As of March 31, 2025



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.newvorklife.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 1.60%. 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 \$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.

No Surrender Charges are assessed under the New York Life Complete Access Variable Annuity II. 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 Complete 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.

In certain jurisdictions, this product will be sold as a single premium variable annuity. In most jurisdictions, the policy form number for the New York Life Complete Access Variable Annuity II is ICC15-P300

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>2</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market - Current 7-day yield is 4.07%5										
	Low	1/29/1993	5/1/2015	0.21%	0.61%	3.07%	2.39%	0.78%	-0.03%	-0.01%
PIMCO VIT Low Duration Portfolio - Advisor Class	Low	3/31/2006	5/2/2016	0.18%	1.27%	3.91%	1.08%	-0.29%	-0.34%	-0.20%
American Funds IS The Bond Fund of America® - Class 4	Low	3/31/2006	5/2/2016	0.10%	1.2176	3.91%	1.00%	-0.29%	-0.34%	-0.20%
American Funds is The Bond Fund of America® - Class 4	Moderate	12/14/2012	5/1/2022	-0.14%	2.35%	2.98%	-1.56%	-1.35%	-0.07%	-0.06%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
	Moderate	5/3/2010	5/1/2022	-0.14%	2.97%	4.22%	-1.91%	-0.55%	0.20%	-0.13%
NYLI VP Bond – Service Class										
	Moderate	6/2/2003	5/1/2015	-0.14%	2.13%	3.11%	-1.62%	-1.83%	-0.45%	-0.37%
Fidelity® VIP Investment Grade Bond - Service Class 2										
	Moderate	8/15/2005	5/1/2022	-0.14%	2.45%	3.30%	-0.98%	-0.86%	0.20%	0.57%
Fidelity® VIP Bond Index – Service Class 2										
	Moderate	4/19/2018	11/23/2020	-0.14%	2.23%	2.84%	-1.48%	-2.51%	N/A	-3.37%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class										
	Moderate	6/2/2003	5/1/2015	-0.13%	2.49%	2.86%	-1.23%	-2.39%	-1.02%	-1.02%
NYLI VP PIMCO Real Return – Service Class		•								
	Moderate	2/17/2012	5/1/2015	0.62%	4.19%	4.87%	-1.52%	0.95%	0.62%	0.64%
PIMCO VIT Income Portfolio - Advisor Class										
	Moderate	4/29/2016	5/1/2020	0.00%	2.61%	5.17%	2.50%	3.28%	N/A	2.75%





			Investment		Year to					Since
	1/-1-11111-1	Portfolio	Division	Month to	Date				40	Investment Division
and the second of	Volatility/	Inception	Inception	Date	(Updated				10	
Investment Divisions <sup>1</sup>	Risk Level <sup>2</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Madanta	F /4 /004 4	F/4/004F	0.740/	0.000/	0.000/	0.750/	0.470/	0.550/	0.700/
DIMONUTT ( ID ( ) D (( ) All ) All	Moderate	5/1/2014	5/1/2015	-0.71%	-0.23%	2.63%	0.75%	0.17%	0.55%	0.70%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	2/28/2006	5/1/2015	-0.02%	2.90%	4.22%	-0.88%	-1.43%	-0.06%	0.03%
Western Asset Core Plus VIT - Class II	Woderate	2/20/2000	3/1/2013	-0.02 /6	2.5076	4.22 /0	-0.0076	-1.4070	-0.0076	0.0376
Western Asset Core Plus VII - Class II	Moderate	5/1/2015	5/1/2022	-0.35%	2.69%	1.60%	-2.23%	-1.81%	-0.33%	-0.33%
Non-Investment Grade Bond	Woderate	3/1/2013	3/1/2022	0.5576	2.0370	1.0070	2.2070	1.0170	0.0070	0.0070
BlackRock® High Yield V.I. Fund – Class III Shares										
•	Moderate	2/15/2012	5/1/2015	-1.33%	0.35%	5.04%	3.00%	5.41%	2.95%	2.86%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
	Moderate	4/30/2012	5/1/2015	-1.06%	1.67%	4.71%	1.50%	2.25%	1.07%	0.88%
NYLI VP Floating Rate – Service Class	Moderate	5/1/2005	5/1/2015	-0.71%	-0.21%	4.05%	4.42%	5.67%	2.41%	2.37%
NYLI VP MacKay Convertible – Service Class	Moderate	3/1/2003	5/1/2015	-0.71%	-0.21%	4.03%	4.4276	3.07%	2.4176	2.31%
NTEL VF MacKay Convertible - Service Glass	Moderate	6/2/2003	5/1/2015	-2.81%	-2.22%	2.67%	-0.30%	9.75%	6.08%	6.00%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
	Moderate	6/2/2003	5/1/2015	-0.96%	0.53%	4.33%	2.86%	5.14%	3.18%	3.07%
NYLI VP MacKay Strategic Bond – Service Class										
	Moderate	5/1/2011	5/1/2015	-0.31%	2.24%	6.09%	3.28%	3.58%	1.51%	1.47%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
	Moderate	5/18/2009	5/2/2016	0.24%	2.76%	5.33%	0.14%	6.17%	1.49%	2.27%
NYLI VP Hedge Multi-Strategy - Service Class	Madanta	F /4 /0040	5/1/2015	-1.52%	-0.85%	4.000/	1.29%	0.000/	4 400/	4.040/
Asset Allocation	Moderate	5/1/2013	5/1/2015	-1.52%	-0.85%	1.68%	1.29%	2.03%	-1.40%	-1.64%
American Funds IS Asset Allocation Fund - Class 4										
American Funds 15 Asset Allocation Fund - Class 4	Moderate	12/14/2012	5/1/2018	-3.32%	-1.18%	6.00%	4.41%	9.30%	6.16%	6.20%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Woderate	12/14/2012	3/1/2010	3.32 /6	1.1078	0.00 /6	7.71/0	3.3076	0.1076	0.2076
Diagnitotic Global Allocation 4.1. I and - Glass in Ghales	Moderate	11/18/2003	5/1/2015	-2.78%	-0.39%	1.80%	1.72%	6.86%	3.38%	3.20%
Fidelity® VIP FundsManager® 60% — Service Class			5, ., 2010	2 070	2.2070		270	2.3070	2.3070	2.2070
v.	Moderate	8/22/2007	5/1/2019	-2.78%	-1.02%	2.14%	2.01%	7.76%	4.55%	5.21%
NYLI VP Balanced – Service Class	-									
	Moderate	5/1/2005	5/1/2015	-1.34%	1.92%	4.83%	2.53%	9.07%	4.03%	4.11%
NYLI VP Conservative Allocation – Service Class										
	Moderate	2/13/2006	5/1/2015	-2.30%	-1.37%	0.80%	0.44%	3.74%	2.10%	2.06%





			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>2</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Inception
Asset Allocation										
NYLI VP Income Builder – Service Class	Moderate	6/2/2003	5/1/2015	-2.18%	2.01%	6.75%	2.72%	6.41%	3.51%	3.41%
NYLI VP Janus Henderson Balanced – Service Class	Moderate	0/2/2003	3/1/2013	-2.1076	2.0176	0.7376	2.12/0	0.41/6	3.3176	3.4176
INTERVI GUILLO TICINGO SON BUILLIOCA — GELVICE GIASS	Moderate	2/17/2012	5/1/2015	-4.20%	-2.35%	3.87%	3.42%	8.75%	6.38%	6.33%
NYLI VP Moderate Allocation-Service Class	Moderate	2/13/2006	5/1/2015	-3.16%	-2.26%	0.35%	1.13%	6.32%	3.23%	3.15%
Franklin Templeton Conservative Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-1.32%	0.82%	3.57%	0.45%	N/A	N/A	1.54%
Franklin Templeton Moderate Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-3.02%	-0.79%	4.27%	2.45%	N/A	N/A	5.83%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-3.60%	-1.48%	4.45%	3.47%	N/A	N/A	7.74%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-2.18%	0.13%	4.37%	1.67%	N/A	N/A	4.16%
Franklin Templeton Aggressive Model Portfolio - Class II	High	5/1/2020	5/1/2020	-4.70%	-2.59%	4.47%	4.53%	N/A	N/A	10.40%
NYLI VP Equity Allocation – Service Class	High	2/13/2006	5/1/2015	-4.80%	-4.23%	-1.63%	1.53%	11.14%	4.94%	4.80%
NYLI VP Growth Allocation-Service Class		2/13/2006	5/1/2015	-4.12%	-3.47%	-0.77%	1.68%	9.30%	4.28%	4.16%
Large Cap Equity	High	2/13/2000	5/1/2015	-4.1276	-3.47%	-0.77%	1.00%	9.30%	4.20%	4.10%
AB VPS Growth & Income - Class B	High	6/1/1999	5/1/2022	-3.63%	1.35%	2.67%	5.63%	15.05%	7.76%	7.53%
American Funds IS Washington Mutual Investors Fund - Class 4	· ·									
American Funds IS Growth Fund - Class 4	High	12/14/2012	11/13/2017	-3.78%	-0.15%	7.46%	7.40%	16.27%	8.24%	8.53%
	High	12/14/2012	11/13/2017	-7.90%	-7.57%	6.62%	7.18%	18.18%	13.15%	13.60%
BNY Mellon Sustainable US Equity - Service Shares	High	12/31/2000	5/1/2022	-7.10%	-7.35%	1.57%	4.68%	13.79%	8.54%	8.35%
ClearBridge Variable Appreciation Portfolio — Class II	High	2/28/2015	5/1/2017	-5.41%	-3.60%	4.84%	7.09%	14.93%	9.51%	10.35%
Fidelity® VIP Contrafund® – Service Class 2	High	1/12/2000	5/1/2015	-7.43%	-5.93%	6.15%	9.20%	16.76%	10.64%	10.59%
Fidelity® VIP Equity-Income – Service Class 2	High	1/12/2000	5/1/2015	-2.12%	2.78%	7.16%	6.18%	14.32%	7.54%	7.33%
	riigii	.,	5, 1,2010	2.1270	2070	7070	0.1070		7.5770	7.5570



		Portfolio	Investment Division	Month to	Year to Date					Since Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>2</sup>	Date	Date <sup>1</sup>	2410	Monthly)	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Inception
Large Cap Equity		Duto			,					шооршон
Fidelity® VIP Growth Opportunities - Service Class 2										
	High	1/12/2000	5/1/2015	-9.94%	-11.23%	5.73%	6.80%	17.63%	14.40%	14.31%
NYLI VP Epoch U.S. Equity Yield – Service Class										
	High	6/2/2003	5/1/2015	-3.31%	1.70%	9.28%	6.74%	13.61%	6.25%	6.14%
NYLI VP Dimensional U.S. Equity - Service Class										
	High	6/2/2003	5/1/2015	-6.49%	-3.15%	5.12%	6.48%	15.37%	8.82%	8.77%
NYLI VP Wellington Growth – Service Class6	High	6/2/2003	5/1/2015	-8.74%	-9.50%	0.11%	4.43%	13.24%	8.62%	8.51%
NYLI VP S&P 500 Index4 - Service Class										
	High	6/2/2003	5/1/2015	-5.79%	-4.74%	6.10%	6.93%	16.27%	10.24%	10.13%
NYLI VP Winslow Large Cap Growth – Service Class										
	High	6/2/2003	5/1/2015	-8.73%	-8.63%	3.18%	8.36%	15.85%	11.86%	11.92%
NYLI VP American Century Sustainable Equity – Service Class	High	2/17/2012	5/1/2015	-7.01%	-7.68%	-1.71%	5.59%	15.58%	7.19%	7.00%
NYLI VP MFS® Investors Trust - Service Class	9	2,11,2012	0/1/2010	7.0170	7.0070	111 170	0.0070	10.0070	7.1070	7.0070
The state of the s	High	5/1/2000	2/10/2025	-5.00%	-3.03%	3.32%	5.37%	13.88%	8.64%	-5.28%
NYLI VP MFS® Research - Service Class	-									
	High	5/1/2000	2/10/2025	-6.25%	-5.51%	0.53%	4.99%	13.20%	8.85%	-8.13%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2	High	1/12/2000	5/1/2015	-6.74%	-7.21%	-4.48%	2.70%	15.69%	5.91%	6.03%
Janus Henderson VIT Enterprise Portfolio – Service Shares	riigii	1/12/2000	3/1/2013	-0.7476	-7.21/0	-4.40 /0	2.7076	13.0376	3.3176	0.0376
Cantas Henderson VII Enterprise i Ortiono – Cervice Chares	High	12/31/1999	11/13/2017	-5.59%	-4.47%	0.21%	3.80%	13.13%	9.13%	8.69%
NYLI VP Schroders Mid Cap Opportunities - Service Class										
	High	6/2/2003	5/1/2015	-5.00%	-5.22%	-4.79%	-1.09%	10.17%	3.39%	3.51%
MFS® Mid Cap Value Portfolio - Service Class										
	High	3/7/2008	5/1/2020	-3.47%	-3.07%	-0.17%	3.38%	15.39%	6.41%	13.66%
Neuberger Berman AMT Mid-Cap Growth – Class S	High	2/18/2003	5/1/2015	-8.07%	-9.41%	-3.55%	0.96%	10.87%	6.71%	6.82%
Invesco V.I. Main Street Small Cap Fund - Series II	nigii	2/10/2003	3/1/2013	-0.0776	-3.4170	-3.35%	0.30%	10.07 %	0.7 176	0.02%
miresoo v.a. main ou eet oman oap i una - oones ii	Highest	7/16/2001	5/1/2020	-6.36%	-6.41%	-2.62%	1.89%	15.32%	6.03%	13.03%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	<u> </u>									
	Highest	6/1/2000	5/1/2015	-5.32%	-8.06%	-5.07%	2.56%	17.43%	6.11%	6.29%
Macquarie VIP Small Cap Value Series - Service Class										
	Highest	5/1/2000	11/13/2017	-4.99%	-5.59%	-2.37%	-0.29%	14.12%	4.72%	3.56%



Investment Divisions   Notatities   Inception   Investment Divisions   Investment Divisio				Investment		Year to					Since
Right   Part										40	
Small Cap - Service Class   Highest   5/22016   5/22016   7.08%   9.27%   3.38%   -1.90%   11.04%   NA   3.22%     NYL VP Wellington Small Cap - Service Class   Highest   2/17/2012   5/1/2015   7.74%   9.59%   6.39%   -3.10%   9.46%   4.84%   5.14%     NYL VP Small Cap Growth - Service Class   Highest   2/17/2012   5/1/2015   -7.74%   9.59%   6.39%   -3.10%   9.46%   4.84%   5.14%     NYL VP Small Cap Growth - Service Class   High   1/2/14/2012   5/1/2015   -7.74%   -9.59%   6.39%   -3.10%   9.46%   4.84%   5.14%     NYL VP Small Cap Growth - Service Class   High   4/16/2018   5/1/2015   -7.70%   -8.13%   -4.62%   5.71%   2.70%   2.33%     NYL VP Small Cap Growth - Service Class   High   4/16/2018   5/1/2015   -7.70%   -7.01%   -8.13%   -4.62%   5.71%   2.70%   2.33%     NYL VP Small Cap Growth - Service Class   High   4/16/2018   5/1/2015   -3.27%   -7.01%   -8.13%   -4.62%   5.71%   2.70%   2.23%     NYL VP Small Cap Growth - Service Class   High   -1/23/1/999   5/1/2015   -3.27%   -3.29%   -4.23%   -1/20%   -5.67%   -8.17%   -7.59%   -7.69%     NYL VP Small Cap Growth - Service Class   High   -1/23/1/999   -1/2015   -3.27%   -4.23%   -1/20%   -3.55%   -4.30%   -4.51%   -7.79%   -7.69%     NYL VP Small Cap Growth - Service Class   High   -8/2/2013   -5/1/2015   -4.63%   -0.45%   -3.55%   -4.30%   -4.55%   -4.55%   -2.29%     NYL VP Small Cap Growth - Service Class   High   -8/2/2013   -5/1/2015   -4.63%   -3.65%   -4.30%   -4.55%   -4.55%   -3.55%   -4.55%   -7.79%   -7.69%   -7.79%   -7.69%   -7.79%   -7.69%   -7.79%   -7.69%   -7.79%   -7.69%   -7.79%   -7.69%   -7.79%   -7.69%   -7.79%   -7.69%   -7.79%   -7.69%   -7.79%   -7.69%   -7.79%   -7.69%   -7.79%   -	Investment Divisions <sup>1</sup>				Date						
NYLLYP Wellington Small Cap - Service Class    Highest   Sci2016		KISK Level	Date	Date		Montnly)	rear	rear	rear	rear	inception
Highest   Siz2016   Siz2											
Highest   2/17/2012   5/1/2015   -7.74%   -9.59%   -8.39%   -8.30%   -8.3		Highest	5/2/2016	5/2/2016	-7.06%	-9.27%	-3.38%	-1.90%	11.04%	N/A	3.92%
International (Global Small Cap Fund" - Class 4   High   12/14/2012   51/2015   -4.70%   -7.01%   -8.13%   -4.62%   5.71%   2.70%   2.43%	NYLI VP Small Cap Growth - Service Class										
American Funds IS Global Small Cap Fund* – Class 4  High 12/14/2012 5/1/2015 - 4.70% - 7.01% - 8.13% - 4.62% 5.71% 2.70% 2.43% Floelity* VIP International Index — Service Class 2  Invesco V.I. EQV International Equity Fund - Service Shares  High 12/31/1999 5/1/2015 - 3.47% - 0.70% - 4.32% 1.32% 5.77% 2.70% 2.43%  American Funds IS Global Small Cap Fund* Service Shares  High 12/31/1999 5/1/2015 - 3.47% - 0.70% - 4.32% 1.32% 5.77% 2.70% 2.43%  American Funds Is Research Portfolio – Service Shares  High 12/31/1999 5/1/2015 - 5.32% 1.92% 5.67% 8.17% 15.19% 7.89% 7.89%  MFS® International Equity – Service Class 1  High 8/31/2001 5/1/2015 - 4.63% 0.45%		Highest	2/17/2012	5/1/2015	-7.74%	-9.59%	-6.39%	-3.10%	9.46%	4.84%	5.14%
High   12/14/2012   5/1/2015   4.70%   7.01%   4.13%   4.62%   5.71%   2.70%   2.43%     Fidelity VIP International Index — Service Class 2											
Fidelity® VIP International Index — Service Class 2  High 4/16/2018 5/1/2019 -0.22% 5.57% 4.55% 3.11% 9.14% N/A 3.89% invesco V.I. EQV International Equity Fund - Service Shares  High 9/19/2013 5/1/2015 -3.47% 0.73% -4.32% 1.32% 5.75% 2.21% 1.81%	American Funds IS Global Small Cap Fund® – Class 4	115-6	40/44/0040	E /4 /004 E	4.700/	7.040/	0.400/	4.000/	F 740/	0.700/	0.400/
High 4/16/2018 6/1/2019 -0.22% 5.57% 4.55% 3.11% 9.14% NA 3.89% Invesco V.I. EQV International Equity Fund - Service II  High 9/19/2001 5/1/2015 -3.47% 0.73% 4.32% 1.32% 6.77% 2.21% 1.81%  Janus Henderson VTT Global Research Portfolio - Service Shares  High 12/31/1999 5/1/2015 -5.32% 1.92% 5.67% 8.17% 15.19% 7.76% 7.66%  NYLI VP Pinestone International Equity - Service Class  High 6/2/2003 5/1/2015 -6.83% 0.45% -3.56% 4.30% 4.51% 2.58% 2.29%  MFS® International Intrinsic Value Portfolio - Service Class  High 8/3/2/2001 5/1/2015 -6.83% 0.45%	Eidelity® VID International Index — Service Class 2	High	12/14/2012	5/1/2015	-4.70%	-7.01%	-8.13%	-4.62%	5.71%	2.70%	2.43%
Invesco V.I. EQV International Equity Fund - Series II  High 9/19/201 5/1/2015 - 3.47% 0.73% - 4.32% 1.32% 6.77% 2.21% 1.81%  Janus Henderson VIT Global Research Portfolio - Service Shares  High 1/2/31/1999 5/1/2015 - 5.32% -1.92% 5.67% 8.17% 15.19% 7.76% 7.66%  NYLI VP Pinestone International Equity - Service Class  High 8/2/2003 5/1/2015 - 4.63% 0.45% - 3.56% 4.30% 4.51% 2.58% 2.29%  MFS® International Intrinsic Value Portfolio - Service Class  High 8/2/2001 5/1/2017 0.31% 7.97% 6.66% 4.58% 8.08% 5.73% 5.90%  MFS® VIT Research International - Service Class  High 8/2/2001 5/1/2012 5/1/2015 - 0.85% 1.17% 1.13% 1.13% 8.52% 4.15% 3.90%  American Funds IS New World Fund - Class 4  Highest 1/2/3/2008 5/1/2015 - 0.85% 1.17% 1.13% 1.13% 8.52% 4.15% 3.90%  NYLI VP Candriam Emerging Markets - Service Class 6  High 8/2/2001 5/1/2012 5/1/2015 0.11% 0.25% 6.96% 3.90% 4.88% 0.70% 0.08%  Sector  Columbia Variable Portfolio - Commodity Strategy Fund - Class 2*  High 4/30/2013 5/1/2015 5/1/2015 0.11% 0.25% 6.96% 3.90% 4.88% 0.70% 0.08%  NYLI VP CBRE Global Infrastructure - Service Class  High 5/1/2015 5/1/2015 5/1/2015 0.43% 2.02% 2.193% 6.96% 12.43% 6.05% 5.88%  NYLI VP CBRE Global Infrastructure - Service Class  High 5/1/2015 5/1/2015 5/1/2015 0.43% 2.02% 2.193% 6.96% 12.43% 6.05% 5.88%  NYLI VP CBRE Global Infrastructure - Service Class  High 5/1/2015 5/1/2015 5/1/2015 0.43% 2.02% 2.193% 6.96% 12.43% 6.05% 5.88%  NYLI VP Newton Technology Growth - Service Class	Tracing Vir international flues — Service Glass 2	High	4/16/2018	5/1/2019	-0.22%	5.57%	4.55%	3.11%	9.14%	N/A	3.89%
Jamus Henderson VIT Global Research Portfolio – Service Shares    High   12/31/1999   5/1/2015   -5.32%   -1.92%   5.67%   8.17%   15.19%   7.76%   7.66%     NYLI VP Pinestone International Equity – Service Class   High   6/2/2003   5/1/2015   -4.63%   0.45%   0	Invesco V.I. EQV International Equity Fund - Series II		4/10/2010	3/1/2013							
High   1/23/1/199   5/1/2015   5.32%   -1.92%   5.67%   8.17%   15.19%   7.78%   7.66%     NYLI VP Pinestone International Equity - Service Class   High   6/2/2003   5/1/2015   -4.63%   0.45%   -3.56%   -4.30%   4.51%   2.58%   2.29%     MFS® International Intrinsic Value Portfolio - Service Class   High   8/31/2001   5/1/2017   0.31%   7.97%   6.66%   4.58%   8.08%   5.73%   5.90%     MFS® VIT Research International - Service Class   High   8/24/2001   5/1/2012   -1.14%   4.33%   1.20%   1.73%   7.60%   3.20%   4.24%     American Funds IS New World Fund - Class 4	. ,	High	9/19/2001	5/1/2015	-3.47%	0.73%	-4.32%	1.32%	6.77%	2.21%	1.81%
NYLI VP Pinestone International Equity - Service Class    High   8/31/2001   5/1/2015   -4.63%   0.45%   -3.56%   4.30%   4.51%   2.58%   2.29%     MFS® International Intrinsic Value Portfolio - Service Class   High   8/31/2001   5/1/2017   0.31%   7.97%   6.66%   4.58%   8.08%   5.73%   5.90%     MFS® VIT Research International - Service Class -   High   8/24/2001   5/1/2022   -1.14%   4.33%   1.20%   1.73%   7.60%   3.20%   4.24%     American Funds IS New World Fund - Class 4   Highest   1/23/2008   5/1/2015   5/1/2015   -0.85%   1.17%   1.13%   1.13%   8.55%   4.15%   3.90%     FIdelity® VIP Emerging Markets - Service Class 2   Highest   1/23/2008   5/1/2015   5/1/2015   0.11%   0.25%   6.96%   3.30%   4.88%   0.70%   0.08%     NYLI VP Candriam Emerging Markets Equity - Service Class 6   Highest   1/23/2008   5/1/2015   5/1/2015   0.11%   0.25%   6.96%   3.30%   4.88%   0.70%   0.08%     Sector	Janus Henderson VIT Global Research Portfolio – Service Shares										
High   6/2/2003   5/1/2015   -4.63%   0.45%   -3.56%   -4.30%   4.51%   2.58%   2.29%     MFS® International Intrinsic Value Portfolio - Service Class   High   8/31/2001   5/1/2017   0.31%   7.97%   6.66%   4.58%   8.08%   5.73%   5.90%     MFS® VIT Research International - Service Class   High   8/24/2001   5/1/2022   -1.14%   4.33%   1.20%   1.73%   7.60%   3.20%   4.24%     American Funds IS New World Fund - Class 4   Highest   1/21/2012   5/1/2015   -0.85%   1.17%   1.13%   1.13%   8.52%   4.15%   3.90%     Fidelity® VIP Emerging Markets - Service Class 2   Highest   1/23/2008   5/1/2015   -0.85%   1.17%   1.13%   1.13%   8.52%   4.15%   3.90%     NYLI VP Candriam Emerging Markets Equity - Service Class 6   Highest   2/17/2012   5/1/2015   -0.11%   0.25%   6.86%   3.90%   4.88%   0.70%   0.08%     Sector		High	12/31/1999	5/1/2015	-5.32%	-1.92%	5.67%	8.17%	15.19%	7.78%	7.66%
MFS® International Intrinsic Value Portfolio – Service Class  High 8/31/2001 5/1/2017 0.31% 7.97% 6.66% 4.58% 8.08% 5.73% 5.90%  MFS® VIT Research International - Service Class  High 8/24/2001 5/1/2012 5/1/2012 -1.14% 4.33% 1.20% 1.73% 7.60% 3.20% 4.24%  American Funds IS New World Fund - Class 4  Highest 1/23/2008 5/1/2015 -0.85% 1.17% 1.13% 1.13% 8.52% 4.15% 3.90%  Fidelity® VIP Emerging Markets – Service Class 2  Highest 1/23/2008 5/1/2018 3.33% 6.12% 11.64% 3.63% 8.94% 4.49% 3.30%  NYLI VP Candriam Emerging Markets Equity – Service Class 6  Highest 2/17/2012 5/1/2015 5/1/2015 0.11% 0.25% 6.96% 3.90% 4.88% 0.70% 0.08%  Sector  Columbia Variable Portfolio – Commodity Strategy Fund – Class 2'  NYLI VP Fidelity Institutional AM® Utilities – Service Class  High 4/30/2013 5/1/2015 5/1/2015 0.43% 2.02% 21.93% 6.96% 12.43% 6.05% 5.88%  NYLI VP CBRE Global Infrastructure — Service Class  High 5/1/2015 5/1/2015 5/1/2015 1.29% 5.67% 12.40% 0.89% 7.64% N/A -2.91%  NYLI VP Newton Technology Growth - Service Class	NYLI VP Pinestone International Equity – Service Class	11:	0/0/0000	E /4 /004 E	4.000/	0.450/	0.500/	4.000/	4.540/	0.500/	0.000/
High   8/31/2011   5/1/2012   5/1/2015   0.31%   7.97%   6.66%   4.58%   8.08%   5.73%   5.90%     MFS® VIT Research International - Service Class   High   8/24/2011   5/1/2012   5/1/2015   1.14%   4.33%   1.20%   1.73%   7.60%   3.20%   4.24%     American Funds IS New World Fund - Class 4   Highest   1/214/2012   5/1/2015   5/1/2015   3.68%   1.17%   1.13%   1.13%   8.52%   4.15%   3.90%     Fidelity® VIP Emerging Markets - Service Class 2   Highest   1/23/2008   5/1/2018   3.33%   6.12%   11.64%   3.63%   8.94%   4.49%   3.30%     NYLL VP Candriam Emerging Markets Equity - Service Class 6   Highest   1/23/2008   5/1/2015   5/1/2015   5/1/2015   0.11%   0.25%   6.96%   3.90%   4.88%   0.70%   0.08%     Sector	MES® International Intrinsic Value Portfolio - Sango Class	High	6/2/2003	5/1/2015	-4.63%	0.45%	-3.56%	-4.30%	4.51%	2.58%	2.29%
High   8/24/2001   5/1/2012   -1.14%   4.33%   1.20%   1.73%   7.60%   3.20%   4.24%	International intrinsic value Fortiono – Service Glass	High	8/31/2001	5/1/2017	0.31%	7.97%	6.66%	4.58%	8.08%	5.73%	5.90%
American Funds IS New World Fund - Class 4  Highest 12/14/2012 5/1/2015 -0.85% 1.17% 1.13% 1.13% 8.52% 4.15% 3.90%  Fidelity® VIP Emerging Markets – Service Class 2  Highest 1/23/2008 5/1/2018 3.33% 6.12% 11.64% 3.63% 8.94% 4.49% 3.30%  NYLI VP Candriam Emerging Markets Equity – Service Class 6  Highest 2/17/2012 5/1/2015 0.11% 0.25% 6.96% 3.90% 4.88% 0.70% 0.08%  Sector  Columbia Variable Portfolio — Commodity Strategy Fund — Class 2'  NYLI VP Fidelity Institutional AM® Utilities – Service Class  High 2/17/2012 5/1/2015 0.43% 2.02% 21.93% 6.96% 12.43% 6.05% 5.88%  NYLI VP CBRE Global Infrastructure — Service Class  High 5/1/2015 5/1/2015 1.29% 5.67% 12.40% 0.89% 7.64% N/A -2.91%  NYLI VP Newton Technology Growth - Service Class	MFS® VIT Research International - Service Class										
Highest   12/14/2012   5/1/2015   -0.85%   1.17%   1.13%   1.13%   8.52%   4.15%   3.90%		High	8/24/2001	5/1/2022	-1.14%	4.33%	1.20%	1.73%	7.60%	3.20%	4.24%
Fidelity® VIP Emerging Markets – Service Class 2  Highest 1/23/2008 5/1/2018 3.33% 6.12% 11.64% 3.63% 8.94% 4.49% 3.30%  NYLI VP Candriam Emerging Markets Equity – Service Class6  Highest 2/17/2012 5/1/2015 0.11% 0.25% 6.96% -3.90% 4.88% 0.70% 0.08%  Sector  Columbia Variable Portfolio — Commodity Strategy Fund — Class 2*  High 4/30/2013 5/1/2015 3.64% 8.28% 9.78% -0.85% 14.57% 2.01% 1.38%  NYLI VP Fidelity Institutional AM® Utilities – Service Class  High 2/17/2012 5/1/2015 0.43% 2.02% 21.93% 6.96% 12.43% 6.05% 5.88%  NYLI VP CBRE Global Infrastructure — Service Class  High 5/1/2015 5/1/2015 1.29% 5.67% 12.40% 0.89% 7.64% N/A -2.91%  NYLI VP Newton Technology Growth - Service Class	American Funds IS New World Fund - Class 4										
Highest   1/23/2008   5/1/2018   3.33%   6.12%   11.64%   3.63%   8.94%   4.49%   3.30%     NYLI VP Candriam Emerging Markets Equity - Service Class6   Highest   2/17/2012   5/1/2015   0.11%   0.25%   6.96%   -3.90%   4.88%   0.70%   0.08%     Sector		Highest	12/14/2012	5/1/2015	-0.85%	1.17%	1.13%	1.13%	8.52%	4.15%	3.90%
NYLI VP Candriam Emerging Markets Equity – Service Class6  Highest 2/17/2012 5/1/2015 0.11% 0.25% 6.96% -3.90% 4.88% 0.70% 0.08%  Sector  Columbia Variable Portfolio — Commodity Strategy Fund — Class 2'  High 4/30/2013 5/1/2015 3.64% 8.28% 9.78% -0.85% 14.57% 2.01% 1.38%  NYLI VP Fidelity Institutional AM® Utilities – Service Class  High 2/17/2012 5/1/2015 -0.43% 2.02% 21.93% 6.96% 12.43% 6.05% 5.88%  NYLI VP CBRE Global Infrastructure — Service Class  High 5/1/2015 5/1/2015 1.29% 5.67% 12.40% 0.89% 7.64% N/A -2.91%  NYLI VP Newton Technology Growth - Service Class	Fidelity® VIP Emerging Markets – Service Class 2	I link and			0.000/	0.400/	44.040/	0.000/	0.040/	4.400/	2 200/
Highest   2/17/2012   5/1/2015   0.11%   0.25%   6.96%   3.90%   4.88%   0.70%   0.08%	NVLLVD Condition Emerging Markets Equity, Consider Closes	Highest	1/23/2008	5/1/2018	3.33%	6.12%	11.64%	3.03%	8.94%	4.49%	3.30%
Sector           Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>7</sup> High         4/30/2013         5/1/2015         3.64%         8.28%         9.78%         -0.85%         14.57%         2.01%         1.38%           NYLI VP Fidelity Institutional AM® Utilities — Service Class         High         2/17/2012         5/1/2015         -0.43%         2.02%         21.93%         6.96%         12.43%         6.05%         5.88%           NYLI VP CBRE Global Infrastructure — Service Class         High         5/1/2015         5/1/2015         1.29%         5.67%         12.40%         0.89%         7.64%         N/A         -2.91%           NYLI VP Newton Technology Growth - Service Class         High         5/1/2015         5/1/2015         1.29%         5.67%         12.40%         0.89%         7.64%         N/A         -2.91%	NTLI VP Candinani Enlerging Markets Equity = Service Classo	Highest	2/17/2012	5/1/2015	0.11%	0.25%	6.96%	-3.90%	4.88%	0.70%	0.08%
High   4/30/2013   5/1/2015   3.64%   8.28%   9.78%   -0.85%   14.57%   2.01%   1.38%     NYLI VP Fidelity Institutional AM® Utilities - Service Class   High   2/17/2012   5/1/2015   -0.43%   2.02%   21.93%   6.96%   12.43%   6.05%   5.88%     NYLI VP CBRE Global Infrastructure Service Class   High   5/1/2015   5/1/2015   1.29%   5.67%   12.40%   0.89%   7.64%   N/A   -2.91%     NYLI VP Newton Technology Growth - Service Class	Sector	<u> </u>	2/1//2012								
NYLI VP Fidelity Institutional AM® Utilities – Service Class  High 2/17/2012 5/1/2015 -0.43% 2.02% 21.93% 6.96% 12.43% 6.05% 5.88%  NYLI VP CBRE Global Infrastructure — Service Class  High 5/1/2015 5/1/2015 5/1/2015 1.29% 5.67% 12.40% 0.89% 7.64% N/A -2.91%  NYLI VP Newton Technology Growth - Service Class	Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>7</sup>										
High 2/17/2012 5/1/2015 -0.43% 2.02% 21.93% 6.96% 12.43% 6.05% 5.88% NYLI VP CBRE Global Infrastructure — Service Class High 5/1/2015 5/1/2015 1.29% 5.67% 12.40% 0.89% 7.64% N/A -2.91% NYLI VP Newton Technology Growth - Service Class		High	4/30/2013	5/1/2015	3.64%	8.28%	9.78%	-0.85%	14.57%	2.01%	1.38%
NYLI VP CBRE Global Infrastructure — Service Class  High 5/1/2015 5/1/2015 1.29% 5.67% 12.40% 0.89% 7.64% N/A -2.91%  NYLI VP Newton Technology Growth - Service Class	NYLI VP Fidelity Institutional AM® Utilities – Service Class										
High   5/1/2015   5/1/2015   1.29%   5.67%   12.40%   0.89%   7.64%   N/A   -2.91%	NATIVE CERTIFICATION OF THE COLUMN OF THE CO	High	2/17/2012	5/1/2015	-0.43%	2.02%	21.93%	6.96%	12.43%	6.05%	5.88%
NYLI VP Newton Technology Growth - Service Class	NYLI VP CBRE Global Infrastructure — Service Class	High	5/1/2015	5/1/2015	1 20%	5 67%	12 40%	0.89%	7 64%	N/A	-2 01%
	NYLI VP Newton Technology Growth - Service Class	riigii	5/1/2015	3/1/2013	1.23/0	0.01 /0	12.4078	0.0376	7.0470	14/7	2.3176
	37	Highest	12/29/2000	2/10/2025	-9.52%	-9.86%	-2.60%	3.97%	13.73%	11.50%	-14.87%



As of March 31, 2025

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

Investment Divisions <sup>1</sup> Sector	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
Fidelity® VIP Health Care — Service Class 2	Highest	7/18/2001	5/1/2019	-3.54%	-1.47%	-4.43%	-0.55%	5.75%	4.70%	6.13%
NYLI VP Natural Resources – Initial Class	Highest	2/17/2012	5/1/2015	-2.86%	-4.67%	-12.16%	-2.05%	23.29%	2.80%	1.94%

 $\label{please} \textbf{Please read the important disclosures below regarding the product performance.}$ 



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.

1 The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Government Money Market

NYLI VP Eagle Small Cap Growth – Initial Class, NYLI VP Janus Balanced – Initial Class and NYLI 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 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.

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. 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

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> The New York Life Complete Access Variable Annuity II was first offered for sale on May 1, 2015. Certain Portfolios existed prior to this date. The performance for NYLI VP Series Fund, Inc. portfolios are based on the 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 summany. 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 Complete Access Variable Annuity II invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

<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.

5 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.

6 New allocations to the NYLIVP Wellington Growth and NYLIVP 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 17b-1 fee

<sup>7</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.

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, There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.



			Investment					Since
	Volatility/	Portfolio Inception	Division Inception		3	5	10	Investment Division
Investment Divisions <sup>1</sup>	Risk Level <sup>2</sup>	Date	Date <sup>1</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Inception
Investment Grade Bond	Misk Level	Date	Date	i cai	i cai	i cai	I Cai	inception
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%5								
THE VI C.O. COVERNMENT MONEY MAINEY - CATCHET - CAY YIELD 15 4.07 /60	Low	1/29/1993	5/1/2015	3.07%	2.39%	0.78%	-0.03%	-0.01%
PIMCO VIT Low Duration Portfolio - Advisor Class								
	Low	3/31/2006	5/2/2016	3.91%	1.08%	-0.29%	-0.34%	-0.20%
American Funds IS The Bond Fund of America® - Class 4								
	Moderate	12/14/2012	5/1/2022	2.98%	-1.56%	-1.35%	-0.07%	-0.06%
Columbia Variable Portfolio — Intermediate Bond - Class 2								
	Moderate	5/3/2010	5/1/2022	4.22%	-1.91%	-0.55%	0.20%	-0.13%
NYLI VP Bond – Service Class		0/0/0000	5/4/0045	0.440/	4.000/	4.000/	0.450/	0.070/
Fidelite & VIII Investment Conda Bonda Coming Class C	Moderate	6/2/2003	5/1/2015	3.11%	-1.62%	-1.83%	-0.45%	-0.37%
Fidelity® VIP Investment Grade Bond - Service Class 2	Moderate	8/15/2005	5/1/2022	3.30%	-0.98%	-0.86%	0.20%	0.57%
Fidelity® VIP Bond Index – Service Class 2	Woderate	0/10/2000	3/1/2022	0.0070	0.5070	0.0070	0.2070	0.57 70
Trucings vir bolid index – delvice diada 2	Moderate	4/19/2018	11/23/2020	2.84%	-1.48%	-2.51%	N/A	-3.37%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class								
	Moderate	6/2/2003	5/1/2015	2.86%	-1.23%	-2.39%	-1.02%	-1.02%
NYLI VP PIMCO Real Return – Service Class								
	Moderate	2/17/2012	5/1/2015	4.87%	-1.52%	0.95%	0.62%	0.64%
PIMCO VIT Income Portfolio - Advisor Class								
	Moderate	4/29/2016	5/1/2020	5.17%	2.50%	3.28%	N/A	2.75%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
DIMOCAUTT ( I.D. ( . D. (/ l'. Al.) ) OI	Moderate	5/1/2014	5/1/2015	2.63%	0.75%	0.17%	0.55%	0.70%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	2/28/2006	5/1/2015	4.22%	-0.88%	-1.43%	-0.06%	0.03%
Western Asset Core Plus VIT - Class II	iviouerate	2/20/2000	3/1/2013	4.22 /0	-0.0076	-1.4376	-0.0078	0.0376
Western Asset Core Flus VII - Class II	Moderate	5/1/2015	5/1/2022	1.60%	-2.23%	-1.81%	-0.33%	-0.33%
Non-Investment Grade Bond		0.1.2010	S. 11 - C. 1					0.0070
BlackRock® High Yield V.I. Fund – Class III Shares								
·	Moderate	2/15/2012	5/1/2015	5.04%	3.00%	5.41%	2.95%	2.86%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2								
	Moderate	4/30/2012	5/1/2015	4.71%	1.50%	2.25%	1.07%	0.88%
NYLI VP Floating Rate – Service Class								
	Moderate	5/1/2005	5/1/2015	4.05%	4.42%	5.67%	2.41%	2.37%
NYLI VP MacKay Convertible – Service Class								
	Moderate	6/2/2003	5/1/2015	2.67%	-0.30%	9.75%	6.08%	6.00%



		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>2</sup>	Date	Date <sup>1</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class	Moderate	6/2/2003	5/1/2015					
NYLI VP MacKay Strategic Bond – Service Class	Moderate	5/1/2011	5/1/2015					
Alternatives	Moderate	G/ 1/2011	0/1/2010					
DWS Alternative Asset Allocation VIP - Class B	Moderate	5/18/2009	5/2/2016					
NYLI VP Hedge Multi-Strategy - Service Class	Moderate	5/1/2013	5/1/2015					
Asset Allocation	Moderate	5/1/2013	5/1/2015					
Asset Allocation  American Funds IS Asset Allocation Fund - Class 4								
	Moderate	12/14/2012	5/1/2018	6.00%	4.41%	9.30%	6.16%	6.20%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	11/18/2003	5/1/2015	1.80%	1.72%	6.86%	3.38%	3.20%
Fidelity® VIP FundsManager® 60% — Service Class	Moderate	8/22/2007	5/1/2019	2.14%	2.01%	7.76%	4.55%	5.21%
NYLI VP Balanced – Service Class	Moderate	5/1/2005	5/1/2015	4.83%	2.53%	9.07%	4.03%	4.11%
NYLI VP Conservative Allocation – Service Class								
	Moderate	2/13/2006	5/1/2015	0.80%	0.44%	3.74%	2.10%	2.06%
NYLI VP Income Builder – Service Class	Moderate	6/2/2003	5/1/2015	6.75%	2.72%	6.41%	3.51%	3.41%
NYLI VP Janus Henderson Balanced – Service Class	Moderate	2/17/2012	5/1/2015	3.87%	3.42%	8.75%	6.38%	6.33%
NYLI VP Moderate Allocation–Service Class	Moderate	2/13/2006	5/1/2015	0.35%	1.13%	6.32%	3.23%	3.15%
Franklin Templeton Conservative Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	3.57%	0.45%	N/A	N/A	1.54%
Franklin Templeton Moderate Model Portfolio - Class II								
	Moderate	5/1/2020	5/1/2020	4.27%	2.45%	N/A	N/A	5.83%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	4.45%	3.47%	N/A	N/A	7.74%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	4.37%	1.67%	N/A	N/A	4.16%
Franklin Templeton Aggressive Model Portfolio - Class II	High	5/1/2020	5/1/2020	4.47%	4.53%	N/A	N/A	10.40%
	riigii	G, ., 2020	5, ., 2020	// /0	1.0070	. 477	. 1//1	10.1070



Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year³	3 Year <sup>3</sup>	5 Year <sup>3</sup>	10 Year <sup>3</sup>	Since Investment Division Inception
Asset Allocation								
NYLI VP Equity Allocation – Service Class	High	2/13/2006	5/1/2015	-1.63%	1.53%	11.14%	4.94%	4.80%
NYLI VP Growth Allocation–Service Class	High	2/13/2006	5/1/2015	-0.77%	1.68%	9.30%	4.28%	4.16%
Large Cap Equity								
AB VPS Growth & Income - Class B	High	6/1/1999	5/1/2022	2.67%	5.63%	15.05%	7.76%	7.53%
American Funds IS Washington Mutual Investors Fund - Class 4	High	12/14/2012	11/13/2017	7.46%	7.40%	16.27%	8.24%	8.53%
American Funds IS Growth Fund - Class 4	High	12/14/2012	11/13/2017	6.62%	7.18%	18.18%	13.15%	13.60%
BNY Mellon Sustainable US Equity - Service Shares	High	12/31/2000	5/1/2022	1.57%	4.68%	13.79%	8.54%	8.35%
ClearBridge Variable Appreciation Portfolio — Class II	High	2/28/2015	5/1/2017	4.84%	7.09%	14.93%	9.51%	10.35%
Fidelity® VIP Contrafund® – Service Class 2	High	1/12/2000	5/1/2015	6.15%	9.20%	16.76%	10.64%	10.59%
Fidelity® VIP Equity-Income – Service Class 2	High	1/12/2000	5/1/2015	7.16%	6.18%	14.32%	7.54%	7.33%
Fidelity® VIP Growth Opportunities – Service Class 2	High	1/12/2000	5/1/2015	5.73%	6.80%	17.63%	14.40%	14.31%
NYLI VP Epoch U.S. Equity Yield – Service Class	High	6/2/2003	5/1/2015	9.28%	6.74%	13.61%	6.25%	6.14%
NYLI VP Dimensional U.S. Equity - Service Class	High	6/2/2003	5/1/2015	5.12%	6.48%	15.37%	8.82%	8.77%
NYLI VP Wellington Growth – Service Class6	High	6/2/2003	5/1/2015	0.11%	4.43%	13.24%	8.62%	8.51%
NYLI VP S&P 500 Index4 – Service Class	High	6/2/2003	5/1/2015	6.10%	6.93%	16.27%	10.24%	10.13%
NYLI VP Winslow Large Cap Growth – Service Class	High	6/2/2003	5/1/2015	3.18%	8.36%	15.85%	11.86%	11.92%
NYLI VP American Century Sustainable Equity – Service Class	High	2/17/2012	5/1/2015	-1.71%	5.59%	15.58%	7.19%	7.00%
NYLI VP MFS® Investors Trust - Service Class	High	5/1/2000	2/10/2025	3.32%	5.37%	13.88%	8.64%	-5.28%



Investment Divisions <sup>†</sup> Large Cap Equity	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
NYLI VP MFS® Research - Service Class	High	5/1/2000	2/10/2025	0.53%	4.99%	13.20%	8.85%	-8.13%
Small/Mid Cap Equity				0.007.0				0070
Fidelity® VIP Mid Cap – Service Class 2	High	1/12/2000	5/1/2015	-4.48%	2.70%	15.69%	5.91%	6.03%
Janus Henderson VIT Enterprise Portfolio – Service Shares	High	12/31/1999	11/13/2017	0.21%	3.80%	13.13%	9.13%	8.69%
NYLI VP Schroders Mid Cap Opportunities - Service Class	High	6/2/2003	5/1/2015	-4.79%	-1.09%	10.17%	3.39%	3.51%
MFS® Mid Cap Value Portfolio - Service Class	High	3/7/2008	5/1/2020	-0.17%	3.38%	15.39%	6.41%	13.66%
Neuberger Berman AMT Mid-Cap Growth – Class S	High	2/18/2003	5/1/2015	-3.55%	0.96%	10.87%	6.71%	6.82%
Invesco V.I. Main Street Small Cap Fund - Series II	Highest	7/16/2001	5/1/2020	-2.62%	1.89%	15.32%	6.03%	13.03%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	Highest	6/1/2000	5/1/2015	-5.07%	2.56%	17.43%	6.11%	6.29%
Macquarie VIP Small Cap Value Series - Service Class	Highest	5/1/2000	11/13/2017	-2.37%	-0.29%	14.12%	4.72%	3.56%
NYLI VP Wellington Small Cap - Service Class	Highest	5/2/2016	5/2/2016	-3.38%	-1.90%	11.04%	N/A	3.92%
NYLI VP Small Cap Growth – Service Class	Highest	2/17/2012	5/1/2015	-6.39%	-3.10%	9.46%	4.84%	5.14%
International/Global Equity								
American Funds IS Global Small Cap Fund® – Class 4	High	12/14/2012	5/1/2015	-8.13%	-4.62%	5.71%	2.70%	2.43%
Fidelity® VIP International index — Service Class 2	High	4/16/2018	5/1/2019	4.55%	3.11%	9.14%	N/A	3.89%
Invesco V.I. EQV International Equity Fund - Series II	High	9/19/2001	5/1/2015	-4.32%	1.32%	6.77%	2.21%	1.81%
Janus Henderson VIT Global Research Portfolio – Service Shares	High	12/31/1999	5/1/2015	5.67%	8.17%	15.19%	7.78%	7.66%
NYLI VP Pinestone International Equity – Service Class	High	6/2/2003	5/1/2015	-3.56%	-4.30%	4.51%	2.58%	2.29%
MFS® International Intrinsic Value Portfolio – Service Class	High	8/31/2001	5/1/2017	6.66%	4.58%	8.08%	5.73%	5.90%



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

	Volatility/	Portfolio Inception	Investment Division Inception	1	3	5	10	Since Investment Division
Investment Divisions <sup>1</sup>	Risk Level <sup>2</sup>	Date	Date <sup>1</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Year <sup>3</sup>	Inception
International/Global Equity								
MFS® VIT Research International - Service Class	High	8/24/2001	5/1/2022	1.20%	1.73%	7.60%	3.20%	4.24%
American Funds IS New World Fund - Class 4	-	12/14/2012	5/1/2015	1.13%	1.13%	8.52%	4.15%	3.90%
Fidelity® VIP Emerging Markets – Service Class 2	Highest							
NYLI VP Candriam Emerging Markets Equity – Service Class6	Highest Highest	2/17/2012	5/1/2018	11.64% 6.96%	-3.90%	8.94% 4.88%	0.70%	3.30% 0.08%
Sector	riighest	2/17/2012	3/1/2013	0.5070	3.3070	4.0070	0.7070	0.0070
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>7</sup>	High	4/30/2013	5/1/2015	9.78%	-0.85%	14.57%	2.01%	1.38%
NYLI VP Fidelity Institutional AM® Utilities - Service Class	High	2/17/2012	5/1/2015	21.93%	6.96%	12.43%	6.05%	5.88%
NYLI VP CBRE Global Infrastructure — Service Class	High	5/1/2015	5/1/2015	12.40%	0.89%	7.64%	N/A	-2.91%
NYLI VP Newton Technology Growth - Service Class	Highest	12/29/2000	2/10/2025	-2.60%	3.97%	13.73%	11.50%	-14.87%
Fidelity® VIP Health Care — Service Class 2	Highest	7/18/2001	5/1/2019	-4.43%	-0.55%	5.75%	4.70%	6.13%
NYLI VP Natural Resources – Initial Class	Highest	2/17/2012	5/1/2019	-12.16%	-2.05%	23.29%	2.80%	1.94%

Please read the important disclosures below regarding the product performance.  $\label{eq:please} % \begin{center} \begin{cen$ 



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.

1 The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Government Money Market

NYLI VP Eagle Small Cap Growth – Initial Class, NYLI VP Janus Balanced – Initial Class and NYLI 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 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.

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. 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

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> The New York Life Complete Access Variable Annuity II was first offered for sale on May 1, 2015. Certain Portfolios existed prior to this date. The performance for NYLI VP Series Fund, Inc. portfolios are based on the 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 summany. 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 Complete Access Variable Annuity II invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

<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.

5 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.

6 New allocations to the NYLIVP Wellington Growth and NYLIVP 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 13h-1 fee

<sup>7</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.

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