



## New York Life Access Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased before November 15, 2004

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 1-800-598-2019 or visit [www.newyorklife.com](http://www.newyorklife.com).

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested, and includes Fund Company Expenses and an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.55%. An Annual Policy Service Charge of \$40 is not included in these charges, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value is less than \$50,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$50,000. Charges for any optional riders, if reflected, would reduce the performance shown.

No Surrender Charges are assessed under the New York Life Access Variable Annuity. Therefore, the values shown are applicable if the policy is surrendered or not surrendered.

Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty (the penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan).

The Investment Divisions offered through the New York Life Access 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 March 31, 2025 (Updated Monthly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date (Updated Monthly)	Year to Date (Updated Monthly)	1 Year <sup>3</sup>	3 Year <sup>3</sup>	5 Year <sup>3</sup>	10 Year <sup>3</sup>	Since Investment Division Inception
<b>Investment Grade Bond</b>										
NYLI VP U.S. Government Money Market – Current yield is 4.07% <sup>7</sup>	Low	1/29/1993	5/1/1995	0.21%	0.62%	3.12%	2.44%	0.83%	0.02%	0.07%
PIMCO VIT Low Duration Portfolio - Advisor Class	Low	3/31/2006	5/2/2016	0.18%	1.29%	3.96%	1.13%	-0.24%	-0.29%	-0.15%
NYLI VP Bond – Initial Class	Moderate	1/23/1984	12/15/1993	-0.11%	2.21%	3.42%	-1.32%	-1.53%	-0.15%	2.35%
NYLI VP MacKay U.S. Infrastructure Bond - Initial Class	Moderate	1/29/1993	1/29/1993	-0.10%	2.57%	3.17%	-0.94%	-2.10%	-0.72%	1.59%
NYLI VP PIMCO Real Return – Service Class	Moderate	2/17/2012	2/17/2012	0.63%	4.21%	4.92%	-1.47%	1.00%	0.67%	0.13%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Moderate	5/1/2014	5/1/2014	-0.70%	-0.22%	2.69%	0.81%	0.22%	0.60%	1.31%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	2/28/2006	5/1/2014	-0.02%	2.91%	4.28%	-0.83%	-1.38%	-0.01%	0.26%
<b>Non-Investment Grade Bond</b>										
BlackRock® High Yield V.I. Fund – Class III Shares	Moderate	2/15/2012	5/1/2014	-1.33%	0.36%	5.09%	3.05%	5.47%	3.00%	2.74%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	4/30/2012	5/1/2015	-1.05%	1.68%	4.76%	1.55%	2.31%	1.12%	0.93%
NYLI VP Floating Rate – Service Class	Moderate	5/1/2005	5/1/2005	-0.71%	-0.20%	4.11%	4.47%	5.72%	2.47%	2.27%



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For policies purchased before November 15, 2004

### Average Annual Total Return as of March 31, 2025 (Updated Monthly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date (Updated Monthly)	Year to Date (Updated Monthly)	1 Year <sup>3</sup>	3 Year <sup>3</sup>	5 Year <sup>3</sup>	10 Year <sup>3</sup>	Since Investment Division Inception
<b>Non-Investment Grade Bond</b>										
NYLI VP MacKay Convertible – Initial Class	Moderate	10/1/1996	10/1/1996	-2.79%	-2.14%	2.98%	0.00%	10.08%	6.40%	5.16%
NYLI VP MacKay High Yield Corporate Bond – Initial Class	Moderate	5/1/1995	5/1/1995	-0.94%	0.60%	4.64%	3.17%	5.46%	3.49%	4.98%
NYLI VP MacKay Strategic Bond – Service Class	Moderate	5/1/2011	5/1/2011	-0.31%	2.25%	6.15%	3.33%	3.63%	1.57%	1.98%
<b>Alternatives</b>										
DWS Alternative Asset Allocation VIP - Class B	Moderate	5/18/2009	5/2/2016	0.24%	2.78%	5.38%	0.19%	6.22%	1.54%	2.32%
NYLI VP Hedge Multi-Strategy - Service Class	Moderate	5/1/2013	5/1/2013	-1.52%	-0.84%	1.73%	1.34%	2.08%	-1.35%	-1.58%
<b>Asset Allocation</b>										
BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	11/18/2003	5/1/2011	-2.77%	-0.38%	1.85%	1.78%	6.92%	3.43%	3.28%
NYLI VP Balanced – Service Class	Moderate	5/1/2005	5/1/2005	-1.33%	1.93%	4.89%	2.59%	9.12%	4.08%	4.70%
NYLI VP Conservative Allocation – Service Class	Moderate	2/13/2006	2/13/2006	-2.29%	-1.36%	0.85%	0.49%	3.79%	2.15%	3.31%
NYLI VP Income Builder – Initial Class	Moderate	1/29/1993	1/29/1993	-2.15%	2.09%	7.07%	3.03%	6.73%	3.82%	2.96%
NYLI VP Janus Henderson Balanced – Initial Class <sup>6</sup>	Moderate	2/17/2012	2/17/2012	-4.17%	-2.27%	4.18%	3.73%	9.08%	6.70%	7.39%
NYLI VP Moderate Allocation–Service Class	Moderate	2/13/2006	2/13/2006	-3.16%	-2.25%	0.40%	1.18%	6.37%	3.28%	3.97%
NYLI VP Equity Allocation – Service Class	High	2/13/2006	2/13/2006	-4.79%	-4.22%	-1.58%	1.58%	11.19%	4.99%	4.75%
NYLI VP Growth Allocation–Service Class	High	2/13/2006	2/13/2006	-4.12%	-3.46%	-0.72%	1.73%	9.35%	4.33%	4.60%
<b>Large Cap Equity</b>										
Fidelity® VIP Contrafund® – Initial Class	High	1/3/1995	10/1/1996	-7.40%	-5.86%	6.48%	9.53%	17.11%	10.97%	7.75%
Fidelity® VIP Equity-Income – Initial Class	High	10/9/1986	10/1/1996	-2.07%	2.85%	7.48%	6.51%	14.66%	7.87%	5.57%
Fidelity® VIP Growth Opportunities – Service Class 2	High	1/12/2000	5/1/2014	-9.93%	-11.22%	5.78%	6.85%	17.69%	14.46%	14.66%



## New York Life Access Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased before November 15, 2004

### Average Annual Total Return as of March 31, 2025 (Updated Monthly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date (Updated Monthly)	Year to Date (Updated Monthly)	1 Year <sup>3</sup>	3 Year <sup>3</sup>	5 Year <sup>3</sup>	10 Year <sup>3</sup>	Since Investment Division Inception
<b>Large Cap Equity</b>										
NYLI VP Epoch U.S. Equity Yield – Service Class	High	5/1/1998	6/1/1998	-3.28%	1.78%	9.61%	7.06%	13.96%	6.57%	5.18%
NYLI VP Dimensional U.S. Equity - Initial Class	High	1/23/1984	12/15/1993	-6.47%	-3.08%	5.44%	6.80%	15.72%	9.15%	5.10%
NYLI VP Wellington Growth – Initial Class <sup>8</sup>	High	1/29/1993	1/29/1993	-8.71%	-9.43%	0.42%	4.74%	13.58%	8.94%	3.44%
NYLI VP S&P 500 Index <sup>4</sup> – Initial Class	High	1/29/1993	1/29/1993	-5.76%	-4.67%	6.42%	7.25%	16.62%	10.58%	5.86%
NYLI VP American Century Sustainable Equity – Initial Class	High	3/31/1994	5/1/1998	-6.99%	-7.61%	-1.41%	5.91%	15.93%	7.51%	8.59%
NYLI VP Winslow Large Cap Growth – Initial Class	High	5/1/1998	6/1/1998	-8.70%	-8.56%	3.49%	8.69%	16.20%	12.20%	6.03%
NYLI VP MFS® Investors Trust - Initial Class	High	10/9/1995	2/10/2025	-4.98%	-2.94%	3.65%	5.69%	14.23%	8.97%	-5.24%
NYLI VP MFS® Research - Initial Class	High	7/26/1995	2/10/2025	-6.23%	-5.45%	0.82%	5.30%	13.54%	9.18%	-8.09%
<b>Small/Mid Cap Equity</b>										
Fidelity® VIP Mid Cap – Service Class 2	High	1/12/2000	11/15/2004	-6.73%	-7.19%	-4.44%	2.75%	15.75%	5.96%	7.72%
NYLI VP Schroders Mid Cap Opportunities - Initial Class	High	7/2/2001	7/6/2001	-4.98%	-5.15%	-4.50%	-0.79%	10.51%	3.70%	6.73%
MFS® Mid Cap Value Portfolio - Service Class	High	3/7/2008	11/23/2020	-3.46%	-3.06%	-0.12%	3.44%	N/A	N/A	N/A
Neuberger Berman AMT Mid-Cap Growth – Class S	High	2/18/2003	11/15/2004	-8.07%	-9.40%	-3.50%	1.01%	10.92%	6.76%	7.71%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	Highest	6/1/2000	11/15/2004	-5.32%	-8.05%	-5.03%	2.61%	17.49%	6.16%	6.02%
NYLI VP Wellington Small Cap - Initial Class	Highest	5/2/2016	5/1/2019	-7.04%	-9.21%	-3.09%	-1.61%	11.37%	N/A	2.45%
NYLI VP Small Cap Growth – Initial Class <sup>5</sup>	Highest	2/17/2012	2/17/2012	-7.71%	-9.53%	-6.10%	-2.81%	9.79%	5.16%	6.24%
NYLI VP Small Cap Growth – Service Class	Highest	2/17/2012	2/17/2012	-7.73%	-9.58%	-6.34%	-3.05%	9.51%	4.89%	5.98%
<b>International/Global Equity</b>										
American Funds IS Global Small Cap Fund® – Class 4	High	12/14/2012	5/1/2015	-4.69%	-7.00%	-8.09%	-4.57%	5.77%	2.75%	2.48%



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For policies purchased before November 15, 2004

### Average Annual Total Return as of March 31, 2025 (Updated Monthly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year <sup>3</sup>	3 Year <sup>3</sup>	5 Year <sup>3</sup>	10 Year <sup>3</sup>	Since Investment Division Inception
<b>International/Global Equity</b>										
Invesco V.I. EQV International Equity Fund - Series II	High	9/19/2001	5/1/2014	-3.47%	0.74%	-4.27%	1.37%	6.83%	2.26%	2.04%
Janus Henderson VIT Global Research Portfolio – Institutional Shares	High	9/13/1993	10/1/1996	-5.29%	-1.84%	5.98%	8.50%	15.53%	8.11%	3.21%
NYLI VP Pinestone International Equity – Initial Class	High	5/1/1995	5/1/1995	-4.60%	0.52%	-3.27%	-4.01%	4.82%	2.89%	2.92%
American Funds IS New World Fund - Class 4	Highest	12/14/2012	5/1/2014	-0.84%	1.18%	1.18%	1.18%	8.58%	4.21%	3.24%
NYLI VP Candriam Emerging Markets Equity – Initial Class <sup>8</sup>	Highest	2/17/2012	2/17/2012	0.14%	0.33%	7.28%	-3.61%	5.19%	1.01%	-0.86%
<b>Sector</b>										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>9</sup>	High	4/30/2013	5/1/2015	3.64%	8.29%	9.83%	-0.80%	14.63%	2.06%	1.43%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	High	2/17/2012	2/17/2012	-0.42%	2.03%	21.99%	7.02%	12.49%	6.10%	7.39%
NYLI VP CBRE Global Infrastructure — Service Class	High	5/1/2015	5/1/2015	1.29%	5.68%	12.46%	0.94%	7.70%	N/A	-2.86%
NYLI VP Newton Technology Growth - Initial Class	Highest	8/31/1999	2/10/2025	-9.50%	-9.82%	-2.31%	4.28%	14.07%	11.83%	-14.83%
NYLI VP Natural Resources – Initial Class	Highest	2/17/2012	2/17/2012	-2.85%	-4.66%	-12.12%	-2.00%	23.35%	2.85%	0.33%

Please read the important disclosures below regarding the product performance.



## New York Life Access Variable Annuity Performance Summary

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**To obtain a copy of the product and funds prospectuses, please contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019. 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.**

<sup>1</sup> Performance for the initial classes/shares in this performance summary do not impose a 12b-1 fee and may be higher than the returns for those classes/shares that do impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 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.

<sup>2</sup> Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets.

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.

<sup>3</sup> Certain Portfolios existed prior to the date that they were added as Investment Divisions of the Separate Account. The performance for the NYLI VP Funds Trust

Service Class portfolios is based on the Initial Class Portfolio (where applicable). The performance for all other Investment Divisions is based on the Portfolio Inception Date reflected in the performance summary. The hypothetical performance of the Investment Divisions was derived from the performance of the corresponding Portfolio, modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown.

<sup>4</sup> 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 NYLI VP S&P 500 Index Portfolio. The NYLI 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 NYLI VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

<sup>5</sup> New allocations to the NYLI VP Small Cap Growth – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the NYLI

VP Small Cap Growth – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the NYLI VP Small Cap Growth – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions.

<sup>6</sup> New allocations to the NYLI VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the

NYLI VP Janus Henderson Balanced – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the NYLI VP Janus Henderson Balanced – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The NYLI VP Janus Henderson Balanced – Service Class imposes a 12b-1 fee.

<sup>7</sup> An Investment in the NYLI 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.

<sup>8</sup> New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets 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.

<sup>9</sup> 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.

Performance information less than 1 year has not been annualized.

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.

Sales of the New York Life Access Variable Annuity were discontinued. Additional premium payments are not permitted into these policies. Policy owners may continue to reallocate their current premiums within their policy and existing policies will continue to be serviced.

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation, and offered by NYLIFE Securities LLC, (member FINRA/SIPC) a Licensed Insurance Agency. 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.



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### Average Annual Total Return as of March 31, 2025 (Updated Quarterly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>3</sup>	3 Year <sup>3</sup>	5 Year <sup>3</sup>	10 Year <sup>3</sup>	Since Investment Division Inception
<b>Investment Grade Bond</b>								
NYLI VP U.S. Government Money Market – Current yield is 4.07% <sup>7</sup>	Low	1/29/1993	5/1/1995	3.12%	2.44%	0.83%	0.02%	0.07%
PIMCO VIT Low Duration Portfolio - Advisor Class	Low	3/31/2006	5/2/2016	3.96%	1.13%	-0.24%	-0.29%	-0.15%
NYLI VP Bond – Initial Class	Moderate	1/23/1984	12/15/1993	3.42%	-1.32%	-1.53%	-0.15%	2.35%
NYLI VP MacKay U.S. Infrastructure Bond - Initial Class	Moderate	1/29/1993	1/29/1993	3.17%	-0.94%	-2.10%	-0.72%	1.59%
NYLI VP PIMCO Real Return – Service Class	Moderate	2/17/2012	2/17/2012	4.92%	-1.47%	1.00%	0.67%	0.13%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Moderate	5/1/2014	5/1/2014	2.69%	0.81%	0.22%	0.60%	1.31%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	2/28/2006	5/1/2014	4.28%	-0.83%	-1.38%	-0.01%	0.26%
<b>Non-Investment Grade Bond</b>								
BlackRock® High Yield V.I. Fund – Class III Shares	Moderate	2/15/2012	5/1/2014	5.09%	3.05%	5.47%	3.00%	2.74%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	4/30/2012	5/1/2015	4.76%	1.55%	2.31%	1.12%	0.93%
NYLI VP Floating Rate – Service Class	Moderate	5/1/2005	5/1/2005	4.11%	4.47%	5.72%	2.47%	2.27%
NYLI VP MacKay Convertible – Initial Class	Moderate	10/1/1996	10/1/1996	2.98%	0.00%	10.08%	6.40%	5.16%
NYLI VP MacKay High Yield Corporate Bond – Initial Class	Moderate	5/1/1995	5/1/1995	4.64%	3.17%	5.46%	3.49%	4.98%
NYLI VP MacKay Strategic Bond – Service Class	Moderate	5/1/2011	5/1/2011	6.15%	3.33%	3.63%	1.57%	1.98%
<b>Alternatives</b>								
DWS Alternative Asset Allocation VIP - Class B	Moderate	5/18/2009	5/2/2016	5.38%	0.19%	6.22%	1.54%	2.32%
NYLI VP Hedge Multi-Strategy - Service Class	Moderate	5/1/2013	5/1/2013	1.73%	1.34%	2.08%	-1.35%	-1.58%
<b>Asset Allocation</b>								
BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	11/18/2003	5/1/2011	1.85%	1.78%	6.92%	3.43%	3.28%



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<b>Asset Allocation</b>								
NYLI VP Balanced – Service Class	Moderate	5/1/2005	5/1/2005	4.89%	2.59%	9.12%	4.08%	4.70%
NYLI VP Conservative Allocation – Service Class	Moderate	2/13/2006	2/13/2006	0.85%	0.49%	3.79%	2.15%	3.31%
NYLI VP Income Builder – Initial Class	Moderate	1/29/1993	1/29/1993	7.07%	3.03%	6.73%	3.82%	2.96%
NYLI VP Janus Henderson Balanced – Initial Class <sup>6</sup>	Moderate	2/17/2012	2/17/2012	4.18%	3.73%	9.08%	6.70%	7.39%
NYLI VP Moderate Allocation–Service Class	Moderate	2/13/2006	2/13/2006	0.40%	1.18%	6.37%	3.28%	3.97%
NYLI VP Equity Allocation – Service Class	High	2/13/2006	2/13/2006	-1.58%	1.58%	11.19%	4.99%	4.75%
NYLI VP Growth Allocation–Service Class	High	2/13/2006	2/13/2006	-0.72%	1.73%	9.35%	4.33%	4.60%
<b>Large Cap Equity</b>								
Fidelity® VIP Contrafund® – Initial Class	High	1/3/1995	10/1/1996	6.48%	9.53%	17.11%	10.97%	7.75%
Fidelity® VIP Equity-Income – Initial Class	High	10/9/1986	10/1/1996	7.48%	6.51%	14.66%	7.87%	5.57%
Fidelity® VIP Growth Opportunities – Service Class 2	High	1/12/2000	5/1/2014	5.78%	6.85%	17.69%	14.46%	14.66%
NYLI VP Epoch U.S. Equity Yield – Service Class	High	5/1/1998	6/1/1998	9.61%	7.06%	13.96%	6.57%	5.18%
NYLI VP Dimensional U.S. Equity - Initial Class	High	1/23/1984	12/15/1993	5.44%	6.80%	15.72%	9.15%	5.10%
NYLI VP Wellington Growth – Initial Class <sup>8</sup>	High	1/29/1993	1/29/1993	0.42%	4.74%	13.58%	8.94%	3.44%
NYLI VP S&P 500 Index <sup>4</sup> – Initial Class	High	1/29/1993	1/29/1993	6.42%	7.25%	16.62%	10.58%	5.86%
NYLI VP American Century Sustainable Equity – Initial Class	High	3/31/1994	5/1/1998	-1.41%	5.91%	15.93%	7.51%	8.59%
NYLI VP Winslow Large Cap Growth – Initial Class	High	5/1/1998	6/1/1998	3.49%	8.69%	16.20%	12.20%	6.03%
NYLI VP MFS® Investors Trust - Initial Class	High	10/9/1995	2/10/2025	3.65%	5.69%	14.23%	8.97%	-5.24%



## New York Life Access Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased before November 15, 2004

### Average Annual Total Return as of March 31, 2025 (Updated Quarterly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>3</sup>	3 Year <sup>3</sup>	5 Year <sup>3</sup>	10 Year <sup>3</sup>	Since Investment Division Inception
<b>Large Cap Equity</b>								
NYLI VP MFS® Research - Initial Class	High	7/26/1995	2/10/2025	0.82%	5.30%	13.54%	9.18%	-8.09%
<b>Small/Mid Cap Equity</b>								
Fidelity® VIP Mid Cap – Service Class 2	High	1/12/2000	11/15/2004	-4.44%	2.75%	15.75%	5.96%	7.72%
NYLI VP Schroders Mid Cap Opportunities - Initial Class	High	7/2/2001	7/6/2001	-4.50%	-0.79%	10.51%	3.70%	6.73%
MFS® Mid Cap Value Portfolio - Service Class	High	3/7/2008	11/23/2020	-0.12%	3.44%	N/A	N/A	N/A
Neuberger Berman AMT Mid-Cap Growth – Class S	High	2/18/2003	11/15/2004	-3.50%	1.01%	10.92%	6.76%	7.71%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	Highest	6/1/2000	11/15/2004	-5.03%	2.61%	17.49%	6.16%	6.02%
NYLI VP Wellington Small Cap - Initial Class	Highest	5/2/2016	5/1/2019	-3.09%	-1.61%	11.37%	N/A	2.45%
NYLI VP Small Cap Growth – Initial Class <sup>5</sup>	Highest	2/17/2012	2/17/2012	-6.10%	-2.81%	9.79%	5.16%	6.24%
NYLI VP Small Cap Growth – Service Class	Highest	2/17/2012	2/17/2012	-6.34%	-3.05%	9.51%	4.89%	5.98%
<b>International/Global Equity</b>								
American Funds IS Global Small Cap Fund® – Class 4	High	12/14/2012	5/1/2015	-8.09%	-4.57%	5.77%	2.75%	2.48%
Invesco V.I. EQV International Equity Fund - Series II	High	9/19/2001	5/1/2014	-4.27%	1.37%	6.83%	2.26%	2.04%
Janus Henderson VIT Global Research Portfolio – Institutional Shares	High	9/13/1993	10/1/1996	5.98%	8.50%	15.53%	8.11%	3.21%
NYLI VP Pinestone International Equity – Initial Class	High	5/1/1995	5/1/1995	-3.27%	-4.01%	4.82%	2.89%	2.92%
American Funds IS New World Fund - Class 4	Highest	12/14/2012	5/1/2014	1.18%	1.18%	8.58%	4.21%	3.24%
NYLI VP Candriam Emerging Markets Equity – Initial Class <sup>8</sup>	Highest	2/17/2012	2/17/2012	7.28%	-3.61%	5.19%	1.01%	-0.86%
<b>Sector</b>								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>9</sup>	High	4/30/2013	5/1/2015	9.83%	-0.80%	14.63%	2.06%	1.43%





## New York Life Access Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased before November 15, 2004

### Average Annual Total Return as of March 31, 2025 (Updated Quarterly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>3</sup>	3 Year <sup>3</sup>	5 Year <sup>3</sup>	10 Year <sup>3</sup>	Since Investment Division Inception
<b>Sector</b>								
NYLI VP Fidelity Institutional AM® Utilities – Service Class	High	2/17/2012	2/17/2012	21.99%	7.02%	12.49%	6.10%	7.39%
NYLI VP CBRE Global Infrastructure — Service Class	High	5/1/2015	5/1/2015	12.46%	0.94%	7.70%	N/A	-2.86%
NYLI VP Newton Technology Growth - Initial Class	Highest	8/31/1999	2/10/2025	-2.31%	4.28%	14.07%	11.83%	-14.83%
NYLI VP Natural Resources – Initial Class	Highest	2/17/2012	2/17/2012	-12.12%	-2.00%	23.35%	2.85%	0.33%

Please read the important disclosures below regarding the product performance.



## New York Life Access Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased before November 15, 2004

**To obtain a copy of the product and funds prospectuses, please contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019. 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.**

<sup>1</sup> Performance for the initial classes/shares in this performance summary do not impose a 12b-1 fee and may be higher than the returns for those classes/shares that do impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 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.

<sup>2</sup> Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets.

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.

<sup>3</sup> Certain Portfolios existed prior to the date that they were added as Investment Divisions of the Separate Account. The performance for the NYLI VP Funds Trust

Service Class portfolios is based on the Initial Class Portfolio (where applicable). The performance for all other Investment Divisions is based on the Portfolio Inception Date reflected in the performance summary. The hypothetical performance of the Investment Divisions was derived from the performance of the corresponding Portfolio, modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown.

<sup>4</sup> 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 NYLI VP S&P 500 Index Portfolio. The NYLI 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 NYLI VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

<sup>5</sup> New allocations to the NYLI VP Small Cap Growth – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the NYLI

VP Small Cap Growth – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the NYLI VP Small Cap Growth – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions.

<sup>6</sup> New allocations to the NYLI VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the

NYLI VP Janus Henderson Balanced – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the NYLI

VP Janus Henderson Balanced – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The NYLI VP Janus Henderson Balanced – Service Class imposes a 12b-1 fee.

<sup>7</sup> An Investment in the NYLI 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.

<sup>8</sup> New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets 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.

<sup>9</sup> 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.

Performance information less than 1 year has not been annualized.

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.

Sales of the New York Life Access Variable Annuity were discontinued. Additional premium payments are not permitted into these policies. Policy owners may continue to reallocate their current premiums within their policy and existing policies will continue to be serviced.

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation, and offered by NYLIFE Securities LLC, (member FINRA/SIPC) a Licensed Insurance Agency. 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.