



New York Life Premium Plus II Variable Annuity Performance Summary

As of June 30, 2024

For policies purchased on or after June 2, 2003

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, 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 1.75% and Fund Company Expenses, but does not include any credit applied. 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 4% (2% for single premium policies) by the 8th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty.

The Investment Divisions offered through the New York Life Premium 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.

Average Annual Total Return as of June 30, 2024 (Updated Monthly)

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	Month to Date	Year to Date (Updated Monthly)	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									
NonStandardized ²	6/1/2000	11/15/2004	-1.72%	-3.62%	9.92%	1.93%	8.62%	5.84%	6.18%
Standardized	6/1/2000	11/15/2004	-	-	1.92%	-0.70%	7.59%	5.84%	6.18%
BNY Mellon IP Technology Growth – Service Shares									
NonStandardized ²	12/29/2000	6/2/2003	20.05%	7.94%	36.53%	-0.47%	13.49%	12.78%	9.63%
Standardized	12/29/2000	6/2/2003	-	-	28.53%	-3.20%	12.63%	12.78%	9.63%
Fidelity® VIP Contrafund® – Service Class 2									
NonStandardized ²	1/12/2000	6/2/2003	23.80%	4.38%	35.19%	9.15%	15.23%	11.15%	9.63%
Standardized	1/12/2000	6/2/2003	-	-	27.19%	6.86%	14.42%	11.15%	9.63%
Fidelity® VIP Equity-Income – Service Class 2									
NonStandardized ²	1/12/2000	6/2/2003	8.28%	-0.90%	14.16%	5.08%	8.76%	6.58%	6.22%
Standardized	1/12/2000	6/2/2003	-	-	6.16%	2.60%	7.74%	6.58%	6.22%
Fidelity® VIP Mid Cap – Service Class 2									
NonStandardized ²	1/12/2000	9/8/2003	8.69%	-2.05%	14.56%	3.29%	8.75%	6.45%	8.42%
Standardized	1/12/2000	9/8/2003	-	-	6.56%	0.73%	7.74%	6.45%	8.42%
Janus Henderson VIT Global Research Portfolio – Service Shares									
NonStandardized ²	12/31/1999	6/2/2003	15.98%	1.69%	24.82%	5.73%	10.86%	7.94%	6.13%
Standardized	12/31/1999	6/2/2003	-	-	16.82%	3.29%	9.92%	7.94%	6.13%
MainStay VP Balanced – Service Class									
NonStandardized ²	5/1/2005	5/1/2005	1.77%	-0.15%	6.47%	1.04%	4.50%	3.62%	4.36%
Standardized	5/1/2005	5/1/2005	-	-	-1.53%	-1.65%	3.30%	3.62%	4.36%
MainStay VP Bond – Service Class									
NonStandardized ²	6/2/2003	6/2/2003	-1.21%	0.84%	1.12%	-5.39%	-2.34%	-0.73%	0.95%
Standardized	6/2/2003	6/2/2003	-	-	-6.88%	-7.98%	-3.74%	-0.73%	0.95%
MainStay VP U.S. Government Money Market – Current 7-day yield is 5.09%³									
NonStandardized ²	1/29/1993	5/1/1995	1.68%	0.28%	3.39%	1.10%	0.16%	-0.51%	-0.43%
Standardized	1/29/1993	5/1/1995	-	-	-4.61%	-1.58%	-1.27%	-0.51%	-0.43%
MainStay VP Wellington U.S. Equity – Service Class									
NonStandardized ²	6/2/2003	6/2/2003	16.03%	3.57%	24.49%	6.51%	11.31%	9.20%	7.87%
Standardized	6/2/2003	6/2/2003	-	-	16.49%	4.10%	10.38%	9.20%	7.87%



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Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	Month to Date	Year to Date (Updated Monthly)	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
MainStay VP Conservative Allocation – Service Class									
NonStandardized ²	2/13/2006	2/13/2006	2.39%	0.92%	6.45%	-1.10%	2.28%	1.97%	3.16%
Standardized	2/13/2006	2/13/2006	-	-	-1.55%	-3.82%	0.96%	1.97%	3.16%
MainStay VP MacKay Convertible – Service Class									
NonStandardized ²	6/2/2003	6/2/2003	2.33%	1.26%	4.14%	-1.57%	6.85%	5.97%	6.21%
Standardized	6/2/2003	6/2/2003	-	-	-3.86%	-4.27%	5.75%	5.97%	6.21%
MainStay VP Candriam Emerging Markets Equity – Service Class⁸									
NonStandardized ²	2/17/2012	2/17/2012	10.04%	4.12%	11.96%	-10.84%	0.28%	-1.08%	-1.43%
Standardized	2/17/2012	2/17/2012	-	-	3.96%	-13.28%	-1.15%	-1.08%	-1.43%
MainStay VP Small Cap Growth – Initial Class⁵									
NonStandardized ²	2/17/2012	2/17/2012	1.88%	0.07%	4.55%	-5.82%	5.42%	5.78%	6.73%
Standardized	2/17/2012	2/17/2012	-	-	-3.45%	-8.41%	4.26%	5.78%	6.73%
MainStay VP Small Cap Growth – Service Class									
NonStandardized ²	2/17/2012	2/17/2012	1.76%	0.05%	4.28%	-6.06%	5.15%	5.52%	6.47%
Standardized	2/17/2012	2/17/2012	-	-	-3.72%	-8.64%	3.98%	5.52%	6.47%
MainStay VP Floating Rate – Service Class									
NonStandardized ²	5/1/2005	5/1/2005	2.89%	0.22%	7.68%	3.09%	2.58%	1.96%	2.01%
Standardized	5/1/2005	5/1/2005	-	-	-0.32%	0.51%	1.28%	1.96%	2.01%
MainStay VP MacKay U.S. Infrastructure Bond - Initial Class									
NonStandardized ²	6/2/2003	6/2/2003	-2.02%	0.61%	-0.01%	-4.76%	-2.65%	-1.44%	0.20%
Standardized	6/2/2003	6/2/2003	-	-	-8.01%	-7.37%	-4.05%	-1.44%	0.20%
MainStay VP Equity Allocation – Service Class									
NonStandardized ²	2/13/2006	2/13/2006	6.65%	0.98%	13.00%	1.17%	7.01%	5.10%	4.83%
Standardized	2/13/2006	2/13/2006	-	-	5.00%	-1.50%	5.92%	5.10%	4.83%
MainStay VP Wellington Growth – Service Class³									
NonStandardized ²	6/2/2003	6/2/2003	17.13%	5.26%	26.66%	2.82%	11.75%	9.65%	6.83%
Standardized	6/2/2003	6/2/2003	-	-	18.66%	0.24%	10.84%	9.65%	6.83%
MainStay VP MacKay High Yield Corporate Bond – Service Class									
NonStandardized ²	6/2/2003	6/2/2003	2.03%	0.72%	7.54%	0.38%	2.11%	2.47%	4.60%
Standardized	6/2/2003	6/2/2003	-	-	-0.46%	-2.33%	0.78%	2.47%	4.60%
MainStay VP Epoch U.S. Equity Yield – Service Class									
NonStandardized ²	6/2/2003	6/2/2003	8.80%	0.63%	14.40%	5.89%	7.03%	5.63%	6.12%
Standardized	6/2/2003	6/2/2003	-	-	6.40%	3.45%	5.94%	5.63%	6.12%
MainStay VP Income Builder – Service Class									
NonStandardized ²	6/2/2003	6/2/2003	5.53%	1.14%	9.91%	-0.50%	3.06%	2.80%	4.22%
Standardized	6/2/2003	6/2/2003	-	-	1.91%	-3.23%	1.79%	2.80%	4.22%
MainStay VP MacKay International Equity – Service Class									
NonStandardized ²	6/2/2003	6/2/2003	7.38%	0.31%	4.92%	-6.88%	2.48%	2.26%	4.04%
Standardized	6/2/2003	6/2/2003	-	-	-3.08%	-9.44%	1.18%	2.26%	4.04%
MainStay VP Janus Henderson Balanced – Initial Class⁷									
NonStandardized ²	2/17/2012	2/17/2012	9.66%	3.02%	14.96%	3.07%	7.40%	6.72%	7.51%
Standardized	2/17/2012	2/17/2012	-	-	6.96%	0.49%	6.32%	6.72%	7.51%
MainStay VP Janus Henderson Balanced – Service Class									
NonStandardized ²	2/17/2012	2/17/2012	9.53%	3.00%	14.67%	2.81%	7.13%	6.46%	7.25%
Standardized	2/17/2012	2/17/2012	-	-	6.67%	0.22%	6.04%	6.46%	7.25%
MainStay VP Winslow Large Cap Growth – Service Class									
NonStandardized ²	6/2/2003	6/2/2003	19.76%	7.32%	35.03%	7.42%	14.87%	13.01%	9.20%
Standardized	6/2/2003	6/2/2003	-	-	27.03%	5.06%	14.05%	13.01%	9.20%
MainStay VP Fidelity Institutional AM® Utilities – Service Class									
NonStandardized ²	2/17/2012	2/17/2012	10.69%	-7.32%	11.74%	7.87%	5.88%	3.84%	6.31%
Standardized	2/17/2012	2/17/2012	-	-	3.74%	5.53%	4.75%	3.84%	6.31%



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Average Annual Total Return as of June 30, 2024 (Updated Monthly)

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	Month to Date	Year to Date (Updated Monthly)	Year to Date				Since Investment Division Inception	
					1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹		
MainStay VP Wellington Mid Cap – Service Class										
NonStandardized ²	6/2/2003	6/2/2003	0.94%	-1.52%	5.97%	-3.55%	3.45%	3.86%	6.89%	
Standardized	6/2/2003	6/2/2003	-	-	-2.03%	-6.19%	2.20%	3.86%	6.89%	
MainStay VP Moderate Allocation–Service Class										
NonStandardized ²	2/13/2006	2/13/2006	4.15%	1.15%	8.96%	0.02%	4.03%	3.19%	3.92%	
Standardized	2/13/2006	2/13/2006	-	-	0.96%	-2.72%	2.80%	3.19%	3.92%	
MainStay VP Growth Allocation–Service Class										
NonStandardized ²	2/13/2006	2/13/2006	5.32%	0.97%	11.02%	1.16%	5.86%	4.33%	4.64%	
Standardized	2/13/2006	2/13/2006	-	-	3.02%	-1.51%	4.72%	4.33%	4.64%	
MainStay VP S&P 500 Index⁵ – Service Class										
NonStandardized ²	6/2/2003	6/2/2003	14.06%	3.41%	21.94%	7.71%	12.62%	10.42%	8.17%	
Standardized	6/2/2003	6/2/2003	-	-	13.94%	5.36%	11.74%	10.42%	8.17%	
MainStay VP American Century Sustainable Equity – Service Class⁶										
NonStandardized ²	2/17/2012	2/17/2012	12.70%	2.92%	20.70%	9.28%	10.33%	7.31%	8.95%	
Standardized	2/17/2012	2/17/2012	-	-	12.70%	7.00%	9.37%	7.31%	8.95%	
MainStay VP Natural Resources – Initial Class										
NonStandardized ²	2/17/2012	2/17/2012	7.22%	-4.39%	11.53%	16.16%	16.01%	0.51%	1.18%	
Standardized	2/17/2012	2/17/2012	-	-	3.53%	14.15%	15.23%	0.51%	1.18%	
MFS® Investors Trust Series – Service Class										
NonStandardized ²	5/1/2000	6/2/2003	13.24%	2.28%	19.78%	5.37%	10.12%	9.02%	7.69%	
Standardized	5/1/2000	6/2/2003	-	-	11.78%	2.91%	9.15%	9.02%	7.69%	
MFS® Research Series – Service Class										
NonStandardized ²	5/1/2000	6/2/2003	10.81%	2.38%	18.90%	5.15%	10.35%	9.30%	8.35%	
Standardized	5/1/2000	6/2/2003	-	-	10.90%	2.69%	9.39%	9.30%	8.35%	
Neuberger Berman AMT Mid-Cap Growth – Class S										
NonStandardized ²	2/18/2003	6/2/2003	10.94%	1.85%	14.53%	-3.03%	7.32%	7.79%	8.21%	
Standardized	2/18/2003	6/2/2003	-	-	6.53%	-5.69%	6.25%	7.79%	8.21%	
MainStay VP Wellington Small Cap - Service Class										
NonStandardized ²	5/2/2016	5/2/2016	3.49%	-1.54%	10.76%	-3.57%	3.18%	N/A	4.33%	
Standardized	5/2/2016	5/2/2016	-	-	2.76%	-6.21%	1.91%	N/A	4.33%	
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized ²	9/30/1999	5/1/2024	2.23%	0.26%	4.51%	0.97%	0.59%	0.26%	N/A	
Standardized	9/30/1999	5/1/2024	-	-	-3.49%	-1.72%	-0.82%	0.26%	N/A	
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized ²	10/4/2006	5/1/2024	-4.57%	-0.24%	-1.09%	-7.93%	-4.20%	-2.51%	N/A	
Standardized	10/4/2006	5/1/2024	-	-	-9.00%	-10.45%	-5.58%	-2.51%	N/A	
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized ²	12/2/1985	5/1/2024	-2.06%	0.82%	-0.46%	-4.87%	-2.02%	-0.95%	N/A	
Standardized	12/2/1985	5/1/2024	-	-	-8.42%	-7.48%	-3.44%	-0.95%	N/A	
Voya Growth and Income Portfolio - Class S										
NonStandardized ²	12/31/1979	5/1/2024	12.41%	1.72%	20.70%	8.51%	13.12%	9.77%	N/A	
Standardized	12/31/1979	5/1/2024	-	-	12.70%	6.19%	12.25%	9.77%	N/A	
Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
NonStandardized ²	4/17/2018	5/1/2024	1.23%	-1.48%	8.33%	-2.01%	6.08%	N/A	N/A	
Standardized	4/17/2018	5/1/2024	-	-	0.33%	-4.70%	4.95%	N/A	N/A	
Putnam VT International Value Fund - Class IB										
NonStandardized ²	1/2/1997	5/1/2024	3.45%	-4.22%	8.16%	3.76%	6.53%	2.30%	N/A	
Standardized	1/2/1997	5/1/2024	-	-	0.16%	1.22%	5.42%	2.30%	N/A	
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	5/1/1998	5/1/2024	-2.55%	1.86%	4.03%	-2.91%	2.05%	4.66%	N/A	
Standardized	5/1/1998	5/1/2024	-	-	-3.97%	-5.57%	0.73%	4.66%	N/A	

Please read the important disclosures below regarding the product performance.



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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 Premium Plus II Variable Annuity was first offered for sale on June 2, 2003. The MainStay Premium Plus II Variable Annuity was renamed New York Life Premium Plus II Variable Annuity on May 1, 2007. The New York Life Premium Plus II Variable Annuity invests in NYLIAC Variable Annuity Separate Account III. Certain Portfolios and Investment Divisions existed prior to this date. The performance for the MainStay VP Funds, Inc. portfolios is 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 Premium Plus II Variable Annuity invests in NYLIAC Separate Account III.

² 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 4% (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 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.**

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 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 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 American Century Sustainable 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.

Performance information less than 1 year has not been annualized.

Sales of the New York Life Premium 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 Premium Plus II Variable Annuity is a flexible premium deferred variable annuity issued by NYLIAC. Under this policy, we will apply a premium credit to premiums paid in a percentage amount according to the credit rate schedule then in effect. Policies with a premium credit may have higher fees and expenses, and may have longer surrender charge periods than policies that do not provide the credit feature.

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



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Average Annual Total Return as of June 30, 2024 (Updated Quarterly)

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	Investment				Since Investment Division Inception
			1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	
Columbia Variable Portfolio — Small Cap Value Fund - Class 2							
NonStandardized ²	6/1/2000	11/15/2004	9.92%	1.93%	8.62%	5.84%	6.18%
Standardized	6/1/2000	11/15/2004	1.92%	-0.70%	7.59%	5.84%	6.18%
BNY Mellon IP Technology Growth — Service Shares							
NonStandardized ²	12/29/2000	6/2/2003	36.53%	-0.47%	13.49%	12.78%	9.63%
Standardized	12/29/2000	6/2/2003	28.53%	-3.20%	12.63%	12.78%	9.63%
Fidelity® VIP Contrafund® — Service Class 2							
NonStandardized ²	1/12/2000	6/2/2003	35.19%	9.15%	15.23%	11.15%	9.63%
Standardized	1/12/2000	6/2/2003	27.19%	6.86%	14.42%	11.15%	9.63%
Fidelity® VIP Equity-Income — Service Class 2							
NonStandardized ²	1/12/2000	6/2/2003	14.16%	5.08%	8.76%	6.58%	6.22%
Standardized	1/12/2000	6/2/2003	6.16%	2.60%	7.74%	6.58%	6.22%
Fidelity® VIP Mid Cap — Service Class 2							
NonStandardized ²	1/12/2000	9/8/2003	14.56%	3.29%	8.75%	6.45%	8.42%
Standardized	1/12/2000	9/8/2003	6.56%	0.73%	7.74%	6.45%	8.42%
Janus Henderson VIT Global Research Portfolio — Service Shares							
NonStandardized ²	12/31/1999	6/2/2003	24.82%	5.73%	10.86%	7.94%	6.13%
Standardized	12/31/1999	6/2/2003	16.82%	3.29%	9.92%	7.94%	6.13%
MainStay VP Balanced — Service Class							
NonStandardized ²	5/1/2005	5/1/2005	6.47%	1.04%	4.50%	3.62%	4.36%
Standardized	5/1/2005	5/1/2005	-1.53%	-1.65%	3.30%	3.62%	4.36%
MainStay VP Bond — Service Class							
NonStandardized ²	6/2/2003	6/2/2003	1.12%	-5.39%	-2.34%	-0.73%	0.95%
Standardized	6/2/2003	6/2/2003	-6.88%	-7.98%	-3.74%	-0.73%	0.95%
MainStay VP U.S. Government Money Market — Current 7-day yield is 5.09%³							
NonStandardized ²	1/29/1993	5/1/1995	3.39%	1.10%	0.16%	-0.51%	-0.43%
Standardized	1/29/1993	5/1/1995	-4.61%	-1.58%	-1.27%	-0.51%	-0.43%
MainStay VP Wellington U.S. Equity — Service Class							
NonStandardized ²	6/2/2003	6/2/2003	24.49%	6.51%	11.31%	9.20%	7.87%
Standardized	6/2/2003	6/2/2003	16.49%	4.10%	10.38%	9.20%	7.87%
MainStay VP Conservative Allocation — Service Class							
NonStandardized ²	2/13/2006	2/13/2006	6.45%	-1.10%	2.28%	1.97%	3.16%
Standardized	2/13/2006	2/13/2006	-1.55%	-3.82%	0.96%	1.97%	3.16%
MainStay VP MacKay Convertible — Service Class							
NonStandardized ²	6/2/2003	6/2/2003	4.14%	-1.57%	6.85%	5.97%	6.21%
Standardized	6/2/2003	6/2/2003	-3.86%	-4.27%	5.75%	5.97%	6.21%
MainStay VP Candriam Emerging Markets Equity — Service Class⁸							
NonStandardized ²	2/17/2012	2/17/2012	11.96%	-10.84%	0.28%	-1.08%	-1.43%
Standardized	2/17/2012	2/17/2012	3.96%	-13.28%	-1.15%	-1.08%	-1.43%
MainStay VP Small Cap Growth — Initial Class⁸							
NonStandardized ²	2/17/2012	2/17/2012	4.55%	-5.82%	5.42%	5.78%	6.73%
Standardized	2/17/2012	2/17/2012	-3.45%	-8.41%	4.26%	5.78%	6.73%
MainStay VP Small Cap Growth — Service Class							
NonStandardized ²	2/17/2012	2/17/2012	4.28%	-6.06%	5.15%	5.52%	6.47%
Standardized	2/17/2012	2/17/2012	-3.72%	-8.64%	3.98%	5.52%	6.47%
MainStay VP Floating Rate — Service Class							
NonStandardized ²	5/1/2005	5/1/2005	7.68%	3.09%	2.58%	1.96%	2.01%
Standardized	5/1/2005	5/1/2005	-0.32%	0.51%	1.28%	1.96%	2.01%
MainStay VP MacKay U.S. Infrastructure Bond - Initial Class							
NonStandardized ²	6/2/2003	6/2/2003	-0.01%	-4.76%	-2.65%	-1.44%	0.20%
Standardized	6/2/2003	6/2/2003	-8.01%	-7.37%	-4.05%	-1.44%	0.20%



New York Life Premium Plus II Variable Annuity Performance Summary

As of June 30, 2024

For policies purchased on or after June 2, 2003

Average Annual Total Return as of June 30, 2024 (Updated Quarterly)

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	Investment				Since Investment Division Inception
			1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	
MainStay VP Equity Allocation – Service Class							
NonStandardized ²	2/13/2006	2/13/2006	13.00%	1.17%	7.01%	5.10%	4.83%
Standardized	2/13/2006	2/13/2006	5.00%	-1.50%	5.92%	5.10%	4.83%
MainStay VP Wellington Growth – Service Class⁸							
NonStandardized ²	6/2/2003	6/2/2003	26.66%	2.82%	11.75%	9.65%	6.83%
Standardized	6/2/2003	6/2/2003	18.66%	0.24%	10.84%	9.65%	6.83%
MainStay VP MacKay High Yield Corporate Bond – Service Class							
NonStandardized ²	6/2/2003	6/2/2003	7.54%	0.38%	2.11%	2.47%	4.60%
Standardized	6/2/2003	6/2/2003	-0.46%	-2.33%	0.78%	2.47%	4.60%
MainStay VP Epoch U.S. Equity Yield – Service Class							
NonStandardized ²	6/2/2003	6/2/2003	14.40%	5.89%	7.03%	5.63%	6.12%
Standardized	6/2/2003	6/2/2003	6.40%	3.45%	5.94%	5.63%	6.12%
MainStay VP Income Builder – Service Class							
NonStandardized ²	6/2/2003	6/2/2003	9.91%	-0.50%	3.06%	2.80%	4.22%
Standardized	6/2/2003	6/2/2003	1.91%	-3.23%	1.79%	2.80%	4.22%
MainStay VP MacKay International Equity – Service Class							
NonStandardized ²	6/2/2003	6/2/2003	4.92%	-6.88%	2.48%	2.26%	4.04%
Standardized	6/2/2003	6/2/2003	-3.08%	-9.44%	1.18%	2.26%	4.04%
MainStay VP Janus Henderson Balanced – Initial Class⁷							
NonStandardized ²	2/17/2012	2/17/2012	14.96%	3.07%	7.40%	6.72%	7.51%
Standardized	2/17/2012	2/17/2012	6.96%	0.49%	6.32%	6.72%	7.51%
MainStay VP Janus Henderson Balanced – Service Class							
NonStandardized ²	2/17/2012	2/17/2012	14.67%	2.81%	7.13%	6.46%	7.25%
Standardized	2/17/2012	2/17/2012	6.67%	0.22%	6.04%	6.46%	7.25%
MainStay VP Winslow Large Cap Growth – Service Class							
NonStandardized ²	6/2/2003	6/2/2003	35.03%	7.42%	14.87%	13.01%	9.20%
Standardized	6/2/2003	6/2/2003	27.03%	5.06%	14.05%	13.01%	9.20%
MainStay VP Fidelity Institutional AM® Utilities – Service Class							
NonStandardized ²	2/17/2012	2/17/2012	11.74%	7.87%	5.88%	3.84%	6.31%
Standardized	2/17/2012	2/17/2012	3.74%	5.53%	4.75%	3.84%	6.31%
MainStay VP Wellington Mid Cap – Service Class							
NonStandardized ²	6/2/2003	6/2/2003	5.97%	-3.55%	3.45%	3.86%	6.89%
Standardized	6/2/2003	6/2/2003	-2.03%	-6.19%	2.20%	3.86%	6.89%
MainStay VP Moderate Allocation–Service Class							
NonStandardized ²	2/13/2006	2/13/2006	8.96%	0.02%	4.03%	3.19%	3.92%
Standardized	2/13/2006	2/13/2006	0.96%	-2.72%	2.80%	3.19%	3.92%
MainStay VP Growth Allocation–Service Class							
NonStandardized ²	2/13/2006	2/13/2006	11.02%	1.16%	5.86%	4.33%	4.64%
Standardized	2/13/2006	2/13/2006	3.02%	-1.51%	4.72%	4.33%	4.64%
MainStay VP S&P 500 Index⁵ – Service Class							
NonStandardized ²	6/2/2003	6/2/2003	21.94%	7.71%	12.62%	10.42%	8.17%
Standardized	6/2/2003	6/2/2003	13.94%	5.36%	11.74%	10.42%	8.17%
MainStay VP American Century Sustainable Equity – Service Class³							
NonStandardized ²	2/17/2012	2/17/2012	20.70%	9.28%	10.33%	7.31%	8.95%
Standardized	2/17/2012	2/17/2012	12.70%	7.00%	9.37%	7.31%	8.95%
MainStay VP Natural Resources – Initial Class							
NonStandardized ²	2/17/2012	2/17/2012	11.53%	16.16%	16.01%	0.51%	1.18%
Standardized	2/17/2012	2/17/2012	3.53%	14.15%	15.23%	0.51%	1.18%
MFS® Investors Trust Series – Service Class							
NonStandardized ²	5/1/2000	6/2/2003	19.78%	5.37%	10.12%	9.02%	7.69%
Standardized	5/1/2000	6/2/2003	11.78%	2.91%	9.15%	9.02%	7.69%



New York Life Premium Plus II Variable Annuity Performance Summary

As of June 30, 2024

For policies purchased on or after June 2, 2003

Average Annual Total Return as of June 30, 2024 (Updated Quarterly)

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	Investment				Since Investment Division Inception
			1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	
MFS® Research Series – Service Class							
NonStandardized ²	5/1/2000	6/2/2003	18.90%	5.15%	10.35%	9.30%	8.35%
Standardized	5/1/2000	6/2/2003	10.90%	2.69%	9.39%	9.30%	8.35%
Neuberger Berman AMT Mid-Cap Growth – Class S							
NonStandardized ²	2/18/2003	6/2/2003	14.53%	-3.03%	7.32%	7.79%	8.21%
Standardized	2/18/2003	6/2/2003	6.53%	-5.69%	6.25%	7.79%	8.21%
MainStay VP Wellington Small Cap - Service Class							
NonStandardized ²	5/2/2016	5/2/2016	10.76%	-3.57%	3.18%	N/A	4.33%
Standardized	5/2/2016	5/2/2016	2.76%	-6.21%	1.91%	N/A	4.33%
PIMCO VIT Short-Term Portfolio - Advisor Class							
NonStandardized ²	9/30/1999	5/1/2024	4.51%	0.97%	0.59%	0.26%	N/A
Standardized	9/30/1999	5/1/2024	-3.49%	-1.72%	-0.82%	0.26%	N/A
American Funds IS Capital World Bond Fund® - Class 4							
NonStandardized ²	10/4/2006	5/1/2024	-1.09%	-7.93%	-4.20%	-2.51%	N/A
Standardized	10/4/2006	5/1/2024	-9.00%	-10.45%	-5.58%	-2.51%	N/A
American Funds IS U.S. Government Securities Fund® - Class 4							
NonStandardized ²	12/2/1985	5/1/2024	-0.46%	-4.87%	-2.02%	-0.95%	N/A
Standardized	12/2/1985	5/1/2024	-8.42%	-7.48%	-3.44%	-0.95%	N/A
Voya Growth and Income Portfolio - Class S							
NonStandardized ²	12/31/1979	5/1/2024	20.70%	8.51%	13.12%	9.77%	N/A
Standardized	12/31/1979	5/1/2024	12.70%	6.19%	12.25%	9.77%	N/A
Fidelity® VIP Extended Market Index Portfolio - Service Class 2							
NonStandardized ²	4/17/2018	5/1/2024	8.33%	-2.01%	6.08%	N/A	N/A
Standardized	4/17/2018	5/1/2024	0.33%	-4.70%	4.95%	N/A	N/A
Putnam VT International Value Fund - Class IB							
NonStandardized ²	1/2/1997	5/1/2024	8.16%	3.76%	6.53%	2.30%	N/A
Standardized	1/2/1997	5/1/2024	0.16%	1.22%	5.42%	2.30%	N/A
Principal VC Real Estate Securities Account - Class 2							
NonStandardized ²	5/1/1998	5/1/2024	4.03%	-2.91%	2.05%	4.66%	N/A
Standardized	5/1/1998	5/1/2024	-3.97%	-5.57%	0.73%	4.66%	N/A

Please read the important disclosures below regarding the product performance.



New York Life Premium Plus II Variable Annuity Performance Summary

As of June 30, 2024

For policies purchased on or after June 2, 2003

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 Premium Plus II Variable Annuity was first offered for sale on June 2, 2003. The MainStay Premium Plus II Variable Annuity was renamed New York Life Premium Plus II Variable Annuity on May 1, 2007. The New York Life Premium Plus II Variable Annuity invests in NYLIAC Variable Annuity Separate Account III. Certain Portfolios and Investment Divisions existed prior to this date. The performance for the MainStay VP Funds, Inc. portfolios is 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 Premium Plus II Variable Annuity invests in NYLIAC Separate Account III.

² 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 4% (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 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.**

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 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 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 American Century Sustainable 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.

Performance information less than 1 year has not been annualized.

Sales of the New York Life Premium 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 Premium Plus II Variable Annuity is a flexible premium deferred variable annuity issued by NYLIAC. Under this policy, we will apply a premium credit to premiums paid in a percentage amount according to the credit rate schedule then in effect. Policies with a premium credit may have higher fees and expenses, and may have longer surrender charge periods than policies that do not provide the credit feature.

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