

CMW's 2012 Allocation

Allocation Summary

Average Annual Total Returns net of all Investment Division fees as of July 31, 2018.
Returns do not reflect the deductions for life insurance policy fees and charges.

	Premium Allocation Percent	NYL Fund #	Investment Division	Fund Code	Morningstar Category**	Portfolio Inception Date	Month Ended 7/31/2018	Three Months Ended 7/31/2018	Year To Date	1 Year	3 Years	5 Years	10 Years	Since Portfolio Inception	Net Portfolio Expenses	New York Life Risk Category
1	6%	65	Invesco V.I. International Growth Fund - Series I S	WS	International Growth	5/5/1993	2.90%	-1.25%	-3.01%	1.84%	3.90%	5.37%	4.67%	7.10%	0.93%	3 High Risk
2	6%	69	Delaware VIP® International Value Equity Series - VS	VS	Foreign Large Value	10/29/1992	1.96%	-3.71%	-4.36%	0.04%	4.28%	4.27%	3.42%	6.63%	1.04%	3 High Risk
3	3%	41	Janus Henderson VIT Enterprise Portfolio – Institut	JA	Mid-Cap Growth	9/13/1993	3.41%	8.27%	11.11%	22.63%	15.76%	15.79%	12.28%	11.28%	0.73%	3 High Risk
4	3%	37	Lord Abbett Series - Mid Cap Stock Portfolio - Clas	LM	Mid-Cap Value	9/15/1999	2.92%	3.48%	2.04%	4.09%	5.89%	8.02%	8.29%	9.14%	1.16%	2 Moderate Risk
5	5%	17	PIMCO VIT Real Return Portfolio – Administrative	RR	Inflation Protected Bond	9/30/1999	-0.26%	0.38%	-0.61%	1.16%	1.57%	1.22%	3.23%	5.68%	0.65%	2 Moderate Risk
6	10%	4	Morgan Stanley VIF Emerging Markets Debt Portfo	MD	Diversified Emerging M	6/16/1997	2.39%	-1.02%	-4.45%	-2.15%	4.11%	3.28%	5.14%	6.59%	1.11%	4 Highest Risk
7	9%	54	Deutsche Small Cap Index VIP – Class A Shares	SS	Small Growth	8/22/1997	1.71%	8.66%	9.41%	18.48%	11.77%	11.10%	10.13%	7.88%	0.41%	3 High Risk
8	14%	30	T. Rowe Price Blue Chip Growth Portfolio	BC	Large Growth	12/29/2000	2.15%	6.05%	14.00%	24.69%	15.89%	17.52%	13.28%	7.68%	0.75%	3 High Risk
9	9%	35	CLOSED - MainStay VP T. Rowe Price Equity Inco	NE	Large Value	2/17/2012	3.59%	4.78%	3.09%	11.60%	10.68%	9.24%		11.43%	0.77%	2 Moderate Risk
10	10%	59	MainStay VP Floating Rate – Initial Class	FL	Bank Loan	5/2/2005	2.36%	5.12%	5.57%	13.32%	8.92%	9.19%		9.68%	0.58%	1 Low Risk
11	5%	12	MainStay VP MacKay High Yield Corporate Bond –	HY	High Yield Bond	5/1/1995	3.26%	6.26%	5.94%	17.42%	11.50%	12.84%	10.17%	9.95%	0.57%	2 Moderate Risk
12	10%	87	PIMCO VIT Global Bond Portfolio (Unhedged) – Ac	PG	World Bond	1/10/2002	0.61%	-1.10%	-1.84%	-0.68%	3.23%	1.44%	3.58%	5.49%	0.90%	2 Moderate Risk
13	10%	3	CLOSED - MainStay VP Emerging Markets Equity	NJ	Emerging Markets Equi	2/17/2012	1.48%	-6.96%	-7.14%	1.47%	7.51%			-0.05%	1.20%	2 Moderate Risk
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100% All Available Funds: 13 13 13 13 13 12 10 13
Fund Average Rate of Return: 2.19% 2.23% 2.29% 8.76% 8.08% 8.27% 7.42% 0.83%

Allocated Rate of Return Report

	Premium Allocation Percent	NYL Fund #	Investment Division	Fund Code	Morningstar Category**	Portfolio Inception Date	Month Ended	Three Months Ended	Year To Date	1 Year	3 Years	5 Years	10 Years	Since Portfolio Inception	Net Portfolio Expenses	New York Life Risk Category
1	6%	65	Invesco V.I. International Growth Fund - Series I S	WS	International Growth	5/5/1993	0.17%	-0.08%	-0.18%	0.11%	0.23%	0.32%	0.28%	0.43%	0.06%	3 High Risk
2	6%	69	Delaware VIP® International Value Equity Series - VS	VS	Foreign Large Value	10/29/1992	0.12%	-0.22%	-0.26%	0.00%	0.26%	0.26%	0.21%	0.40%	0.06%	3 High Risk
3	3%	41	Janus Henderson VIT Enterprise Portfolio – Institut	JA	Mid-Cap Growth	9/13/1993	0.10%	0.25%	0.33%	0.68%	0.47%	0.47%	0.37%	0.34%	0.02%	3 High Risk
4	3%	37	Lord Abbett Series - Mid Cap Stock Portfolio - Clas	LM	Mid-Cap Value	9/15/1999	0.09%	0.10%	0.06%	0.12%	0.18%	0.24%	0.25%	0.27%	0.03%	2 Moderate Risk
5	5%	17	PIMCO VIT Real Return Portfolio – Administrative	RR	Inflation Protected Bond	9/30/1999	-0.01%	0.02%	-0.03%	0.06%	0.08%	0.06%	0.16%	0.28%	0.03%	2 Moderate Risk
6	10%	4	Morgan Stanley VIF Emerging Markets Debt Portfo	MD	Diversified Emerging M	6/16/1997	0.24%	-0.10%	-0.45%	-0.22%	0.41%	0.33%	0.51%	0.66%	0.11%	4 Highest Risk
7	9%	54	Deutsche Small Cap Index VIP – Class A Shares	SS	Small Growth	8/22/1997	0.15%	0.78%	0.85%	1.66%	1.06%	1.00%	0.91%	0.71%	0.04%	3 High Risk
8	14%	30	T. Rowe Price Blue Chip Growth Portfolio	BC	Large Growth	12/29/2000	0.30%	0.85%	1.96%	3.46%	2.22%	2.45%	1.86%	1.08%	0.11%	3 High Risk
9	9%	35	CLOSED - MainStay VP T. Rowe Price Equity Inco	NE	Large Value	2/17/2012	0.32%	0.43%	0.28%	1.04%	0.96%	0.83%		1.03%	0.07%	2 Moderate Risk
10	10%	59	MainStay VP Floating Rate – Initial Class	FL	Bank Loan	5/2/2005	0.24%	0.51%	0.56%	1.33%	0.89%	0.92%		0.97%	0.06%	1 Low Risk
11	5%	12	MainStay VP MacKay High Yield Corporate Bond –	HY	High Yield Bond	5/1/1995	0.16%	0.31%	0.30%	0.87%	0.58%	0.64%	0.51%	0.50%	0.03%	2 Moderate Risk
12	10%	87	PIMCO VIT Global Bond Portfolio (Unhedged) – Ac	PG	World Bond	1/10/2002	0.06%	-0.11%	-0.18%	-0.07%	0.32%	0.14%	0.36%	0.55%	0.09%	2 Moderate Risk
13	10%	3	CLOSED - MainStay VP Emerging Markets Equity	NJ	Emerging Markets Equi	2/17/2012	0.15%	-0.70%	-0.71%	0.15%	0.75%			-0.01%	0.12%	2 Moderate Risk
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100% Allocated Rate of Return (Net): 2.09% 2.05% 2.52% 9.20% 8.42% 7.67% 5.41% 7.20% 0.83%

Note: For reporting periods where fund returns are not available, the allocation to the available funds for that period have been increased pro-rata to report a 100% total allocation of the available funds.

Data Source: The "NYLIAC CorpExec Variable Universal Life Monthly Performance Summary & Policy Values for CorpExec VUL II-VI" for the referenced reporting period.

Allocated Rate of Return Comparison to the Benchmark

