



New York Life Complete Access Variable Annuity Performance Summary  
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.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 1.65%. 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. 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 is 208-190.

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>Investment Grade Bond</b>										
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07% <sup>7</sup>	Low	1/29/1993	5/1/2015	0.20%	0.60%	3.02%	2.34%	0.73%	-0.08%	-0.64%
PIMCO VIT Low Duration Portfolio - Advisor Class	Low	3/31/2006	5/2/2016	0.18%	1.26%	3.86%	1.03%	-0.34%	-0.39%	-0.25%
American Funds IS The Bond Fund of America® - Class 4	Moderate	12/14/2012	5/1/2022	-0.14%	2.34%	2.93%	-1.61%	-1.40%	-0.12%	-0.11%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	5/3/2010	5/1/2022	-0.14%	2.95%	4.16%	-1.96%	-0.60%	0.15%	-0.18%
NYLI VP Bond – Service Class	Moderate	6/2/2003	5/1/2015	-0.14%	2.12%	3.06%	-1.67%	-1.88%	-0.50%	0.77%
Fidelity® VIP Investment Grade Bond - Service Class 2	Moderate	8/15/2005	5/1/2022	-0.14%	2.44%	3.25%	-1.03%	-0.91%	0.16%	0.52%
Fidelity® VIP Bond Index – Service Class 2	Moderate	4/19/2018	11/23/2020	-0.14%	2.22%	2.79%	-1.53%	-2.55%	N/A	-3.42%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class	Moderate	6/2/2003	7/27/2009	-0.13%	2.48%	2.81%	-1.28%	-2.44%	-1.07%	-0.20%
NYLI VP PIMCO Real Return – Service Class	Moderate	2/17/2012	2/17/2012	0.62%	4.18%	4.82%	-1.56%	0.90%	0.57%	0.03%
PIMCO VIT Income Portfolio - Advisor Class	Moderate	4/29/2016	5/1/2020	0.00%	2.60%	5.12%	2.45%	3.22%	N/A	2.70%



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<b>Investment Grade Bond</b>										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Moderate	5/1/2014	5/1/2014	-0.71%	-0.24%	2.58%	0.70%	0.12%	0.50%	1.21%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	2/28/2006	5/1/2014	-0.03%	2.89%	4.17%	-0.93%	-1.48%	-0.11%	0.16%
Western Asset Core Plus VIT - Class II	Moderate	5/1/2015	5/1/2022	-0.35%	2.68%	1.55%	-2.28%	-1.85%	-0.38%	-0.38%
<b>Non-Investment Grade Bond</b>										
BlackRock® High Yield V.I. Fund - Class III Shares	Moderate	2/15/2012	5/1/2014	-1.34%	0.33%	4.98%	2.95%	5.36%	2.90%	2.63%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	4/30/2012	5/1/2015	-1.06%	1.66%	4.66%	1.45%	2.20%	1.02%	0.83%
NYLI VP Floating Rate – Service Class	Moderate	5/1/2005	7/27/2009	-0.71%	-0.22%	4.00%	4.36%	5.62%	2.36%	2.65%
NYLI VP MacKay Convertible – Service Class	Moderate	6/2/2003	7/27/2009	-2.82%	-2.23%	2.62%	-0.35%	9.70%	6.03%	7.57%
NYLI VP MacKay High Yield Corporate Bond – Service Class	Moderate	6/2/2003	7/27/2009	-0.97%	0.52%	4.28%	2.81%	5.09%	3.13%	4.74%
NYLI VP MacKay Strategic Bond – Service Class	Moderate	5/1/2011	5/1/2011	-0.32%	2.22%	6.04%	3.23%	3.52%	1.46%	1.88%
<b>Alternatives</b>										
DWS Alternative Asset Allocation VIP - Class B	Moderate	5/18/2009	5/2/2016	0.24%	2.75%	5.28%	0.09%	6.12%	1.44%	2.22%
NYLI VP Hedge Multi-Strategy - Service Class	Moderate	5/1/2013	5/1/2013	-1.52%	-0.86%	1.63%	1.24%	1.98%	-1.45%	-1.68%
<b>Asset Allocation</b>										
American Funds IS Asset Allocation Fund - Class 4	Moderate	12/14/2012	5/1/2018	-3.32%	-1.19%	5.95%	4.36%	9.25%	6.10%	6.14%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	11/18/2003	5/1/2011	-2.78%	-0.41%	1.75%	1.67%	6.81%	3.33%	3.17%
Fidelity® VIP FundsManager® 60% — Service Class	Moderate	8/22/2007	5/1/2019	-2.79%	-1.03%	2.09%	1.96%	7.71%	4.50%	5.16%
NYLI VP Balanced – Service Class	Moderate	5/1/2005	7/27/2009	-1.34%	1.90%	4.78%	2.48%	9.01%	3.98%	5.81%
NYLI VP Conservative Allocation – Service Class	Moderate	2/13/2006	7/27/2009	-2.30%	-1.39%	0.75%	0.39%	3.69%	2.05%	3.85%



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<b>Asset Allocation</b>										
NYLI VP Income Builder – Service Class	Moderate	6/2/2003	7/27/2009	-2.18%	2.00%	6.69%	2.67%	6.35%	3.46%	5.82%
NYLI VP Janus Henderson Balanced – Initial Class <sup>6</sup>	Moderate	2/17/2012	2/17/2012	-4.18%	-2.30%	4.08%	3.62%	8.97%	6.60%	7.28%
NYLI VP Janus Henderson Balanced – Service Class	Moderate	2/17/2012	2/17/2012	-4.20%	-2.36%	3.82%	3.36%	8.70%	6.33%	7.01%
NYLI VP Moderate Allocation–Service Class	Moderate	2/13/2006	7/27/2009	-3.17%	-2.27%	0.30%	1.08%	6.27%	3.18%	5.15%
Franklin Templeton Conservative Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-1.33%	0.80%	3.52%	0.39%	N/A	N/A	1.49%
Franklin Templeton Moderate Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-3.02%	-0.80%	4.22%	2.40%	N/A	N/A	5.77%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-3.61%	-1.49%	4.40%	3.42%	N/A	N/A	7.69%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-2.19%	0.12%	4.31%	1.61%	N/A	N/A	4.11%
Franklin Templeton Aggressive Model Portfolio - Class II	High	5/1/2020	5/1/2020	-4.70%	-2.61%	4.42%	4.47%	N/A	N/A	10.35%
NYLI VP Equity Allocation – Service Class	High	2/13/2006	7/27/2009	-4.80%	-4.24%	-1.68%	1.48%	11.08%	4.89%	6.95%
NYLI VP Growth Allocation–Service Class	High	2/13/2006	7/27/2009	-4.12%	-3.48%	-0.82%	1.63%	9.24%	4.23%	6.19%
<b>Large Cap Equity</b>										
AB VPS Growth & Income - Class B	High	6/1/1999	5/1/2022	-3.64%	1.34%	2.62%	5.58%	14.99%	7.71%	7.48%
American Funds IS Washington Mutual Investors Fund - Class 4	High	12/14/2012	11/13/2017	-3.78%	-0.16%	7.40%	7.35%	16.21%	8.19%	8.48%
American Funds IS Growth Fund - Class 4	High	12/14/2012	11/13/2017	-7.90%	-7.58%	6.56%	7.13%	18.12%	13.09%	13.54%
BNY Mellon Sustainable US Equity - Service Shares	High	12/31/2000	5/1/2022	-7.10%	-7.37%	1.52%	4.63%	13.73%	8.49%	8.30%
ClearBridge Variable Appreciation Portfolio — Class II	High	2/28/2015	5/1/2017	-5.41%	-3.61%	4.79%	7.04%	14.88%	9.46%	10.29%
Fidelity® VIP Contrafund® – Service Class 2	High	1/12/2000	7/27/2009	-7.43%	-5.95%	6.10%	9.14%	16.70%	10.58%	11.65%



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<b>Large Cap Equity</b>										
Fidelity® VIP Equity-Income – Service Class 2	High	1/12/2000	7/27/2009	-2.13%	2.76%	7.10%	6.13%	14.26%	7.49%	9.18%
Fidelity® VIP Growth Opportunities – Service Class 2	High	1/12/2000	5/1/2014	-9.94%	-11.24%	5.67%	6.75%	17.58%	14.34%	14.55%
NYLI VP Epoch U.S. Equity Yield – Service Class	High	6/2/2003	7/27/2009	-3.31%	1.69%	9.23%	6.69%	13.56%	6.19%	8.39%
NYLI VP Dimensional U.S. Equity - Service Class	High	6/2/2003	7/27/2009	-6.49%	-3.16%	5.07%	6.42%	15.31%	8.77%	10.60%
NYLI VP Wellington Growth – Service Class <sup>8</sup>	High	6/2/2003	7/27/2009	-8.74%	-9.51%	0.06%	4.37%	13.19%	8.56%	9.48%
NYLI VP S&P 500 Index <sup>4</sup> – Service Class	High	6/2/2003	7/27/2009	-5.79%	-4.75%	6.05%	6.88%	16.22%	10.19%	11.28%
NYLI VP Winslow Large Cap Growth – Service Class	High	6/2/2003	7/27/2009	-8.73%	-8.64%	3.13%	8.31%	15.79%	11.80%	12.78%
NYLI VP American Century Sustainable Equity – Service Class	High	2/17/2012	2/17/2012	-7.02%	-7.69%	-1.76%	5.54%	15.52%	7.14%	8.21%
NYLI VP MFS® Investors Trust - Service Class	High	5/1/2000	2/10/2025	-5.00%	-3.04%	3.27%	5.32%	13.83%	8.59%	-5.29%
NYLI VP MFS® Research - Service Class	High	5/1/2000	2/10/2025	-6.26%	-5.52%	0.48%	4.94%	13.15%	8.80%	-8.13%
<b>Small/Mid Cap Equity</b>										
Fidelity® VIP Mid Cap – Service Class 2	High	1/12/2000	7/27/2009	-6.74%	-7.22%	-4.53%	2.65%	15.63%	5.86%	8.71%
Janus Henderson VIT Enterprise Portfolio – Service Shares	High	12/31/1999	11/13/2017	-5.59%	-4.48%	0.16%	3.75%	13.08%	9.08%	8.63%
NYLI VP Schroders Mid Cap Opportunities - Service Class	High	6/2/2003	7/27/2009	-5.01%	-5.23%	-4.84%	-1.14%	10.12%	3.33%	8.10%
MFS® Mid Cap Value Portfolio - Service Class	High	3/7/2008	5/1/2020	-3.47%	-3.08%	-0.22%	3.33%	15.34%	6.35%	13.60%
Neuberger Berman AMT Mid-Cap Growth – Class S	High	2/18/2003	7/27/2009	-8.08%	-9.42%	-3.60%	0.91%	10.81%	6.65%	9.84%
Invesco V.I. Main Street Small Cap Fund - Series II	Highest	7/16/2001	5/1/2020	-6.37%	-6.42%	-2.67%	1.84%	15.27%	5.97%	12.98%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	Highest	6/1/2000	7/27/2009	-5.33%	-8.07%	-5.12%	2.51%	17.37%	6.05%	7.94%



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<b>Small/Mid Cap Equity</b>										
Macquarie VIP Small Cap Value Series - Service Class	Highest	5/1/2000	11/13/2017	-5.00%	-5.60%	-2.42%	-0.34%	14.07%	4.66%	3.51%
NYLI VP Wellington Small Cap - Service Class	Highest	5/2/2016	5/2/2016	-7.07%	-9.28%	-3.43%	-1.95%	10.98%	N/A	3.86%
NYLI VP Small Cap Growth – Initial Class <sup>6</sup>	Highest	2/17/2012	2/17/2012	-7.72%	-9.55%	-6.20%	-2.91%	9.68%	5.05%	6.14%
NYLI VP Small Cap Growth – Service Class	Highest	2/17/2012	5/1/2013	-7.74%	-9.60%	-6.43%	-3.15%	9.40%	4.79%	5.72%
<b>International/Global Equity</b>										
American Funds IS Global Small Cap Fund <sup>®</sup> – Class 4	High	12/14/2012	5/1/2015	-4.70%	-7.02%	-8.18%	-4.67%	5.66%	2.65%	2.38%
Fidelity <sup>®</sup> VIP International Index — Service Class 2	High	4/16/2018	5/1/2019	-0.23%	5.56%	4.50%	3.06%	9.09%	N/A	3.84%
Invesco V.I. EQV International Equity Fund - Series II	High	9/19/2001	5/1/2014	-3.48%	0.71%	-4.37%	1.27%	6.72%	2.15%	1.93%
Janus Henderson VIT Global Research Portfolio – Service Shares	High	12/31/1999	7/27/2009	-5.32%	-1.93%	5.62%	8.12%	15.13%	7.73%	8.48%
NYLI VP Pinestone International Equity – Service Class	High	6/2/2003	7/27/2009	-4.63%	0.43%	-3.61%	-4.34%	4.46%	2.53%	2.90%
MFS <sup>®</sup> International Intrinsic Value Portfolio – Service Class	High	8/31/2001	5/1/2017	0.30%	7.96%	6.61%	4.53%	8.03%	5.68%	5.85%
MFS <sup>®</sup> VIT Research International - Service Class	High	8/24/2001	5/1/2022	-1.15%	4.32%	1.15%	1.68%	7.55%	3.15%	4.19%
American Funds IS New World Fund - Class 4	Highest	12/14/2012	5/1/2014	-0.85%	1.16%	1.08%	1.08%	8.47%	4.10%	3.14%
Fidelity <sup>®</sup> VIP Emerging Markets – Service Class 2	Highest	1/23/2008	5/1/2018	3.33%	6.11%	11.59%	3.58%	8.88%	4.43%	3.25%
NYLI VP Candriam Emerging Markets Equity – Service Class <sup>8</sup>	Highest	2/17/2012	2/17/2012	0.11%	0.24%	6.90%	-3.94%	4.83%	0.65%	-1.21%
<b>Sector</b>										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>9</sup>	High	4/30/2013	5/1/2015	3.63%	8.27%	9.72%	-0.90%	14.51%	1.96%	1.33%
NYLI VP Fidelity Institutional AM <sup>®</sup> Utilities – Service Class	High	2/17/2012	2/17/2012	-0.43%	2.01%	21.87%	6.91%	12.37%	6.00%	7.28%



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<b>Sector</b>										
NYLI VP CBRE Global Infrastructure — Service Class	High	5/1/2015	5/1/2015	1.28%	5.65%	12.35%	0.84%	7.59%	N/A	-2.96%
NYLI VP Newton Technology Growth - Service Class	Highest	12/29/2000	2/10/2025	-9.53%	-9.87%	-2.64%	3.92%	13.68%	11.44%	-14.87%
Fidelity® VIP Health Care — Service Class 2	Highest	7/18/2001	5/1/2019	-3.55%	-1.48%	-4.48%	-0.60%	5.70%	4.65%	6.08%
NYLI VP Natural Resources – Initial Class	Highest	2/17/2012	2/17/2012	-2.86%	-4.68%	-12.21%	-2.10%	23.23%	2.75%	0.23%

Please read the important disclosures below regarding the product performance.



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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> 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 Small Cap Growth — Initial Class, NYLI VP Janus Henderson 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 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. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

While there is no standard definition, generally "alternative" funds include nontraditional asset classes or strategies and/or illiquid assets. Alternative investments are speculative, can carry substantial risk, and may not be appropriate for all investors. For those investors who are able to bear greater risk in return for the opportunity they provide, alternative investments may be appropriate.

<sup>3</sup> The New York Life Complete Access Variable Annuity was first offered for sale on July 27, 2009. 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 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 Complete Access Variable Annuity 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.

<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 Candlam 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 Complete Access Variable Annuity were discontinued. Current policyowners may continue to make premium payments, subject to their contract provisions. 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.



## New York Life Complete Access Variable Annuity Performance Summary

As of March 31, 2025

### 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 7-day yield is 4.07% <sup>7</sup>	Low	1/29/1993	5/1/2015	3.02%	2.34%	0.73%	-0.08%	-0.64%
PIMCO VIT Low Duration Portfolio - Advisor Class	Low	3/31/2006	5/2/2016	3.86%	1.03%	-0.34%	-0.39%	-0.25%
American Funds IS The Bond Fund of America® - Class 4	Moderate	12/14/2012	5/1/2022	2.93%	-1.61%	-1.40%	-0.12%	-0.11%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	5/3/2010	5/1/2022	4.16%	-1.96%	-0.60%	0.15%	-0.18%
NYLI VP Bond – Service Class	Moderate	6/2/2003	5/1/2015	3.06%	-1.67%	-1.88%	-0.50%	0.77%
Fidelity® VIP Investment Grade Bond - Service Class 2	Moderate	8/15/2005	5/1/2022	3.25%	-1.03%	-0.91%	0.16%	0.52%
Fidelity® VIP Bond Index – Service Class 2	Moderate	4/19/2018	11/23/2020	2.79%	-1.53%	-2.55%	N/A	-3.42%
NYLI VP MacKay MacKay U.S. Infrastructure Bond – Service Class	Moderate	6/2/2003	7/27/2009	2.81%	-1.28%	-2.44%	-1.07%	-0.20%
NYLI VP PIMCO Real Return – Service Class	Moderate	2/17/2012	2/17/2012	4.82%	-1.56%	0.90%	0.57%	0.03%
PIMCO VIT Income Portfolio - Advisor Class	Moderate	4/29/2016	5/1/2020	5.12%	2.45%	3.22%	N/A	2.70%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Moderate	5/1/2014	5/1/2014	2.58%	0.70%	0.12%	0.50%	1.21%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	2/28/2006	5/1/2014	4.17%	-0.93%	-1.48%	-0.11%	0.16%
Western Asset Core Plus VIT - Class II	Moderate	5/1/2015	5/1/2022	1.55%	-2.28%	-1.85%	-0.38%	-0.38%
<b>Non-Investment Grade Bond</b>								
BlackRock® High Yield V.I. Fund – Class III Shares	Moderate	2/15/2012	5/1/2014	4.98%	2.95%	5.36%	2.90%	2.63%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	4/30/2012	5/1/2015	4.66%	1.45%	2.20%	1.02%	0.83%
NYLI VP Floating Rate – Service Class	Moderate	5/1/2005	7/27/2009	4.00%	4.36%	5.62%	2.36%	2.65%
NYLI VP MacKay Convertible – Service Class	Moderate	6/2/2003	7/27/2009	2.62%	-0.35%	9.70%	6.03%	7.57%





## New York Life Complete Access Variable Annuity Performance Summary

As of March 31, 2025

### 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>Non-Investment Grade Bond</b>								
NYLI VP MacKay High Yield Corporate Bond – Service Class	Moderate	6/2/2003	7/27/2009	4.28%	2.81%	5.09%	3.13%	4.74%
NYLI VP MacKay Strategic Bond – Service Class	Moderate	5/1/2011	5/1/2011	6.04%	3.23%	3.52%	1.46%	1.88%
<b>Alternatives</b>								
DWS Alternative Asset Allocation VIP - Class B	Moderate	5/18/2009	5/2/2016	5.28%	0.09%	6.12%	1.44%	2.22%
NYLI VP Hedge Multi-Strategy - Service Class	Moderate	5/1/2013	5/1/2013	1.63%	1.24%	1.98%	-1.45%	-1.68%
<b>Asset Allocation</b>								
American Funds IS Asset Allocation Fund - Class 4	Moderate	12/14/2012	5/1/2018	5.95%	4.36%	9.25%	6.10%	6.14%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	11/18/2003	5/1/2011	1.75%	1.67%	6.81%	3.33%	3.17%
Fidelity® VIP FundsManager® 60% — Service Class	Moderate	8/22/2007	5/1/2019	2.09%	1.96%	7.71%	4.50%	5.16%
NYLI VP Balanced – Service Class	Moderate	5/1/2005	7/27/2009	4.78%	2.48%	9.01%	3.98%	5.81%
NYLI VP Conservative Allocation – Service Class	Moderate	2/13/2006	7/27/2009	0.75%	0.39%	3.69%	2.05%	3.85%
NYLI VP Income Builder – Service Class	Moderate	6/2/2003	7/27/2009	6.69%	2.67%	6.35%	3.46%	5.82%
NYLI VP Janus Henderson Balanced – Initial Class <sup>6</sup>	Moderate	2/17/2012	2/17/2012	4.08%	3.62%	8.97%	6.60%	7.28%
NYLI VP Janus Henderson Balanced – Service Class	Moderate	2/17/2012	2/17/2012	3.82%	3.36%	8.70%	6.33%	7.01%
NYLI VP Moderate Allocation–Service Class	Moderate	2/13/2006	7/27/2009	0.30%	1.08%	6.27%	3.18%	5.15%
Franklin Templeton Conservative Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	3.52%	0.39%	N/A	N/A	1.49%
Franklin Templeton Moderate Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	4.22%	2.40%	N/A	N/A	5.77%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	4.40%	3.42%	N/A	N/A	7.69%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	4.31%	1.61%	N/A	N/A	4.11%



## New York Life Complete Access Variable Annuity Performance Summary

As of March 31, 2025

### 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>Asset Allocation</b>								
Franklin Templeton Aggressive Model Portfolio - Class II	High	5/1/2020	5/1/2020	4.42%	4.47%	N/A	N/A	10.35%
NYLI VP Equity Allocation – Service Class	High	2/13/2006	7/27/2009	-1.68%	1.48%	11.08%	4.89%	6.95%
NYLI VP Growth Allocation–Service Class	High	2/13/2006	7/27/2009	-0.82%	1.63%	9.24%	4.23%	6.19%
<b>Large Cap Equity</b>								
AB VPS Growth & Income - Class B	High	6/1/1999	5/1/2022	2.62%	5.58%	14.99%	7.71%	7.48%
American Funds IS Washington Mutual Investors Fund - Class 4	High	12/14/2012	11/13/2017	7.40%	7.35%	16.21%	8.19%	8.48%
American Funds IS Growth Fund - Class 4	High	12/14/2012	11/13/2017	6.56%	7.13%	18.12%	13.09%	13.54%
BNY Mellon Sustainable US Equity - Service Shares	High	12/31/2000	5/1/2022	1.52%	4.63%	13.73%	8.49%	8.30%
ClearBridge Variable Appreciation Portfolio — Class II	High	2/28/2015	5/1/2017	4.79%	7.04%	14.88%	9.46%	10.29%
Fidelity® VIP Contrafund® – Service Class 2	High	1/12/2000	7/27/2009	6.10%	9.14%	16.70%	10.58%	11.65%
Fidelity® VIP Equity-Income – Service Class 2	High	1/12/2000	7/27/2009	7.10%	6.13%	14.26%	7.49%	9.18%
Fidelity® VIP Growth Opportunities – Service Class 2	High	1/12/2000	5/1/2014	5.67%	6.75%	17.58%	14.34%	14.55%
NYLI VP Epoch U.S. Equity Yield – Service Class	High	6/2/2003	7/27/2009	9.23%	6.69%	13.56%	6.19%	8.39%
NYLI VP Dimensional U.S. Equity - Service Class	High	6/2/2003	7/27/2009	5.07%	6.42%	15.31%	8.77%	10.60%
NYLI VP Wellington Growth – Service Class <sup>8</sup>	High	6/2/2003	7/27/2009	0.06%	4.37%	13.19%	8.56%	9.48%
NYLI VP S&P 500 Index4 – Service Class	High	6/2/2003	7/27/2009	6.05%	6.88%	16.22%	10.19%	11.28%
NYLI VP Winslow Large Cap Growth – Service Class	High	6/2/2003	7/27/2009	3.13%	8.31%	15.79%	11.80%	12.78%
NYLI VP American Century Sustainable Equity – Service Class	High	2/17/2012	2/17/2012	-1.76%	5.54%	15.52%	7.14%	8.21%



## New York Life Complete Access Variable Annuity Performance Summary

As of March 31, 2025

### 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® Investors Trust - Service Class	High	5/1/2000	2/10/2025	3.27%	5.32%	13.83%	8.59%	-5.29%
NYLI VP MFS® Research - Service Class	High	5/1/2000	2/10/2025	0.48%	4.94%	13.15%	8.80%	-8.13%
<b>Small/Mid Cap Equity</b>								
Fidelity® VIP Mid Cap – Service Class 2	High	1/12/2000	7/27/2009	-4.53%	2.65%	15.63%	5.86%	8.71%
Janus Henderson VIT Enterprise Portfolio – Service Shares	High	12/31/1999	11/13/2017	0.16%	3.75%	13.08%	9.08%	8.63%
NYLI VP Schroders Mid Cap Opportunities - Service Class	High	6/2/2003	7/27/2009	-4.84%	-1.14%	10.12%	3.33%	8.10%
MFS® Mid Cap Value Portfolio - Service Class	High	3/7/2008	5/1/2020	-0.22%	3.33%	15.34%	6.35%	13.60%
Neuberger Berman AMT Mid-Cap Growth – Class S	High	2/18/2003	7/27/2009	-3.60%	0.91%	10.81%	6.65%	9.84%
Invesco V.I. Main Street Small Cap Fund - Series II	Highest	7/16/2001	5/1/2020	-2.67%	1.84%	15.27%	5.97%	12.98%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	Highest	6/1/2000	7/27/2009	-5.12%	2.51%	17.37%	6.05%	7.94%
Macquarie VIP Small Cap Value Series - Service Class	Highest	5/1/2000	11/13/2017	-2.42%	-0.34%	14.07%	4.66%	3.51%
NYLI VP Wellington Small Cap - Service Class	Highest	5/2/2016	5/2/2016	-3.43%	-1.95%	10.98%	N/A	3.86%
NYLI VP Small Cap Growth – Initial Class <sup>6</sup>	Highest	2/17/2012	2/17/2012	-6.20%	-2.91%	9.68%	5.05%	6.14%
NYLI VP Small Cap Growth – Service Class	Highest	2/17/2012	5/1/2013	-6.43%	-3.15%	9.40%	4.79%	5.72%
<b>International/Global Equity</b>								
American Funds IS Global Small Cap Fund® – Class 4	High	12/14/2012	5/1/2015	-8.18%	-4.67%	5.66%	2.65%	2.38%
Fidelity® VIP International Index — Service Class 2	High	4/16/2018	5/1/2019	4.50%	3.06%	9.09%	N/A	3.84%
Invesco V.I. EQV International Equity Fund - Series II	High	9/19/2001	5/1/2014	-4.37%	1.27%	6.72%	2.15%	1.93%
Janus Henderson VIT Global Research Portfolio – Service Shares	High	12/31/1999	7/27/2009	5.62%	8.12%	15.13%	7.73%	8.48%



## New York Life Complete Access Variable Annuity Performance Summary

As of March 31, 2025

### 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>International/Global Equity</b>								
NYLI VP Pinestone International Equity – Service Class	High	6/2/2003	7/27/2009	-3.61%	-4.34%	4.46%	2.53%	2.90%
MFS® International Intrinsic Value Portfolio – Service Class	High	8/31/2001	5/1/2017	6.61%	4.53%	8.03%	5.68%	5.85%
MFS® VIT Research International - Service Class	High	8/24/2001	5/1/2022	1.15%	1.68%	7.55%	3.15%	4.19%
American Funds IS New World Fund - Class 4	Highest	12/14/2012	5/1/2014	1.08%	1.08%	8.47%	4.10%	3.14%
Fidelity® VIP Emerging Markets – Service Class 2	Highest	1/23/2008	5/1/2018	11.59%	3.58%	8.88%	4.43%	3.25%
NYLI VP Candriam Emerging Markets Equity – Service Class <sup>8</sup>	Highest	2/17/2012	2/17/2012	6.90%	-3.94%	4.83%	0.65%	-1.21%
<b>Sector</b>								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>8</sup>	High	4/30/2013	5/1/2015	9.72%	-0.90%	14.51%	1.96%	1.33%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	High	2/17/2012	2/17/2012	21.87%	6.91%	12.37%	6.00%	7.28%
NYLI VP CBRE Global Infrastructure — Service Class	High	5/1/2015	5/1/2015	12.35%	0.84%	7.59%	N/A	-2.96%
NYLI VP Newton Technology Growth - Service Class	Highest	12/29/2000	2/10/2025	-2.64%	3.92%	13.68%	11.44%	-14.87%
Fidelity® VIP Health Care — Service Class 2	Highest	7/18/2001	5/1/2019	-4.48%	-0.60%	5.70%	4.65%	6.08%
NYLI VP Natural Resources – Initial Class	Highest	2/17/2012	2/17/2012	-12.21%	-2.10%	23.23%	2.75%	0.23%

Please read the important disclosures below regarding the product performance.



## New York Life Complete Access Variable Annuity Performance Summary

As of March 31, 2025

**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> 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 Small Cap Growth — Initial Class, NYLI VP Janus Henderson 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 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. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

While there is no standard definition, generally "alternative" funds include nontraditional asset classes or strategies and/or illiquid assets. Alternative investments are speculative, can carry substantial risk, and may not be appropriate for all investors. For those investors who are able to bear greater risk in return for the opportunity they provide, alternative investments may be appropriate.

<sup>3</sup> The New York Life Complete Access Variable Annuity was first offered for sale on July 27, 2009. 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 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 Complete Access Variable Annuity 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.

<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 Candlam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners

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