62%	1.83%	0.48%	-3.28%	-5.13%	0.86%	1.83%	-3.77%
Columbia Variable Portfolio – Intermediate Bond - Class 2	5/3/2010	5/1/2022	6.08%	-4.43%	1.34%	1.99%	-0.46%	-1.92%	-6.38%	0.57%	1.99%	-4.70%
MainStay VP Bond – Service Class	6/2/2003	11/20/2017	5.31%	-4.03%	0.71%	1.45%	0.43%	-2.69%	-5.99%	-0.08%	1.45%	0.11%
Fidelity® VIP Bond Index – Service Class 2	4/19/2018	11/23/2020	5.13%	-3.80%	0.64%	N/A	-3.65%	N/A	-2.87%	-5.77%	-0.15%	N/A
Fidelity® VIP Investment Grade Bond - Service Class 2	8/15/2005	5/1/2022	6.00%	-3.03%	1.72%	2.08%	1.22%	-2.00%	-5.01%	0.96%	2.08%	-3.01%
MainStay VP MacKay Government – Service Class	6/2/2003	11/20/2017	4.74%	-3.07%	0.05%	0.72%	0.01%	-3.26%	-5.05%	-0.76%	0.72%	-0.32%
MainStay VP PIMCO Real Return – Service Class	2/17/2012	11/20/2017	3.46%	-1.33%	3.08%	2.01%	2.13%	-4.54%	-3.35%	2.36%	2.01%	1.83%
PIMCO VIT Income Portfolio - Advisor Class	4/29/2016	5/1/2020	8.14%	0.50%	3.22%	N/A	3.63%	0.14%	-1.52%	2.50%	N/A	2.37%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	5/1/2014	11/20/2017	8.91%	-1.44%	1.54%	2.95%	1.59%	0.91%	-3.45%	0.77%	2.95%	1.28%
PIMCO VIT Total Return Portfolio - Advisor Class	2/28/2006	11/20/2017	5.83%	-3.68%	0.98%	1.61%	0.76%	-2.17%	-5.64%	0.20%	1.61%	0.44%
Western Asset Core Plus VIT - Class II	5/1/2015	5/1/2022	6.44%	-4.86%	0.98%	1.24%	0.91%	-1.56%	-6.80%	0.20%	1.24%	-3.33%
Non-Investment Grade Bond												
BlackRock® High Yield V.I. Fund – Class III Shares	2/15/2012	11/20/2017	12.92%	2.05%	5.50%	4.22%	4.09%	4.92%	0.09%	4.84%	4.22%	3.82%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	4/30/2012	11/20/2017	10.02%	-3.46%	1.57%	2.20%	0.14%	2.02%	-5.43%	0.80%	2.20%	-0.19%
MainStay VP Floating Rate – Service Class	5/1/2005	11/20/2017	11.58%	4.37%	4.69%	3.55%	3.84%	3.58%	2.51%	4.02%	3.55%	3.56%
MainStay VP MacKay Convertible – Service Class	6/2/2003	11/20/2017	8.58%	1.02%	11.31%	8.23%	8.80%	0.58%	-0.98%	10.78%	8.23%	8.58%
MainStay VP MacKay High Yield Corporate Bond – Service Class	6/2/2003	11/20/2017	11.59%	2.51%	5.04%	4.47%	3.94%	3.59%	0.57%	4.38%	4.47%	3.67%
MainStay VP MacKay Strategic Bond – Service Class	5/1/2011	11/20/2017	9.92%	1.14%	3.18%	2.49%	2.43%	1.92%	-0.86%	2.47%	2.49%	2.14%
Alternatives												
DWS Alternative Asset Allocation VIP - Class B	5/18/2009	11/20/2017	5.67%	3.08%	5.70%	2.63%	3.17%	-2.33%	1.16%	5.05%	2.63%	2.89%
MainStay VP IQ Hedge Multi-Strategy - Service Class	5/1/2013	11/20/2017	9.98%	-0.14%	2.53%	-1.67%	0.95%	1.98%	-2.18%	1.80%	-1.67%	0.64%
Asset Allocation												
American Funds IS Asset Allocation Fund - Class 4	12/14/2012	05/01/2018	14.02%	4.18%	8.93%	6.98%	7.02%	6.02%	2.30%	8.35%	6.98%	6.63%
BlackRock® Global Allocation V.I. Fund – Class III Shares	11/18/2003	11/20/2017	12.49%	0.15%	7.39%	4.63%	4.96%	4.49%	-1.88%	6.78%	4.63%	4.70%
Fidelity® VIP FundsManager® 60% – Service Class	8/22/2007	5/1/2019	14.17%	2.90%	8.59%	6.17%	6.86%	6.17%	0.97%	8.01%	6.17%	6.18%
MainStay VP Balanced – Service Class	5/1/2005	11/20/2017	7.28%	5.68%	8.15%	5.90%	5.69%	-0.72%	3.86%	7.56%	5.90%	5.45%
MainStay VP Conservative Allocation – Service Class	2/13/2006	11/20/2017	10.02%	1.04%	5.38%	3.82%	3.45%	2.02%	-0.96%	4.73%	3.82%	3.17%
MainStay VP Income Builder – Service Class	6/2/2003	11/20/2017	9.78%	1.45%	5.78%	4.75%	4.01%	1.78%	-0.54%	5.13%	4.75%	3.74%
MainStay VP Janus Henderson Balanced – Service Class	2/17/2012	11/20/2017	15.23%	4.00%	9.48%	7.78%	8.15%	7.23%	2.12%	8.92%	7.78%	7.93%
MainStay VP Moderate Allocation–Service Class	2/13/2006	11/20/2017	12.73%	2.54%	7.20%	4.90%	4.63%	4.73%	0.60%	6.59%	4.90%	4.37%
Franklin Templeton Conservative Model Portfolio - Class II	5/1/2020	5/1/2020	8.31%	-0.52%	N/A	N/A	2.26%	0.31%	-2.55%	N/A	N/A	0.95%
Franklin Templeton Moderate Model Portfolio - Class II	05/01/2020	05/01/2020	13.18%	2.62%	N/A	N/A	6.99%	5.18%	0.68%	N/A	N/A	5.84%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	5/1/2020	5/1/2020	15.53%	3.58%	N/A	N/A	9.18%	7.53%	1.68%	N/A	N/A	8.09%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	05/01/2020	05/01/2020	10.31%	1.39%	N/A	N/A	5.16%	2.31%	-0.60%	N/A	N/A	3.95%
Franklin Templeton Aggressive Model Portfolio - Class II	5/1/2020	5/1/2020	18.05%	5.48%	N/A	N/A	12.18%	10.05%	3.65%	N/A	N/A	11.16%
MainStay VP Equity Allocation – Service Class	2/13/2006	11/20/2017	17.10%	4.86%	10.45%	6.62%	6.55%	9.10%	3.01%	9.91%	6.62%	6.31%
MainStay VP Growth Allocation–Service Class	2/13/2006	11/20/2017	15.20%	4.40%	9.20%	5.96%	5.87%	7.20%	2.53%	8.63%	5.96%	5.62%
Large Cap Equity												
AB VPS Relative Value - Class B	6/1/1999	5/1/2022	11.72%	10.93%	11.57%	9.05%	7.51%	3.72%	9.28%	11.05%	9.05%	3.45%
American Funds IS Blue Chip Income and Growth Fund - Class 4	12/14/2012	11/20/2017	16.97%	10.85%	12.33%	9.64%	9.41%	8.97%	9.19%	11.82%	9.64%	9.21%
American Funds IS Growth Fund - Class 4	12/14/2012	11/20/2017	38.14%	5.51%	18.38%	14.07%	15.14%	30.14%	3.69%	17.97%	14.07%	14.98%
BNY Mellon Sustainable US Equity - Service Shares	12/31/2000	5/1/2022	23.51%	6.38%	14.85%	10.18%	8.30%	15.51%	4.58%	14.38%	10.18%	4.26%
ClearBridge Variable Appreciation Portfolio – Class II	2/28/2015	11/20/2017	19.39%	8.76%	13.79%	10.60%	11.48%	11.39%	7.04%	13.31%	10.60%	11.29%
Fidelity® VIP Contrafund® – Service Class 2	1/12/2000	11/20/2017	33.12%	7.66%	16.36%	11.33%	12.41%	25.12%	5.90%	15.92%	11.33%	12.23%
Fidelity® VIP Equity-Income – Service Class 2	1/12/2000	11/20/2017	10.38%	9.23%	12.01%	8.31%	8.84%	2.38%	7.53%	11.50%	8.31%	8.63%
Fidelity® VIP Growth Opportunities – Service Class 2	1/12/2000	11/20/2017	45.30%	0.03%	18.79%	15.44%	17.71%	37.30%	-2.01%	18.39%	15.44%	17.57%
MainStay VP American Century Sustainable Equity – Service Class	2/17/2012	5/1/2022	24.08%	12.66%	12.66%	8.46%	10.19%	16.08%	11.07%	12.16%	8.46%	6.20%
MainStay VP Epoch U.S. Equity Yield – Service Class	6/2/2003	11/20/2017	8.42%	8.93%	9.82%	6.91%	7.45%	0.42%	7.22%	9.27%	6.91%	7.22%
MainStay VP Wellington U.S. Equity – Service Class	6/2/2003	11/20/2017	24.27%	8.10%	12.88%	10.19%	9.94%	16.27%	6.36%	12.38%	10.19%	9.74%
MainStay VP S&P 500 Index – Service Class5	6/2/2003	11/20/2017	25.83%	9.60%	15.25%	11.53%	12.08%	17.83%	7.91%	14.79%	11.53%	11.89%
MainStay VP Winslow Large Cap Growth – Service Class	6/2/2003	11/20/2017	42.70%	6.76%	17.29%	13.18%	14.70%	34.70%	4.98%	16.86%	13.18%	14.54%
MFS® Investors Trust Series – Service Class	5/1/2000	11/20/2017	18.66%	7.74%	13.27%	10.00%	10.27%	10.66%	5.99%	12.78%	10.00%	10.07%
MFS® Research Series – Service Class	5/1/2000	11/20/2017	22.12%	7.88%	14.13%	10.55%	11.06%	14.12%	6.13%	13.65%	10.55%	10.86%
Small/Mid Cap Equity												
Fidelity® VIP Mid Cap – Service Class 2	1/12/2000	11/20/2017	14.80%	6.95%	12.17%	7.85%	7.77%	6.80%	5.17%	11.66%	7.85%	7.55%
Janus Henderson VIT Enterprise Portfolio – Service Shares	12/31/1999	11/20/2017	17.78%	4.80%	13.14%	11.82%	10.71%	9.78%	2.94%	12.65%	11.82%	10.51%
MainStay VP Wellington Mid Cap – Service Class	6/2/2003	11/20/2017	13.41%	2.48%	7.93%	6.39%	4.81%	5.41%	0.54%	7.33%	6.39%	4.55%
MFS® Mid Cap Value Portfolio - Service Class	3/7/2008	5/1/2020	12.39%	10.13%	12.60%	8.46%	18.03%	4.39%	8.45%	12.10%	8.46%	17.15%
Neuberger Berman AMT Mid-Cap Growth – Class S	2/18/2003	11/20/2017	17.96%	-1.82%	11.86%	8.69%	8.70%	9.96%	-3.82%	11.35%	8.69%	8.48%
Invesco V.I. Main Street Small Cap Fund - Series II	7/16/2001	5/1/2020	17.82%	6.54%	12.78%	8.66%	18.61%	9.82%	4.75%	12.29%	8.66%	17.73%
Columbia Variable Portfolio – Small Cap Value Fund – Class 2	6/1/2000	11/20/2017	21.67%	12.57%	13.39%	8.40%	7.66%	13.67%	10.97%	12.90%	8.40%	7.43%
Delaware VIP Small Cap Value - Service Class	5/1/2000	11/20/2017	9.10%	8.62%	9.87%	6.77%	5.22%	1.10%	6.89%	9.31%	6.77%	4.96%
MainStay VP Wellington Small Cap - Service Class	5/2/2016	11/20/2017	13.60%	1.84%	6.42%	N/A	2.74%	5.60%	-0.13%	5.79%	N/A	2.45%
MainStay VP Small Cap Growth – Service Class	2/17/2012	11/20/2017	15.22%	-2.40%	10.29%	7.26%	7.10%	7.22%	-4.39%	9.75%	7.26%	6.87%
International/Global Equity												
American Funds IS Global Small Cap Fund – Class 4	12/14/2012	11/20/2017	15.79%	-4.67%	8.03%	5.51%	4.86%	7.79%	-6.61%	7.44%	5.51%	4.61%
Fidelity™ VIP International Index – Service Class 2	04/16/2018	05/01/2019	15.88%	1.43%	6.89%	N/A	4.71%	7.88%	-0.55%	6.27%	N/A	3.98%
Invesco V.I. EQV International Equity Fund - Series II	9/19/2001	11/20/2017	17.87%	0.48%	8.15%	4.07%	4.04%	9.87%	-1.54%	7.56%	4.07%	3.78%
Janus Henderson VIT Global Research Portfolio – Service Shares	12/31/1999	11/20/2017	26.47%	6.20%	13.05%	8.74%	9.69%	18.47%	4.39%	12.55%	8.74%	9.48%
MainStay VP MacKay International Equity – Service Class	6/2/2003	11/20/2017	4.01%	-5.11%	5.10%	3.85%	2.57%	-3.99%	-7.05%	4.43%	3.85%	2.29%
MFS® International Intrinsic Value Portfolio – Service Class	8/31/2001	11/20/2017	17.37%	-0.44%	8.31%	6.66%	5.37%	9.37%	-2.47%	7.72%	6.66%	5.12%
MFS® VIT Research International - Service Class	8/24/2001	5/1/2022	12.83%	1.05%	8.23%	3.89%	5.79%	4.83%	-0.94%	7.64%	3.89%	1.69%
American Funds IS New World Fund - Class 4	12/14/2012	11/20/2017	15.67%	-2.01%	8.37%	4.43%	4.30%	7.67%	-4.01%	7.78%	4.43%	4.03%
Fidelity® VIP Emerging Markets – Service Class 2	01/23/2008	05/01/2018	9.49%	-5.24%	7.55%	4.92%	3.22%	1.49%	-7.18%	6.94%	4.92%	2.75%

Sector												
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2	4/30/2013	11/20/2017	-7.14%	13.32%	9.08%	-0.97%	5.12%	-14.56%	11.74%	8.51%	-0.97%	4.86%
Fidelity™ VIP Health Care — Service Class 2	07/18/2001	05/01/2019	4.01%	0.43%	9.49%	10.25%	9.18%	-3.99%	-1.60%	8.93%	10.25%	8.55%
MainStay VP Fidelity Institutional AM® Utilities – Service Class	2/17/2012	11/20/2017	-1.71%	6.58%	8.14%	6.15%	6.68%	-9.57%	4.79%	7.55%	6.15%	6.44%
Morgan Stanley VIF U.S. Real Estate - Class II	11/5/2002	11/20/2017	14.22%	5.05%	2.66%	4.26%	1.02%	6.22%	3.20%	1.93%	4.26%	0.71%
MainStay VP CBRE Global Infrastructure — Service Class	5/1/2015	11/20/2017	3.80%	3.83%	0.46%	N/A	-3.13%	-4.20%	1.94%	-0.34%	N/A	-3.45%
BNY Mellon IP Technology Growth – Service Shares	12/29/2000	11/20/2017	59.00%	-1.42%	15.31%	12.94%	11.88%	51.00%	-3.44%	14.85%	12.94%	11.69%
MainStay VP Natural Resources – Initial Class	2/17/2012	11/20/2017	1.92%	24.09%	18.96%	2.79%	11.00%	-6.08%	22.78%	18.56%	2.79%	10.81%

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