



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

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested and includes the Fund Company Expenses. An Annual Policy Service Charge of \$30 is not included in these charges, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value Is less than \$100,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$100,000. Charges for any optional riders, if reflected, would reduce the performance shown.

Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of Surrender Charges.

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 8%, declining to 3% (or 2% for single premium policies) by the 8th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty (the 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 Elite 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 Elite Variable Annuity is 203-193.

Votable   Vota											
No.Standardized				Investment		Year to					Since
Investment Divisions   Distal			Portfolio	Division	Month t	o Date					Investment
Investment Grade Bond		Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Grade Bond	Investment Divisions <sup>1</sup>						Year⁴				Inception
Norstandraferacer   Low 1/29/1983   51/2015   0.3%   1.1%   4.74%   4.04%   2.24%   1.58%   1.46%   1.26%						,,,					
Norstandraferacer   Low 1/29/1983   51/2015   0.3%   1.1%   4.74%   4.04%   2.24%   1.58%   1.46%   1.26%	NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%8										
Sandardized		Low	1/29/1993	5/1/2015	0.35%	1.01%	4.74%	4.04%	2.41%	1.58%	1.46%
Non-Standardized		Low	1/29/1993	5/1/2015	-	-	-3.26%	1.51%	1.29%	1.58%	1.46%
Sandardized	PIMCO VIT Low Duration Portfolio - Advisor Class										
PIMCO UTS Short-Term Portfolio - Advisor Class   Low 9/30/1999   51/2024   0.28%   1.09%   5.29%   4.57%   0.35%   2.34%   3.25%   2.34%   3.25%   2.34%   3.25%   2.34%   3.25%   2.34%   3.25%   3	NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	0.32%	1.67%	5.60%	2.71%	1.32%	1.26%	1.41%
No.Standardizaer   Low   9/30/1999   5/1/2024   Low   9/30/1999   John   1/2/2999   John		Low	3/31/2006	5/2/2016	-	-	-2.40%	0.12%	0.15%	1.26%	1.41%
Sandardized											
American Funds   S Capital World Bond Fund® - Class 4   Moderate   10/4/2006   5/1/2024		Low			0.26%	1.09%					
Moderate   10/4/2006   5/1/2024   0.79%   3.09%   2.05%   -1.75%   -1.47%   0.02%   4.78%   Sandardrized   Sa		Low	9/30/1999	5/1/2024	-	-	-2.71%	2.07%	2.28%	2.34%	-3.26%
Sandardized   Moderate   10/4/2006   5/1/2024   -   -   -   -   -   -   -   -   -											
American Funds IS The Bond Fund of America® - Class 4   Moderate   12/14/2012   5/1/2024   5/1/2024   5/1/20					0.73%	3.09%					
Moderate		Moderate	10/4/2006	5/1/2024			-5.95%	-4.45%	-2.68%	0.02%	-3.24%
Sandardized   Moderate   12/14/2012   5/1/2022			10/11/0010	F (4 (0000	0.000/	0.700/	4.000/	0.000/	0.000/	4.540/	4.550/
American Funds IS U.S. Government Securities Fund® - Class 4 NonStandardized					0.00%	2.76%					
NonStandardized		Moderate	12/14/2012	5/1/2022	-	-	-3.34%	-2.71%	-0.99%	1.54%	-1.18%
Standardized   Moderate   12/2/1985   5/1/2024   -   -   -   -   -   -   -   -   -		Moderate	10/0/1005	E/4/2024	0.210/	2 200/	E 039/	0.639/	0.909/	1.020/	7 250/
Columbia Variable Portfolio — Intermediate Bond - Class 2   Moderate   5/3/2010   5/1/2022   0.00%   3.37%   5.91%   -0.33%   1.05%   1.81%   1.48%   1.48%   1.26%					0.5176	3.2076					
NonStandardized Standardized Moderate S/3/2010 S/1/2022 0.00% 3.37% 5.91% 0.33% 1.05% 1.81% 1.48% Standardized Standardized Standardized Standardized Noderate S/3/2010 S/1/2022 0.00% 3.37% 5.91% 0.33% 1.05% 1.81% 1.48% Noderate S/3/2010 S/1/2022 0.00% 3.37% 5.91% 0.30% 0.13% 1.81% 1.26% NOTICE STANDARD SERVICE Class 2  NonStandardized Moderate S/2/2033 S/1/2015 0.00% 2.53% 4.79% 0.03% 0.25% 1.15% 2.96% Standardized Noderate S/1/2022 0.00% 2.85% 4.98% 0.61% 0.73% 1.81% 0.51% Standardized Noderate S/1/2022 0.00% 2.85% 4.98% 0.61% 0.73% 1.81% 0.51% Standardized Noderate S/1/2022 0.00% 2.85% 4.98% 0.61% 0.73% 1.81% 0.51% Standardized Noderate S/1/2022 0.00% 2.85% 4.98% 0.61% 0.73% 1.81% 0.51% Standardized Noderate S/1/2022 0.00% 2.85% 4.98% 0.61% 0.73% 1.81% 0.51% Standardized Noderate S/1/2022 0.00% 2.85% 4.98% 0.61% 0.73% 1.81% 0.51% Standardized Noderate S/1/2022 0.00% 2.85% 4.98% 0.61% 0.73% 1.81% 0.51% Standardized Noderate S/1/2022 0.00% 2.85% 4.98% 0.61% 0.73% 1.81% 0.51% Standardized Noderate S/1/2022 0.00% 2.85% 4.98% 0.61% 0.73% 1.81% 0.51% Standardized Noderate S/1/2022 0.00% 2.85% 4.98% 0.61% 0.73% 1.81% 0.51		moderate	12/2/1000	0,1,2021			2.0170	0.0070	2.1170	1.0270	0.1070
Standardized   Moderate   S/3/2010   S/1/2022		Moderate	5/3/2010	5/1/2022	0.00%	3 37%	5 91%	-0.33%	1.05%	1.81%	1 48%
Note											
NonStandardized² NonStandardized² NonOstandardized² NonOstandardized² NonOstandardized² NonOstandardized² NonOstandardized² NonStandardized² NonOstandardized² NonOstandardize			0.0.00								
Standardized   Moderate   6/2/2003   5/1/2015   -   -   -   -   -   -   -   -   -		Moderate	6/2/2003	5/1/2015	0.00%	2 53%	4 79%	-0.03%	-0.25%	1 15%	2 96%
Fidelity® VIP Investment Grade Bond - Service Class 2   Moderate 8/15/2005 5/1/2022   0.00% 2.85% 4.98% 0.61% 0.73% 1.81% 2.19%   Standardized											
NonStandardized 8/15/2005 5/1/2022 - 0.00% 2.85% 4.98% 0.61% 0.73% 1.81% 2.19% Standardized Noderate 8/15/2005 5/1/2022 - 0.00% 2.85% 4.98% 0.61% 0.73% 1.81% 2.19% Standardized - 0.00% Standardized - 0.00% 0.00		Moderate	0/2/2000	0, 1,2010			0.2170	2,0		11.1070	2.0070
Standardized Moderate 8/15/2005 5/1/2022		Moderate	8/15/2005	5/1/2022	0.00%	2 85%	4 08%	0.61%	0.73%	1 91%	2 10%
Fidelity® VIP Bond Index – Service Class 2  NonStandardized²						2.0070					
NonStandardized 4/19/2018 11/23/2020 0.00% 2.64% 4.51% 0.11% -0.93% N/A -1.81% Standardized Moderate 4/19/2018 11/23/2020		Woderate	0/13/2003	3/1/2022	<u> </u>	-	-3.02 /6	-2.0378	-0.4076	1.0176	-0.5176
Standardized   Moderate   4/19/2018   11/23/2020   -   -   -   -3.49%   -2.62%   -2.15%   N/A   -3.20%     NYLI VP MacKay U.S. Infrastructure Bond - Service Class     NonStandardized		Madazata	4/40/2040	44/00/0000	0.000/	0.040/	4.540/	0.440/	0.000/	NI/A	4.040/
NYLI VP MacKay U.S. Infrastructure Bond – Service Class  NonStandardized²  Nonderate 6/2/2003 9/29/2003 0.01% 2.90% 4.53% 0.36% -0.82% 0.58% 2.28% 5tandardized  Nonderate 6/2/2003 9/29/2003						2.04%					
NonStandardized 6/2/2003 9/29/2003 0.01% 2.90% 4.53% 0.36% -0.82% 0.58% 2.28% Standardized 6/2/2003 9/29/2003		Moderate	4/19/2018	11/23/2020	-	-	-3.49%	-2.62%	-2.15%	N/A	-3.20%
Standardized         Moderate         6/2/2003         9/29/2003         -         -         -3.47%         -2.36%         -2.04%         0.58%         2.28%           NYLI VP PIMCO Real Return – Service Class         Moderate         2/17/2012         2/17/2012         0.76%         4.61%         6.57%         0.07%         2.57%         2.24%         1.70%           Standardized         Moderate         2/17/2012         2/17/2012         -         -         -1.43%         -2.66%         1.47%         2.24%         1.70%           PIMCO VIT Income Portfolio - Advisor Class         Moderate         4/29/2016         5/1/2020         0.14%         3.02%         6.88%         4.15%         4.94%         N/A         4.41%											
NYLI VP PIMCO Real Return – Service Class NonStandardized² Moderate 2/17/2012 2/17/2012 0.76% 4.61% 6.57% 0.07% 2.57% 2.24% 1.70% Standardized Moderate 2/17/2012 2/17/2012 1.43% -2.66% 1.47% 2.24% 1.70% PIMCO VIT Income Portfolio - Advisor Class NonStandardized² Moderate 4/29/2016 5/1/2020 0.14% 3.02% 6.88% 4.15% 4.94% N/A 4.41%					0.01%						
NonStandardized <sup>2</sup> Moderate 2/17/2012 2/17/2012 0.76% 4.61% 6.57% 0.07% 2.57% 2.24% 1.70% Standardized Moderate 2/17/2012 2/17/2012 1.43% -2.66% 1.47% 2.24% 1.70% PIMCO VIT Income Portfolio - Advisor Class NonStandardized <sup>2</sup> Moderate 4/29/2016 5/1/2020 0.14% 3.02% 6.88% 4.15% 4.94% N/A 4.41%		Moderate	6/2/2003	9/29/2003	-	-	-3.47%	-2.36%	-2.04%	0.58%	2.28%
Standardized         Moderate         2/17/2012         2/17/2012         -         -         -1.43%         -2.66%         1.47%         2.24%         1.70%           PIMCO VIT Income Portfolio - Advisor Class           NonStandardized²         Moderate         4/29/2016         5/1/2020         0.14%         3.02%         6.88%         4.15%         4.94%         N/A         4.41%	4										
PIMCO VIT Income Portfolio - Advisor Class  NonStandardized²	NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	0.76%	4.61%	6.57%	0.07%	2.57%	2.24%	1.70%
NonStandardized <sup>2</sup> Moderate 4/29/2016 5/1/2020 0.14% 3.02% 6.88% 4.15% 4.94% N/A 4.41%	Standardized	Moderate	2/17/2012	2/17/2012	-	-	-1.43%	-2.66%	1.47%	2.24%	1.70%
	PIMCO VIT Income Portfolio - Advisor Class	•		•							
Moderate 4/00/2016 5/4/2020 1 1 1 20 2 1 20 2 1 20 2 1 2 2 2 2	NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	0.14%	3.02%	6.88%	4.15%	4.94%	N/A	4.41%
Standardized 4/29/2016 5/1/20201.12% 1.03% 3.93% IV/A 3.30%	Standardized	Moderate	4/29/2016	5/1/2020	-	-	-1.12%	1.63%	3.93%	N/A	3.36%



			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>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Year⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	-0.57%	0.16%	4.30%	2.38%	1.78%	2.17%	2.90%
Standardized	Moderate	5/1/2014	5/1/2014	-		-3.70%	-0.23%	0.64%	2.17%	2.90%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2014	0.11%	3.30%	5.91%	0.72%	0.16%	1.55%	1.83%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-2.09%	-1.98%	-1.06%	1.55%	1.83%
Western Asset Core Plus VIT - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	-0.21%	3.10%	3.25%	-0.65%	-0.23%	1.27%	1.28%
Standardized	Moderate	5/1/2015	5/1/2022	0.2170	0.1070	-4.75%	-3.37%	-1.45%	1.27%	-1.48%
Non-Investment Grade Bond	Woderate	3/1/2013	0/1/2022			4.7070	0.01 /0	1.4070	1.27 /0	1.4070
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2014	-1.20%	0.74%	6.74%	4.66%	7.11%	4.61%	4.34%
Standardized	Moderate	2/15/2012	5/1/2014	-	-	-1.26%	2.17%	6.18%	4.61%	4.34%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	-0.92%	2.07%	6.41%	3.14%	3.90%	2.70%	2.51%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	-1.59%	0.57%	2.85%	2.70%	2.51%
NYLI VP Floating Rate – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	-0.57%	0.18%	5.74%	6.10%	7.37%	4.07%	3.85%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-2.26%	3.68%	6.45%	4.07%	3.85%
NYLI VP MacKay Convertible – Service Class	Madana	0/0/0000	0/00/0000	0.000/	4.000/	4.000/	4.000/	44.500/	7 700/	0.000/
NonStandardized <sup>2</sup> Standardized	Moderate Moderate	6/2/2003 6/2/2003	9/29/2003 9/29/2003	-2.68%	-1.83%	4.33% -3.67%	1.30% -1.37%	11.52% 10.74%	7.79% 7.79%	8.02% 8.02%
NYLI VP MacKay High Yield Corporate Bond – Service Class	Woderate	0/2/2003	9/29/2003	<del>  </del>		-3.07 %	-1.3776	10.74%	1.1976	0.02%
NonStandardized <sup>2</sup>	Moderate	6/2/2003	9/29/2003	-0.83%	0.93%	6.02%	4.52%	6.84%	4.84%	6.21%
Standardized	Moderate	6/2/2003	9/29/2003	-	-	-1.98%	2.02%	5.90%	4.84%	6.21%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2011	-0.18%	2.64%	7.82%	4.95%	5.25%	3.15%	3.58%
Standardized	Moderate	5/1/2011	5/1/2011	-	-	-0.18%	2.47%	4.25%	3.15%	3.58%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	0.38%	3.17%	7.04%	1.75%	7.88%	3.12%	3.92%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-0.96%	-0.89%	6.98%	3.12%	3.92%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2013	-1.39%	-0.46%	3.33%	2.92%	3.67%	0.19%	-0.04%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-4.67%	0.34%	2.61%	0.19%	-0.04%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	-3.19%	-0.79%	7.72%	6.10%	11.06%	7.86%	7.91%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	-0.28%	3.67%	10.26%	7.86%	7.54%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2011	-2.64%	0.00%	3.45%	3.37%	8.59%	5.05%	4.89%
Standardized	Moderate	11/18/2003	5/1/2011	-	-	-4.55%	0.81%	7.71%	5.05%	4.89%
Fidelity® VIP FundsManager® 60% — Service Class	<u> </u>									
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	-2.65%	-0.63%	3.80%	3.66%	9.50%	6.23%	6.91%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-4.20%	1.11%	8.65%	6.23%	6.29%
NYLI VP Balanced – Service Class	<u> </u>									
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	-1.20%	2.32%	6.54%	4.19%	10.83%	5.71%	6.31%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-1.46%	1.67%	10.02%	5.71%	6.31%
NYLI VP Conservative Allocation – Service Class	<u> </u>		-							
NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	-2.16%	-0.98%	2.44%	2.06%	5.41%	3.75%	4.88%
Standardized	Moderate	2/13/2006	2/13/2006	1 -		-5.56%	-0.57%	4.42%	3.75%	4.88%



			l		V					Since
		Portfolio	Investment	Month 4	Year to o Date					
	Volatility/		Division				3	5	10	Investment Division
		Inception	Inception	Date	(Updated	, I				
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation										
NYLI VP Income Builder – Service Class	Madagas	0/0/0000	0/00/0000	0.050/	0.400/	0.400/	4.000/	0.400/	5.400/	0.070/
NonStandardized <sup>2</sup>	Moderate Moderate	6/2/2003 6/2/2003	9/29/2003 9/29/2003	-2.05%	2.42%	8.48% 0.48%	4.38% 1.87%	8.12% 7.23%	5.18% 5.18%	6.27% 6.27%
Standardized NYLI VP Janus Henderson Balanced – Initial Class7	Moderate	6/2/2003	9/29/2003	-	-	0.48%	1.87%	1.23%	5.18%	0.27%
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	-4.05%	-1.90%	5.82%	5.35%	10.78%	8.37%	9.06%
Standardized	Moderate	2/17/2012	2/17/2012	-4.05%	-1.90%	-2.18%	2.89%	9.97%	8.37%	9.06%
NYLI VP Janus Henderson Balanced – Service Class	Woderate	2/11/2012	2/11/2012			2.1070	2.0070	3.31 70	0.01 70	3.0070
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	-4.07%	-1.96%	5.56%	5.08%	10.50%	8.10%	8.79%
Standardized	Moderate	2/17/2012	2/17/2012	-4.07 70	1.5070	-2.44%	2.61%	9.69%	8.10%	8.79%
NYLI VP Moderate Allocation–Service Class										
NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	-3.03%	-1.87%	1.98%	2.76%	8.03%	4.89%	5.60%
Standardized	Moderate	2/13/2006	2/13/2006	-		-6.02%	0.17%	7.14%	4.89%	5.60%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-1.19%	1.22%	5.25%	2.07%	N/A	N/A	3.18%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.75%	-0.56%	N/A	N/A	2.07%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-2.88%	-0.40%	5.96%	4.11%	N/A	N/A	7.53%
Standardized	Moderate	5/1/2020	5/1/2020	-		-2.04%	1.59%	N/A	N/A	6.60%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-3.47%	-1.09%	6.15%	5.14%	N/A	N/A	9.48%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-1.85%	2.67%	N/A	N/A	8.61%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-2.05%		6.06%	3.31%	N/A	N/A	5.84%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-1.94%	0.74%	N/A	N/A	4.85%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	-4.57%	-2.21%	6.16%	6.21%	N/A	N/A	12.18%
Standardized	High	5/1/2020	5/1/2020	-	-	-1.84%	3.79%	N/A	N/A	11.39%
NYLI VP Equity Allocation – Service Class	I link	6/2/2003	9/29/2003	-4.67%	-3.85%	-0.03%	3.17%	12.93%	6.63%	6.53%
NonStandardized <sup>2</sup> Standardized	High High	6/2/2003	9/29/2003	-4.67%	-3.85%	-8.03%	0.60%	12.93%	6.63%	6.53%
NYLI VP Growth Allocation–Service Class	riigii	0/2/2003	3/23/2003	-		-0.0376	0.0076	12.1076	0.0376	0.5576
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	-3.99%	-3.09%	0.84%	3.32%	11.06%	5.96%	6.25%
Standardized	High	2/13/2006	2/13/2006	-3.3376	-3.0376	-7.16%	0.76%	10.26%	5.96%	6.25%
Large Cap Equity	g	2,10/2000	2710/2000			7.1070	0.7070	10.2070	0.0070	0.2070
AB VPS Growth & Income - Class B										
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	-3.50%	1.75%	4.33%	7.33%	16.89%	9.49%	9.27%
Standardized	High	6/1/1999	5/1/2022	-	-	-3.67%	4.97%	16.24%	9.49%	6.90%
American Funds IS Washington Mutual Investors Fund - Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-3.65%	0.24%	9.20%	9.13%	18.14%	9.98%	10.28%
Standardized	High	12/14/2012	11/13/2017	-	-	1.20%	6.85%	17.52%	9.98%	10.06%
American Funds IS Growth Fund - Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-7.77%	-7.20%	8.35%	8.91%	20.08%	14.97%	15.43%
Standardized	High	12/14/2012	11/13/2017	-	-	0.35%	6.62%	19.50%	14.97%	15.26%
BNY Mellon Sustainable US Equity - Service Shares										<u> </u>
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	-6.97%	-6.99%	3.21%	6.37%	15.62%	10.28%	10.10%
Standardized	High	12/31/2000	5/1/2022	-	-	-4.79%	3.96%	14.94%	10.28%	7.77%
ClearBridge Variable Appreciation Portfolio — Class II		·				·				
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	-5.28%	-3.22%	6.54%	8.82%	16.79%	11.27%	12.13%
Standardized	High	2/28/2015	5/1/2017	-	-	-1.46%	6.52%	16.13%	11.27%	11.96%
Fidelity® VIP Contrafund® – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	9/29/2003	-7.30%	-5.56%	7.88%	10.96%	18.64%	12.42%	11.10%
Standardized	High	1/12/2000	9/29/2003	-	-	-0.12%	8.75%	18.03%	12.42%	11.10%



			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
				Date						
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	Year⁴	Year⁴	Year <sup>4</sup>	Inception
Large Cap Equity										
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	9/29/2003	-1.99%	3.18%	8.90%	7.89%	16.16%	9.28%	8.04%
Standardized	High	1/12/2000	9/29/2003	-		0.90%	5.55%	15.49%	9.28%	8.04%
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	-9.81%	-10.88%	7.44%	8.52%	19.53%	16.24%	16.45%
Standardized	High	1/12/2000	5/1/2014	-	-	-0.56%	6.21%	18.94%	16.24%	16.45%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	9/29/2003	-3.18%	2.10%	11.06%	8.46%	15.45%	7.96%	8.00%
Standardized	High	6/2/2003	9/29/2003	-	-	3.06%	6.15%	14.76%	7.96%	8.00%
NYLI VP Dimensional U.S. Equity - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	9/29/2003	-6.36%	-2.77%	6.83%	8.19%	17.23%	10.57%	9.55%
Standardized	High	6/2/2003	9/29/2003	-	-	-1.17%	5.87%	16.59%	10.57%	9.55%
NYLI VP Wellington Growth – Service Class9										
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	-8.61%	-9.14%	1.74%	6.11%	15.07%	10.37%	N/A
Standardized	High	2/13/2006	2/13/2006	-		-6.26%	3.69%	14.37%	10.37%	N/A
NYLI VP S&P 500 Index5 – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	9/29/2003	-5.66%	-4.36%	7.83%	8.65%	18.15%	12.02%	9.92%
Standardized	High	6/2/2003	9/29/2003	-	-	-0.17%	6.35%	17.52%	12.02%	9.92%
NYLI VP Winslow Large Cap Growth – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	9/29/2003	-8.60%	-8.27%	4.86%	10.11%	17.72%	13.66%	10.51%
Standardized	High	6/2/2003	9/29/2003	-	-	-3.14%	7.87%	17.09%	13.66%	10.51%
NYLI VP American Century Sustainable Equity – Service Class										
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	-6.89%	-7.31%	-0.11%	7.30%	17.44%	8.92%	10.01%
Standardized	High	2/17/2012	2/17/2012	-	-	-8.11%	4.93%	16.80%	8.92%	10.01%
NYLI VP MFS® Investors Trust - Service Class										
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-4.87%	-2.65%	4.97%	7.06%	15.70%	10.38%	-5.06%
Standardized	High	5/1/2000	2/10/2025	-		-3.03%	4.68%	15.03%	10.38%	-12.66%
NYLI VP MFS® Research - Service Class										
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-6.12%	-5.14%	2.13%	6.67%	15.01%	10.60%	-7.92%
Standardized	High	5/1/2000	2/10/2025	-	-	-5.87%	4.27%	14.32%	10.60%	-15.28%
Voya Growth and Income Portfolio - Class S										
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	-5.83%	-3.32%	6.13%	9.52%	19.82%	11.68%	11.39%
Standardized	High	12/31/1979	5/1/2024	-		-1.87%	7.25%	19.23%	11.68%	3.39%
Small/Mid Cap Equity	<u> </u>									
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	9/29/2003	-6.61%	-6.84%	-2.93%	4.36%	17.56%	7.62%	9.98%
Standardized	High	1/12/2000	9/29/2003	-	-	-10.70%	1.85%	16.92%	7.62%	9.98%
Janus Henderson VIT Enterprise Portfolio – Service Shares		,	5.25.250	<b>†</b>						
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	-5.46%	-4.10%	1.84%	5.47%	14.96%	10.89%	10.44%
Standardized	High	12/31/1999	11/13/2017		-	-6.16%	3.02%	14.26%	10.89%	10.22%
NYLI VP Schroders Mid Cap Opportunities - Service Class	9	0		1		5.1070	0.0270		10.0070	10.22,0
NonStandardized <sup>2</sup>	High	6/2/2003	9/29/2003	-4.87%	-4.85%	-3.24%	0.51%	11.95%	5.05%	8.25%
Standardized	High	6/2/2003	9/29/2003		0070	-10.99%	-2.21%	11.18%	5.05%	8.25%
MFS® Mid Cap Value Portfolio - Service Class	ı ııgıı	3/2/2003	5/25/2555	<del> </del>		.0.0076	L.L 1 /0	11.1070	0.0070	0.2070
NonStandardized <sup>2</sup>		3/7/2008	5/1/2020	-3.34%	-2.69%	1.45%	5.05%	17.25%	8.11%	15.49%
Standardized	High			-0.0470	2.03/0		2.58%	16.61%		
	High High			_	-					
Neuherger Rerman AMT Mid-Can Growth - Class S	High High	3/7/2008	5/1/2020	-	-	-6.55%	2.3076	10.0176	8.11%	14.79%
Neuberger Berman AMT Mid-Cap Growth – Class S	High	3/7/2008	5/1/2020	-7 Q5%						
NonStandardized <sup>2</sup>	High High	3/7/2008	5/1/2020 9/29/2003	-7.95%	-9.05%	-1.98%	2.58%	12.66%	8.43%	9.71%
NonStandardized <sup>2</sup> Standardized	High	3/7/2008	5/1/2020	-7.95% -						
NonStandardized <sup>2</sup> Standardized Invesco V.I. Main Street Small Cap Fund - Series II	High High High	3/7/2008 2/18/2003 2/18/2003	5/1/2020 9/29/2003 9/29/2003	-	-9.05% -	-1.98% -9.83%	2.58% -0.01%	12.66% 11.90%	8.43% 8.43%	9.71% 9.71%
NonStandardized <sup>2</sup> <u>Standardized</u> Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized <sup>2</sup>	High High High Highest	3/7/2008 2/18/2003 2/18/2003 7/16/2001	5/1/2020 9/29/2003 9/29/2003 5/1/2020	-7.95% - -6.23%		-1.98% -9.83% -1.04%	2.58% -0.01% 3.54%	12.66% 11.90% 17.18%	8.43% 8.43% 7.73%	9.71% 9.71% 14.86%
NonStandardized <sup>2</sup> Standardized Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized <sup>2</sup> Standardized	High High High	3/7/2008 2/18/2003 2/18/2003	5/1/2020 9/29/2003 9/29/2003	-	-9.05% -	-1.98% -9.83%	2.58% -0.01%	12.66% 11.90%	8.43% 8.43%	9.71% 9.71%
NonStandardized <sup>2</sup> Standardized Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized Standardized Columbia Variable Portfolio – Small Cap Value Fund — Class 2	High High High Highest Highest	3/7/2008 2/18/2003 2/18/2003 7/16/2001 7/16/2001	5/1/2020 9/29/2003 9/29/2003 5/1/2020 5/1/2020	-6.23% -	-9.05% - -6.04% -	-1.98% -9.83% -1.04% -8.96%	2.58% -0.01% 3.54% 0.99%	12.66% 11.90% 17.18% 16.54%	8.43% 8.43% 7.73% 7.73%	9.71% 9.71% 14.86% 14.14%
NonStandardized <sup>2</sup> Standardized Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized <sup>2</sup> Standardized	High High High Highest	3/7/2008 2/18/2003 2/18/2003 7/16/2001	5/1/2020 9/29/2003 9/29/2003 5/1/2020	-	-9.05% -	-1.98% -9.83% -1.04%	2.58% -0.01% 3.54%	12.66% 11.90% 17.18%	8.43% 8.43% 7.73%	9.71% 9.71% 14.86%



			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Date	Monthly)	' Year⁴	Year⁴	Year <sup>4</sup>	Year⁴	Inception
Small/Mid Cap Equity	NISK LEVEL	Date	Date		WOITHIY)	Ieai	I Cal	I eai	i eai	inception
Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-6.29%	-7.10%	-2.80%	1.77%	15.44%	N/A	4.23%
Standardized	Highest	4/17/2018	5/1/2024	- 0.2370	-	-10.58%	-0.87%	14.75%	N/A	-3.77%
Macquarie VIP Small Cap Value Series - Service Class	g						*****			
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	-4.86%	-5.22%	-0.78%	1.32%	15.96%	6.40%	5.23%
Standardized	Highest	5/1/2000	11/13/2017	-	-	-8.72%	-1.35%	15.29%	6.40%	4.93%
NYLI VP Wellington Small Cap - Service Class										
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	-6.94%	-8.91%	-1.81%	-0.32%	12.83%	N/A	5.59%
Standardized	Highest	5/2/2016	5/2/2016	-	-	-9.66%	-3.05%	12.08%	N/A	5.59%
NYLI VP Small Cap Growth – Initial Class6										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-7.59%	-9.18%	-4.63%	-1.29%	11.50%	6.80%	7.90%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-12.26%	-4.00%	10.71%	6.80%	7.90%
NYLI VP Small Cap Growth – Service Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-7.61%	-9.23%	-4.87%	-1.54%	11.22%	6.53%	7.63%
Standardized	Highest	2/17/2012	2/17/2012	-	•	-12.48%	-4.24%	10.43%	6.53%	7.63%
International/Global Equity										
American Funds IS Global Small Cap Fund® – Class 4	1.8 -1	10/11/0010	5/4/0045	4.570/	0.040/	0.040/	0.000/	7 400/	4.050/	4.000/
NonStandardized <sup>2</sup> Standardized	High High	12/14/2012 12/14/2012	5/1/2015 5/1/2015	-4.57%	-6.64%	-6.64% -14.11%	-3.08% -5.74%	7.42% 6.50%	4.35% 4.35%	4.08% 4.08%
Fidelity® VIP International Index — Service Class 2	nign	12/14/2012	5/1/2015	-		-14.11%	-5.74%	0.50%	4.35%	4.08%
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	-0.09%	5.99%	6.25%	4.78%	10.90%	N/A	5.56%
Standardized	High	4/16/2018	5/1/2019	0.0370	0.0070	-1.75%	2.29%	10.09%	N/A	4.91%
Invesco V.I. EQV International Equity Fund - Series II	riigii	4/10/2010	3/1/2019			1.7070	2.2370	10.0370	1971	4.5170
NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2014	-3.34%	1.12%	-2.77%	2.96%	8.49%	3.85%	3.63%
Standardized	High	9/19/2001	5/1/2014	-	-	-10.55%	0.38%	7.61%	3.85%	3.63%
Janus Henderson VIT Global Research Portfolio – Service Shares	<u> </u>									
NonStandardized <sup>2</sup>	High	12/31/1999	9/29/2003	-5.19%	-1.53%	7.39%	9.92%	17.04%	9.52%	7.73%
Standardized	High	12/31/1999	9/29/2003	-	-	-0.61%	7.66%	16.40%	9.52%	7.73%
NYLI VP Pinestone International Equity – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	9/29/2003	-4.50%	0.84%	-1.99%	-2.75%	6.20%	4.23%	5.56%
Standardized	High	6/2/2003	9/29/2003	-	-	-9.84%	-5.42%	5.23%	4.23%	5.56%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	0.44%	8.40%	8.39%	6.26%	9.83%	7.44%	7.61%
Standardized	High	8/31/2001	5/1/2017	-	-	0.39%	3.85%	8.99%	7.44%	7.38%
MFS® VIT Research International - Service Class										
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	-1.01%	4.74%	2.84%	3.37%	9.33%	4.85%	5.92%
Standardized	High	8/24/2001	5/1/2022	-	-	-5.16%	0.81%	8.48%	4.85%	3.40%
Putnam VT International Value Fund - Class IB	1.8 -1	4/0/4007	5/4/0004	0.400/	44.040/	44.000/	40.000/	45.000/	0.400/	40.040/
NonStandardized <sup>2</sup>	High	1/2/1997 1/2/1997	5/1/2024 5/1/2024	2.40%	11.24%	11.80% 3.80%	10.06% 7.82%	15.80% 15.12%	6.12% 6.12%	13.31% 5.31%
Standardized American Funds IS New World Fund - Class 4	High	1/2/1997	5/1/2024	-		3.80%	7.82%	15.12%	0.12%	5.31%
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2014	-0.71%	1.57%	2.77%	2.76%	10.27%	5.84%	4.85%
Standardized	Highest	12/14/2012	5/1/2014	-0.7176	1.37%	-5.23%	0.17%	9.45%	5.84%	4.85%
Fidelity® VIP Emerging Markets – Service Class 2	riigilost	12/14/2012	3/1/2014	1		0.2070	0.1770	3.4370	3.0470	4.0070
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	3.47%	6.54%	13.45%	5.30%	10.69%	6.17%	4.97%
Standardized	Highest	1/23/2008	5/1/2018	-	-	5.45%	2.84%	9.88%	6.17%	4.53%
NYLI VP Candriam Emerging Markets Equity – Service Class9	g	1720/2000	0,1,2010			******		******	******	
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	0.25%	0.65%	8.69%	-2.34%	6.57%	2.33%	0.43%
Standardized	Highest	2/17/2012	2/17/2012	-	-	0.69%	-5.02%	5.62%	2.33%	0.43%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>										
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	3.78%	8.71%	11.56%	0.75%	16.42%	3.66%	3.01%
Standardized	High	4/30/2013	5/1/2015			3.56%	-1.95%	15.75%	3.66%	3.01%
NYLI VP Fidelity Institutional AM® Utilities – Service Class										
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	-0.29%	2.42%	23.91%	8.69%	14.24%	7.76%	9.07%
Standardized	High	2/17/2012	2/17/2012	-		15.91%	6.38%	13.53%	7.76%	9.07%
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As of March 31, 2025

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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year⁴	3 Year⁴	5 Year⁴	10 Year <sup>4</sup>	Since Investment Division Inception
Sector										
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	1.42%	6.08%	14.23%	2.52%	9.38%	N/A	-1.34%
Standardized	High	5/1/2015	5/1/2015	-	-	6.23%	-0.08%	8.53%	N/A	-1.34%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-9.40%	-9.51%	-1.04%	5.63%	15.55%	13.28%	-14.67%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-8.96%	3.19%	14.87%	13.28%	-21.50%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-3.41%	-1.08%	-2.88%	1.06%	7.46%	6.38%	7.85%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-10.65%	-1.62%	6.54%	6.38%	7.25%
NYLI VP Natural Resources – Initial Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-2.73%	-4.29%	-10.74%	-0.47%	25.27%	4.46%	1.90%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-17.88%	-3.20%	24.78%	4.46%	1.90%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	-1.98%	3.51%	11.19%	-1.04%	9.97%	5.82%	19.88%
Standardized	Highest	5/1/1998	5/1/2024	-	-	3.19%	-3.75%	9.14%	5.82%	11.88%

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



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.

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 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> Assumes no deduction for contingent deferred sales charge.

<sup>3</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.

4The New York Life Elite Variable Annuity was first offered for sale on September 29, 2003. Certain Portfolios existed prior to that 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 Elite Variable Annuity differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.70% M&E charge is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. The New York Life Elite Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account IV.

<sup>5</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 a Index.

Index Portfolio. Investors cannot invest directly in an Index.

6 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 NYL

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.

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.

8 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.

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.

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 Elite 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.



Montation   Michael Part   Michael				Investment					Since
No.   Part   P			Portfolio						
No.					1				
NOLIVEL S. Coverment Money Marinal – Current 7-day yield is 4.07%   Low 1021193		Risk Level*	Date	Date '	Year*	Year*	Year*	Year*	Inception
No.Standardardardardardardardardardardardardard									
Sample Control   Low   University Performance   Low   Sample Control   Low		Low	1/29/1993	5/1/2015	4.74%	4.04%	2.41%	1.58%	1.46%
No.StanderScort   Low   331/2006   5,2001   2,000   2,000   1,000									
Seminated   Low   30/100/6   520/6   2.6%   6.7%   6.7%   6.2%   6.2%   6.4%   6.2%									
MIRCO STANDARD   South Profession   Company	NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	5.60%			1.26%	1.41%
No-Standarducard	Standardized	Low	3/31/2006	5/2/2016	-2.40%	0.12%	0.15%	1.26%	1.41%
Samphatigized   Low   9,0011999   5,170204   2,71%   2,00%									
American Funds IS Clapital World Bond Fundit - Class 4   Moderate   104/2006   51/2024   2.69%   -1.79%   -1.47%   0.02%   3.29%   3									
Moderate   104/2006   51/2024   2,0%   1,17%   1,47%   0,2%   2,34%   3,34%		Low	9/30/1999	5/1/2024	-2.71%	2.07%	2.28%	2.34%	-3.26%
Sandardsded   Moderne   104/2006   51/2024   5.99%   4.99%   2.69%   0.29%   0.29%   1.29%		Moderate	10/4/2006	5/1/2024	2.05%	-1.75%	-1.47%	0.02%	4.76%
Non-Standardizer   Moderate   1214/2012   511/2022   4,699   0,309   0,209   1,849   1,596									
Sandardized	American Funds IS The Bond Fund of America® - Class 4								
American Funds   SU.S. Government Securities Funds - Class 4   Moderate   12/21/985   51/2024   2,975   3,356   2,175   1,025   7,275   7,07	NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	4.66%	0.03%	0.23%	1.54%	1.55%
NonSmandardzed Moderate Modera		Moderate	12/14/2012	5/1/2022	-3.34%	-2.71%	-0.99%	1.54%	-1.18%
Sandardzed									
Columbia Variable Portfolio — Intermediate Bond - Class 2   Moderate   50/2010   51/1202   51/1202   5.09%   3.09%   3.09%   1.59%   1.49%									
Norstandardized* Moderate Sd2010 511202 51914 0.33% 1.05% 1.81% 1.48% 1.289% Sindardized Moderate Sd2010 511202 2.099% 3.09% 0.10% 1.81% 1.289% NTL VP Bond - Service Class NOrstandardized* Moderate 82/2003 5112015 3.21% 2.77% 1.47% 1.15% 2.98% Sindardized* Moderate 82/2003 5112015 3.21% 2.77% 1.47% 1.15% 2.98% Sindardized* Moderate 82/2003 5112015 3.21% 2.77% 1.47% 1.15% 2.98% Sindardized* Moderate 81/2005 511202 3.20% 2.09% 0.03% 0.03% 0.03% 0.05% 1.15% 2.98% NORStandardized* Moderate 81/2005 511202 3.20% 0.00% 0.03% 0.03% 0.05% 0.15% 0.05		Moderate	12/2/1985	5/1/2024	-2.97%	-3.35%	-2.11%	1.02%	-0.75%
Moderate		Moderate	5/3/2010	5/1/2022	5.91%	-0.33%	1.05%	1.81%	1.48%
NYLL VP Bland - Service Class Non-Standardzed Moderate 6/2/2003 5/1/2015 2,27% - 1,47% 1,15% 2,96% Fledistys VIP Investment Grade Bond - Service Class 2 Non-Standardzed Moderate 8/15/2005 5/1/2012 4,96% 0,61% 0,73% 1,81% 2,19% Standardzed Moderate 8/15/2005 5/1/2022 4,96% 0,61% 0,73% 1,81% 2,19% Standardzed Moderate 8/15/2005 5/1/2022 4,96% 0,61% 0,73% 1,81% 2,19% Standardzed Moderate 9/15/2005 5/1/2022 4,96% 0,61% 0,73% 1,81% 2,19% Standardzed Moderate 1/1/20/2005 5/1/2022 4,96% 0,61% 0,73% 1,81% 2,19% Standardzed Moderate 1/1/20/2005 5/1/2022 4,96% 0,61% 0,73% 1,81% 2,19% Standardzed Moderate 1/1/20/2005 5/1/2020 4,51% 0,11% 0,93% N/A 1,81% 3,20% Non-Standardzed Moderate 1/1/20/2005 9/29/2003 4,53% 0,36% 0,26% 0,26% 0,56% 0,22% NNL VP MacKey U.S. Infrastructure Bond - Service Class Non-Standardzed Moderate 2/17/2012 2/17/2012 4,75% 0,26% 0,56% 0,26%									
Sandardized	NYLI VP Bond – Service Class								
FideIty VIP   Investment Grade Bond - Service Class 2   NonStandardized*   Moderate   8/15/2005   5/1/2022   -3.02%   -2.09%   -0.46%   1.81%   -0.51%	NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	4.79%	-0.03%	-0.25%	1.15%	2.96%
Moderate		Moderate	6/2/2003	5/1/2015	-3.21%	-2.77%	-1.47%	1.15%	2.96%
Sandardized									
Fledity NP Bond Index - Service Class 2   Noderate   4/19/2018   11/23/2020   4,1%   0,11%   0,33%   N/A   -1,81%   0,32%   N/A   -3,20%									,
Non-Standardizedee		Moderate	8/15/2005	5/1/2022	-3.02%	-2.09%	-0.46%	1.81%	-0.51%
Sandardized   Moderate   4/19/2018   11/12/3/2020   -3.49%   -2.62%   -2.15%   N/A   -3.20%     NTLI VP MacKay U.S. Infrastructure Bond - Service Class   Moderate   6/2/2003   9/29/2003   -3.47%   -2.26%   -2.04%   0.58%   2.28%     Standardized   Moderate   6/2/2003   9/29/2003   -3.47%   -2.26%   -2.04%   0.58%   2.28%     Nostandardized   Moderate   2/17/2012   2/17/2012   -6.57%   0.07%   2.57%   2.24%   1.70%     PIMCO VIT Income Portfolio - Advisor Class   Moderate   4/29/2016   5/1/2020   5/1/2012   -1.23%   2.66%   1.47%   2.24%   1.70%     PIMCO VIT Income Portfolio - Advisor Class   Moderate   4/29/2016   5/1/2020   -1.22%   1.53%   3.93%   N/A   3.39%     PIMCO VIT Income Portfolio (U.S. Dollar-Hedged) - Advisor Class   Moderate   4/29/2016   5/1/2020   -1.12%   1.63%   3.93%   N/A   3.39%     PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class   Moderate   5/1/2014   5/1/2014   5/1/2014   4.30%   2.38%   1.76%   2.17%   2.90%     PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class   Moderate   5/1/2014   5/1/2014   5/1/2014   4.30%   2.38%   0.64%   2.17%   2.90%     PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class   Moderate   5/1/2014   5/1/2014   5/1/2014   4.30%   2.38%   0.64%   2.17%   2.90%     PIMCO VIT Total Return Portfolio - Advisor Class   Moderate   5/1/2014   5/1		Moderate	4/19/2018	11/23/2020	4 51%	0.11%	-0.93%	N/A	-1 81%
NYLI VP MacKay U.S. Infrastructure Bond - Service Class  Moderate 6/2/2003 9/99/2003 4.53% 0.86% - 0.82% 0.58% 2.28% NonStandardized 6/2/2003 9/99/2003 - 3.47% 2.36% 2.04% 0.58% 2.28% NYLI VP IMCO Real Return - Service Class  NYLI VP IMCO Real Return - Service Class  NYLI VP IMCO Real Return - Service Class  NonStandardized Moderate 2/17/2012 2/17/2012 2/17/2012 - 1.43% 2.66% 1.47% 2.24% 1.70% Standardized Moderate 2/17/2012 2/17/2012 - 1.43% 2.66% 1.47% 2.24% 1.70% Standardized Moderate 4/29/2016 5/1/2002 - 1.12% 1.63% 3.93% N/A 3.36% PIMCO VIT Income Portfolio - Advisor Class  NonStandardized Moderate 4/29/2016 5/1/2002 - 1.12% 1.63% 3.93% N/A 3.36% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class  NonStandardized Moderate 5/1/2014 5/1/2014 - 3.70% 0.23% 0.64% 2.17% 2.90% Standardized Moderate 5/1/2014 5/1/2014 - 3.70% 0.23% 0.64% 2.17% 2.90% Standardized Moderate 5/1/2014 5/1/2014 - 3.70% 0.23% 0.64% 2.17% 2.90% Standardized Moderate 5/1/2015 5/1/2014 - 3.70% 0.72% 0.16% 1.55% 1.83% Standardized Moderate 5/1/2015 5/1/2012 - 3.25% 0.65% 0.23% 1.27% 1.28% Standardized Moderate 5/1/2015 5/1/2012 - 3.25% 0.65% 0.23% 1.27% 1.28% Standardized Moderate 5/1/2015 5/1/2012 - 3.25% 0.65% 0.23% 1.27% 1.28% Standardized Moderate 5/1/2015 5/1/2012 - 3.25% 0.65% 0.23% 1.27% 1.28% Standardized Moderate 5/1/2015 5/1/2012 - 3.25% 0.65% 0.23% 1.27% 1.28% Standardized Moderate 5/1/2015 5/1/2012 - 3.25% 0.65% 0.23% 1.27% 1.28% Standardized Moderate 5/1/2015 5/1/2012 - 3.25% 0.65% 0.23% 1.27% 1.28% Standardized Moderate 5/1/2015 5/1/2012 - 3.25% 0.65% 0.23% 1.27% 1.28% Standardized Moderate 5/1/2015 5/1/2012 - 3.25% 0.65% 0.23% 1.27% 1.28% Standardized Moderate 5/1/2015 5/1/2012 - 3.25% 0.65% 0.23% 1.27% 1.28% 0.25% NonStandardized Moderate 5/1/2015 5/1/2012 5/1/2014 - 3.70% 0.65% 0.23% 1.27% 1.28% 0.25% NonStandardized Moderate 4/30/2012 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2									
Standardized   Moderate   6/2/2003   9/29/2003   3.47%   2.36%   2.04%   0.58%   2.28%     NTLI VP IMCO Real Return – Service Class     NonStandardized	NYLI VP MacKay U.S. Infrastructure Bond – Service Class								
NYL I VP PIMCO Real Return — Service Class   Moderate   2/17/2012   2/17/2012   6.57%   0.07%   2.24%   1.70	NonStandardized <sup>2</sup>	Moderate			4.53%				2.28%
NonStandardized* NonSta		Moderate	6/2/2003	9/29/2003	-3.47%	-2.36%	-2.04%	0.58%	2.28%
Standardized   Moderate   2/17/2012   2/17/2012   -1.43%   -2.66%   1.47%   2.24%   1.70%   2.10%									
PIMCO VIT Income Portfolio - Advisor Class   Moderate   4/29/2016   5/1/2020   6.88%   4.15%   4.94%   N/A   4.41%   Standardrized   Moderate   4/29/2016   5/1/2020   1.12%   1.63%   3.93%   N/A   3.36%   Standardized   Moderate   4/29/2016   5/1/2014   4.30%   2.38%   1.78%   2.17%   2.90%   Standardrized   Moderate   5/1/2014   5/1/2014   4.30%   2.38%   1.78%   2.17%   2.90%   Standardrized   Moderate   5/1/2014   5/1/2014   4.30%   2.38%   1.78%   2.17%   2.90%   Standardrized   Moderate   2/28/2006   5/1/2014   5/1/2014   5.91%   0.72%   0.64%   2.17%   2.90%   Standardrized   Moderate   2/28/2006   5/1/2014   5.91%   0.72%   0.64%   2.17%   2.90%   Standardrized   Moderate   2/28/2006   5/1/2014   5.91%   0.72%   0.16%   1.55%   1.83%   Standardrized   Moderate   2/28/2006   5/1/2014   5.91%   0.72%   0.16%   1.55%   1.83%   Standardrized   Moderate   5/1/2015   5/1/2022   3.25%   0.65%   0.23%   1.27%   1.28%   Standardrized   Moderate   5/1/2015   5/1/2022   4.75%   3.37%   1.45%   1.27%   1.28%   Standardrized   Moderate   2/15/2012   5/1/2014   1.26%   2.17%   6.18%   4.61%   4.34%   Standardized   Moderate   2/15/2012   5/1/2014   1.26%   2.17%   6.18%   4.61%   4.34%   Standardized   Moderate   2/15/2012   5/1/2014   1.26%   2.17%   6.18%   4.61%   4.34%   Standardized   Moderate   4/30/2012   5/1/2015   5.19%   0.57%   2.85%   2.70%   2.51%   Standardized   Moderate   4/30/2012   5/1/2015   5.19%   0.57%   2.85%   2.70%   2.51%   Standardized   Moderate   4/30/2012   5/1/2015   5.74%   6.10%   7.37%   4.07%   3.85%   Standardized   Moderate   5/1/2005   5/1/2005   5.74%   6.10%   7.37%   4.07%   3.85%   Standardized   Moderate   5/1/2005   5/1/2005   5.74%   5.10%   5.74%   5.10%   5.75%									
NonStandardized		Moderate	2/17/2012	2/17/2012	-1.43%	-2.66%	1.47%	2.24%	1.70%
Standardized   Moderate   4/29/2016   5/1/2020   -1.12%   1.63%   3.93%   N/A   3.36%   PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class   Moderate   5/1/2014   5/1/2014   4.30%   2.38%   1.78%   2.90%   2.90%   PIMCO VIT Total Return Portfolio - Advisor Class   Moderate   2/28/2006   5/1/2014   -3.70%   -0.23%   0.64%   2.17%   2.90%   PIMCO VIT Total Return Portfolio - Advisor Class   Moderate   2/28/2006   5/1/2014   -3.70%   -0.23%   0.64%   2.17%   2.90%   PIMCO VIT Total Return Portfolio - Advisor Class   Moderate   2/28/2006   5/1/2014   -2.09%   -1.08%   -1.08%   1.55%   1.83%   Standardized   Moderate   2/28/2006   5/1/2014   -2.09%   -1.08%		Moderate	4/29/2016	5/1/2020	6.88%	4 15%	4 94%	N/A	4 41%
NonStandardized² Moderate 5/1/2014 5/1/2014 4.30% 2.38% 1.78% 2.17% 2.90% 5/1/2014 5/1/2014 -3.70% -0.23% 0.64% 2.17% 2.90% 5/1/2014 5/1/2014 -3.70% -0.23% 0.64% 2.17% 2.90% 5/1/2014 5/1/2014 5/1/2014 -3.70% -0.23% 0.64% 2.17% 2.90% 5/1/2014 5/1/							3.93%		
Standardized   Moderate   S/1/2014   S/1/2015   S/1/2014   S/1/2015   S/1/2014   S/1/2014   S/1/2015   S/1/2014   S/1/2015   S/1/2014   S/1/2015   S/1/2014   S/1/2	PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
PIMCO VIT Total Return Portfolio - Advisor Class   NonStandardized	NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	4.30%	2.38%	1.78%	2.17%	2.90%
NonStandardized		Moderate	5/1/2014	5/1/2014	-3.70%	-0.23%	0.64%	2.17%	2.90%
Standardized Moderate 2/28/2006 5/1/2014 -2.0% -1.98% -1.06% 1.55% 1.83% Western Asset Core Plus VIT - Class II  NonStandardized Moderate 5/1/2015 5/1/2022 3.25% -0.65% -0.23% 1.27% 1.28% Non-Investment Grade Bond  BlackRock® High Yield V.I. Fund - Class III Shares  NonStandardized Moderate 2/15/2012 5/1/2014 6.74% 3.37% 1.45% 1.27% 1.48% Non-Investment Grade Bond  BlackRock® High Yield V.I. Fund - Class III Shares  NonStandardized Moderate 2/15/2012 5/1/2014 1.26% 2.17% 6.18% 4.61% 4.34% Standardized Moderate 2/15/2012 5/1/2014 1.26% 2.17% 6.18% 4.61% 4.34% Non-Investment Grade Bond Moderate 2/15/2012 5/1/2015 5/1/2015 1.25% 2.17% 6.18% 4.61% 4.34% Non-Investment Grade Bond Moderate 2/15/2012 5/1/2015 5/1/2015 1.25% 2.17% 6.18% 4.61% 4.34% Non-Investment Grade Bond Moderate 2/15/2012 5/1/2015 5/1/2015 5/1/2015 1.25% 2.17% 6.18% 4.61% 4.34% Non-Investment Grade Bond Fund — Class III Shares  Non-Investment Grade Bond Moderate 2/15/2012 5/1/2015									
Moderate   S/1/2015   S/1/2022   3.25%   -0.65%   -0.23%   1.27%   1.28%									
NonStandardized		Moderate	2/28/2006	5/1/2014	-2.09%	-1.98%	-1.06%	1.55%	1.83%
Standardized   Moderate   S/1/2015   S/1/2022   4.75%   3.37%   -1.45%   1.27%   -1.48%		Moderate	5/1/2015	5/1/2022	3.25%	-0.65%	-0.23%	1.27%	1.28%
Non-Investment Grade Bond   BlackRock® High Yield V.I. Fund - Class III Shares   Moderate   2/15/2012   5/1/2014   6.74%   4.66%   7.11%   4.61%   4.34%   51andardized   Moderate   2/15/2012   5/1/2014   1.26%   2.17%   6.18%   4.61%   4.34%   51andardized   Moderate   2/15/2012   5/1/2014   1.26%   2.17%   6.18%   4.61%   4.34%   51andardized   Moderate   4/30/2012   5/1/2015   5									-1.48%
NonStandardized									
Standardized   Moderate   2/15/2012   5/1/2014   -1.26%   2.17%   6.18%   4.61%   4.34%     Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2   Moderate   4/30/2012   5/1/2015   5/1/2015   6.41%   3.14%   3.90%   2.70%   2.51%     Standardized   Moderate   4/30/2012   5/1/2015   5/1/2015   -1.59%   0.57%   2.65%   2.70%   2.51%     NYLI VP Floating Rate — Service Class   Moderate   5/1/2005   5/1/2005   5/1/2005   5.74%   6.10%   7.37%   4.07%   3.85%     Standardized   Moderate   5/1/2005   5/1/2005   5/1/2005   -2.26%   3.68%   6.45%   4.07%   3.85%     Standardized   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   11.52%   7.79%   8.02%     NyLi VP MacKay Convertible — Service Class   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   11.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   11.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   11.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   11.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   11.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   11.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   11.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   11.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   1.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   1.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   1.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   1.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003   9/2/2003   4.33%   1.30%   1.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003   9/2/2003   9/2/2003   4.33%   1.30%   1.52%   7.79%   8.02%     Nostandardized   Moderate   6/2/2003	BlackRock® High Yield V.I. Fund – Class III Shares								
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2   Moderate   4/30/2012   5/1/2015   6.41%   3.14%   3.90%   2.70%   2.51%									
NonStandardized 4/30/2012 5/1/2015 6.41% 3.14% 3.90% 2.70% 2.51% Standardized 4/30/2012 5/1/2015 1.53% 0.57% 2.85% 2.70% 2.51% NYLI VP Floating Rate – Service Class NonStandardized Moderate 5/1/2005 5/1/2005 5.74% 6.10% 7.37% 4.07% 3.85% Standardized Noderate 5/1/2005 5/1/2005 5.74% 6.10% 7.37% 4.07% 3.85% Standardized Noderate 5/1/2005 5/1/2005 4.26% 3.68% 6.45% 4.07% 3.85% NYLI VP MacKay Convertible – Service Class NonStandardized Moderate 6/2/2003 9/29/2003 4.33% 1.30% 11.52% 7.79% 8.02%		Moderate	2/15/2012	5/1/2014	-1.26%	2.17%	6.18%	4.61%	4.34%
Standardized         Moderate         4/30/2012         5/1/2015         -1.59%         0.57%         2.85%         2.70%         2.51%           NYLI VP Floating Rate – Service Class         Moderate         5/1/2005         5/1/2005         5/1/2005         5.74%         6.10%         7.37%         4.07%         3.85%           Standardized         Moderate         5/1/2005         5/1/2005         5/1/2005         -2.26%         3.68%         6.45%         4.07%         3.85%           NYLI VP MacKay Convertible – Service Class         Moderate         6/2/2003         9/29/2003         4.33%         1.30%         11.52%         7.79%         8.02%		Madeest	4/00/0040	E/4/0045	0.4407	0.4.407	2.000/	0.700/	0.540/
NYLI VP Floating Rate – Service Class           NonStandardized*         Moderate         5/1/2005         5/1/2005         5.74%         6.10%         7.37%         4.07%         3.85%           Standardized         Moderate         5/1/2005         5/1/2005         5/1/2005         -2.26%         3.68%         6.45%         4.07%         3.85%           NYLI VP MacKay Convertible – Service Class         Moderate         6/2/2003         9/29/2003         4.33%         1.30%         11.52%         7.79%         8.02%									
NonStandardized²         Moderate         5/1/2005         5/1/2005         5.74%         6.10%         7.37%         4.07%         3.85%           Standardized         Moderate         5/1/2005         5/1/2005         5/1/2005         -2.26%         3.68%         6.45%         4.07%         3.85%           NYLI VP MacKay Convertible – Service Class         NonStandardized²         Moderate         6/2/2003         9/29/2003         4.33%         1.30%         11.52%         7.79%         8.02%		iviouerate	4/30/2012	3/1/2013	-1.09%	0.07%	2.00%	2.70%	۷.۵۱%
Standardized         Moderate         5/1/2005         5/1/2005         -2.26%         3.68%         6.45%         4.07%         3.85%           NYLI VP MacKay Convertible – Service Class         NonStandardized²         Moderate         6/2/2003         9/29/2003         4.33%         1.30%         11.52%         7.79%         8.02%		Moderate	5/1/2005	5/1/2005	5.74%	6.10%	7.37%	4.07%	3.85%
NYLI VP MacKay Convertible - Service Class  NonStandardized² Moderate 6/2/2003 9/29/2003 4.33% 1.30% 11.52% 7.79% 8.02%									
NonStandardized <sup>2</sup> Moderate 6/2/2003 9/29/2003 4.33% 1.30% 11.52% 7.79% 8.02%									
Standardized Moderate 6/2/2003 9/29/2003 -3.67% -1.37% 10.74% 7.79% 8.02%		Moderate		9/29/2003	4.33%	1.30%	11.52%	7.79%	
	Standardized	Moderate	6/2/2003	9/29/2003	-3.67%	-1.37%	10.74%	7.79%	8.02%



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	9/29/2003	6.02%	4.52%	6.84%	4.84%	6.21%
Standardized	Moderate	6/2/2003	9/29/2003	-1.98%	2.02%	5.90%	4.84%	6.21%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2011	7.82%	4.95%	5.25%	3.15%	3.58%
Standardized	Moderate	5/1/2011	5/1/2011	-0.18%	2.47%	4.25%	3.15%	3.58%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	7.04%	1.75%	7.88%	3.12%	3.92%
Standardized	Moderate	5/18/2009	5/2/2016	-0.96%	-0.89%	6.98%	3.12%	3.92%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2013	3.33%	2.92%	3.67%	0.19%	-0.04%
Standardized	Moderate	5/1/2013	5/1/2013	-4.67%	0.34%	2.61%	0.19%	-0.04%
Asset Allocation	iviouerate	3/1/2013	3/1/2013	4.07 /0	J.J~ /0	2.01/0	0.1370	-0.0476
Asset Allocation  American Funds IS Asset Allocation Fund - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	7.72%	6.10%	11.06%	7.86%	7.91%
Standardized	Moderate	12/14/2012	5/1/2018	-0.28%	3.67%	10.26%	7.86%	7.54%
BlackRock® Global Allocation V.I. Fund – Class III Shares NonStandardized²	Martinete	44/40/0000	5/4/0044	0.450/	0.070/	0.500/	5.050/	4.000/
	Moderate	11/18/2003	5/1/2011	3.45%	3.37%	8.59%	5.05%	4.89%
Standardized	Moderate	11/18/2003	5/1/2011	-4.55%	0.81%	7.71%	5.05%	4.89%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	3.80%	3.66%	9.50%	6.23%	6.91%
Standardized	Moderate	8/22/2007	5/1/2019	-4.20%	1.11%	8.65%	6.23%	6.29%
NYLI VP Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	6.54%	4.19%	10.83%	5.71%	6.31%
Standardized	Moderate	5/1/2005	5/1/2005	-1.46%	1.67%	10.02%	5.71%	6.31%
NYLI VP Conservative Allocation – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	2.44%	2.06%	5.41%	3.75%	4.88%
Standardized	Moderate	2/13/2006	2/13/2006	-5.56%	-0.57%	4.42%	3.75%	4.88%
NYLI VP Income Builder – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	9/29/2003	8.48%	4.38%	8.12%	5.18%	6.27%
Standardized	Moderate	6/2/2003	9/29/2003	0.48%	1.87%	7.23%	5.18%	6.27%
NYLI VP Janus Henderson Balanced – Initial Class7								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	5.82%	5.35%	10.78%	8.37%	9.06%
Standardized	Moderate	2/17/2012	2/17/2012	-2.18%	2.89%	9.97%	8.37%	9.06%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	5.56%	5.08%	10.50%	8.10%	8.79%
Standardized	Moderate	2/17/2012	2/17/2012	-2.44%	2.61%	9.69%	8.10%	8.79%
NYLI VP Moderate Allocation-Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	1.98%	2.76%	8.03%	4.89%	5.60%
Standardized	Moderate	2/13/2006	2/13/2006	-6.02%	0.17%	7.14%	4.89%	5.60%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	5.25%	2.07%	N/A	N/A	3.18%
Standardized	Moderate	5/1/2020	5/1/2020	-2.75%	-0.56%	N/A	N/A	2.07%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	5.96%	4.11%	N/A	N/A	7.53%
Standardized	Moderate	5/1/2020	5/1/2020	-2.04%	1.59%	N/A	N/A	6.60%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	6.15%	5.14%	N/A	N/A	9.48%
Standardized	Moderate	5/1/2020	5/1/2020	-1.85%	2.67%	N/A	N/A	8.61%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate	3/1/2020	3/1/2020	1.0078	2.0770	19/3	14//1	0.0170
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	6.06%	3.31%	N/A	N/A	5.84%
Standardized	Moderate	5/1/2020	5/1/2020	-1.94%	0.74%	N/A N/A	N/A N/A	4.85%
Otanuaruizeu	wouldte	3/1/2020	3/1/2020	-1.3470	0.7470	IN/A	IN/M	4.0070



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation								
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	6.16%	6.21%	N/A	N/A	12.18%
Standardized	High	5/1/2020	5/1/2020	-1.84%	3.79%	N/A	N/A	11.39%
NYLI VP Equity Allocation – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	9/29/2003	-0.03%	3.17%	12.93%	6.63%	6.53%
Standardized	High	6/2/2003	9/29/2003	-8.03%	0.60%	12.18%	6.63%	6.53%
NYLI VP Growth Allocation–Service Class								
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	0.84%	3.32%	11.06%	5.96%	6.25%
Standardized	High	2/13/2006	2/13/2006	-7.16%	0.76%	10.26%	5.96%	6.25%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	4.33%	7.33%	16.89%	9.49%	9.27%
Standardized	High	6/1/1999	5/1/2022	-3.67%	4.97%	16.24%	9.49%	6.90%
American Funds IS Washington Mutual Investors Fund - Class 4	LEAL	40/44/0040	44/42/2047	0.200/	0.420/	40.440/	0.0001	40.000/
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	9.20%	9.13%	18.14%	9.98%	10.28%
Standardized American Funds IS Growth Fund - Class 4	High	12/14/2012	11/13/2017	1.20%	6.85%	17.52%	9.98%	10.06%
American Funds IS Growth Fund - Class 4 NonStandardized <sup>2</sup>	LEab	12/14/2012	11/13/2017	8.35%	8.91%	20.08%	14.97%	15.43%
	High		11/13/2017	0.35%			14.97%	
Standardized	High	12/14/2012	11/13/2017	0.35%	6.62%	19.50%	14.97%	15.26%
BNY Mellon Sustainable US Equity - Service Shares NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	3.21%	6.37%	15.62%	10.28%	10.10%
Standardized	High	12/31/2000	5/1/2022	-4.79%	3.96%	14.94%	10.28%	7.77%
ClearBridge Variable Appreciation Portfolio — Class II	riigii	12/31/2000	3/1/2022	-4.7376	3.3076	14.3470	10.2076	7.7770
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	6.54%	8.82%	16.79%	11.27%	12.13%
Standardized	High	2/28/2015	5/1/2017	-1.46%	6.52%	16.13%	11.27%	11.96%
Fidelity® VIP Contrafund® – Service Class 2	1 11911	2/20/2010	3/1/2017	1.4070	0.0270	10.1070	11.27 /0	11.5070
NonStandardized <sup>2</sup>	High	1/12/2000	9/29/2003	7.88%	10.96%	18.64%	12.42%	11.10%
Standardized	High	1/12/2000	9/29/2003	-0.12%	8.75%	18.03%	12.42%	11.10%
Fidelity® VIP Equity-Income – Service Class 2	g			****				
NonStandardized <sup>2</sup>	High	1/12/2000	9/29/2003	8.90%	7.89%	16.16%	9.28%	8.04%
Standardized	High	1/12/2000	9/29/2003	0.90%	5.55%	15.49%	9.28%	8.04%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	7.44%	8.52%	19.53%	16.24%	16.45%
Standardized	High	1/12/2000	5/1/2014	-0.56%	6.21%	18.94%	16.24%	16.45%
NYLI VP Epoch U.S. Equity Yield - Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	9/29/2003	11.06%	8.46%	15.45%	7.96%	8.00%
Standardized	High	6/2/2003	9/29/2003	3.06%	6.15%	14.76%	7.96%	8.00%
NYLI VP Dimensional U.S. Equity - Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	9/29/2003	6.83%	8.19%	17.23%	10.57%	9.55%
Standardized	High	6/2/2003	9/29/2003	-1.17%	5.87%	16.59%	10.57%	9.55%
NYLI VP Wellington Growth – Service Class9								
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	1.74%	6.11%	15.07%	10.37%	N/A
Standardized	High	2/13/2006	2/13/2006	-6.26%	3.69%	14.37%	10.37%	N/A
NYLI VP S&P 500 Index5 – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	9/29/2003	7.83%	8.65%	18.15%	12.02%	9.92%
Standardized	High	6/2/2003	9/29/2003	-0.17%	6.35%	17.52%	12.02%	9.92%
NYLI VP Winslow Large Cap Growth – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	9/29/2003	4.86%	10.11%	17.72%	13.66%	10.51%
Standardized	High	6/2/2003	9/29/2003	-3.14%	7.87%	17.09%	13.66%	10.51%
NYLI VP American Century Sustainable Equity – Service Class				l				
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	-0.11%	7.30%	17.44%	8.92%	10.01%
Standardized	High	2/17/2012	2/17/2012	-8.11%	4.93%	16.80%	8.92%	10.01%



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity								
NYLI VP MFS® Investors Trust - Service Class								
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	4.97%	7.06%	15.70%	10.38%	-5.06%
Standardized NYLI VP MFS® Research - Service Class	High	5/1/2000	2/10/2025	-3.03%	4.68%	15.03%	10.38%	-12.66%
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	2.13%	6.67%	15.01%	10.60%	-7.92%
Standardized	High	5/1/2000	2/10/2025	-5.87%	4.27%	14.32%	10.60%	-15.28%
Voya Growth and Income Portfolio - Class S	1 1911	0,1,2000	271072020	0.01 70	1.2.70	11.0270	10.0070	10.2070
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	6.13%	9.52%	19.82%	11.68%	11.39%
Standardized	High	12/31/1979	5/1/2024	-1.87%	7.25%	19.23%	11.68%	3.39%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	9/29/2003	-2.93%	4.36%	17.56%	7.62%	9.98%
Standardized	High	1/12/2000	9/29/2003	-10.70%	1.85%	16.92%	7.62%	9.98%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	1.84%	5.47%	14.96%	10.89%	10.44%
Standardized	High	12/31/1999	11/13/2017	-6.16%	3.02%	14.26%	10.89%	10.22%
NYLI VP Schroders Mid Cap Opportunities - Service Class		0/0/0000	0/00/2222	0.0	0.5:::	44.6=01	F 6-01	0.6=01
NonStandardized <sup>2</sup>	High	6/2/2003	9/29/2003	-3.24%	0.51%	11.95%	5.05%	8.25%
Standardized Standardized	High	6/2/2003	9/29/2003	-10.99%	-2.21%	11.18%	5.05%	8.25%
MFS® Mid Cap Value Portfolio - Service Class	High	3/7/2008	5/1/2020	1.45%	5.05%	17.25%	8.11%	15.49%
NonStandardized <sup>2</sup> Standardized	High	3/7/2008	5/1/2020	-6.55%	2.58%	16.61%	8.11%	14.79%
Neuberger Berman AMT Mid-Cap Growth – Class S	ı ııgıı	3/1/2000	0/1/2020	0.0070	2.0070	10.0170	0.1170	14.7370
NonStandardized <sup>2</sup>	High	2/18/2003	9/29/2003	-1.98%	2.58%	12.66%	8.43%	9.71%
Standardized	High	2/18/2003	9/29/2003	-9.83%	-0.01%	11.90%	8.43%	9.71%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-1.04%	3.54%	17.18%	7.73%	14.86%
Standardized	Highest	7/16/2001	5/1/2020	-8.96%	0.99%	16.54%	7.73%	14.14%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
NonStandardized <sup>2</sup>	Highest	6/1/2000	11/15/2004	-3.53%	4.21%	19.32%	7.82%	7.67%
Standardized	Highest	6/1/2000	11/15/2004	-11.25%	1.70%	18.72%	7.82%	7.67%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-2.80%	1.77%	15.44%	N/A	4.23%
Standardized	Highest	4/17/2018	5/1/2024	-10.58%	-0.87%	14.75%	N/A	-3.77%
Macquarie VIP Small Cap Value Series - Service Class	1 Park and	E/4/0000	44/40/0047	0.700/	4.000/	45.000/	0.400/	5.000/
NonStandardized <sup>2</sup>	Highest	5/1/2000 5/1/2000	11/13/2017 11/13/2017	-0.78% -8.72%	1.32% -1.35%	15.96% 15.29%	6.40% 6.40%	5.23% 4.93%
Standardized NYLI VP Wellington Small Cap - Service Class	Highest	5/1/2000	11/13/2017	-8.72%	-1.35%	15.29%	6.40%	4.93%
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	-1.81%	-0.32%	12.83%	N/A	5.59%
Standardized	Highest	5/2/2016	5/2/2016	-9.66%	-3.05%	12.08%	N/A	5.59%
NYLI VP Small Cap Growth – Initial Class6	1 lightoot	0,2,2010	0,2,2010	0.0070	0.0070	12.0070	1471	0.0070
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-4.63%	-1.29%	11.50%	6.80%	7.90%
Standardized	Highest	2/17/2012	2/17/2012	-12.26%	-4.00%	10.71%	6.80%	7.90%
NYLI VP Small Cap Growth – Service Class								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-4.87%	-1.54%	11.22%	6.53%	7.63%
Standardized	Highest	2/17/2012	2/17/2012	-12.48%	-4.24%	10.43%	6.53%	7.63%
International/Global Equity								
American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	-6.64%	-3.08%	7.42%	4.35%	4.08%
Standardized Fidelity® VIP International Index — Service Class 2	High	12/14/2012	5/1/2015	-14.11%	-5.74%	6.50%	4.35%	4.08%
	Lliah	4/40/0040	E (4 (0040	6.25%	4.78%	10.90%	N/A	5.56%
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	-1.75%	4.78% 2.29%	10.90% 10.09%	N/A N/A	5.56% 4.91%
Standardized Invesco V.I. EQV International Equity Fund - Series II	High	4/16/2018	5/1/2019	-1./5%	2.29%	10.09%	IN/A	4.91%
	High	9/19/2001	5/1/2014	-2.77%	2.96%	8.49%	3.85%	3.63%
NonStandardized <sup>2</sup> Standardized	nign High	9/19/2001	5/1/2014	-2.77% -10.55%	0.38%	7.61%	3.85%	3.63%
Janus Henderson VIT Global Research Portfolio – Service Shares	111911	5/ 15/2001	0/1/2014	10.0076	3.5078	7.0170	0.0076	0.0070
NonStandardized <sup>2</sup>	High	12/31/1999	9/29/2003	7.39%	9.92%	17.04%	9.52%	7.73%
Standardized	High	12/31/1999	9/29/2003	-0.61%	7.66%	16.40%	9.52%	7.73%
orania area	' "9"		2 2 2000	2.3.70			2.32,0	070



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

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Inception
International/Global Equity								
NYLI VP Pinestone International Equity – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	9/29/2003	-1.99%	-2.75%	6.20%	4.23%	5.56%
Standardized	High	6/2/2003	9/29/2003	-9.84%	-5.42%	5.23%	4.23%	5.56%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	8.39%	6.26%	9.83%	7.44%	7.61%
Standardized	High	8/31/2001	5/1/2017	0.39%	3.85%	8.99%	7.44%	7.38%
MFS® VIT Research International - Service Class								
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	2.84%	3.37%	9.33%	4.85%	5.92%
Standardized	High	8/24/2001	5/1/2022	-5.16%	0.81%	8.48%	4.85%	3.40%
Putnam VT International Value Fund - Class IB								
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	11.80%	10.06%	15.80%	6.12%	13.31%
Standardized	High	1/2/1997	5/1/2024	3.80%	7.82%	15.12%	6.12%	5.31%
American Funds IS New World Fund - Class 4								
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2014	2.77%	2.76%	10.27%	5.84%	4.85%
Standardized	Highest	12/14/2012	5/1/2014	-5.23%	0.17%	9.45%	5.84%	4.85%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	13.45%	5.30%	10.69%	6.17%	4.97%
Standardized	Highest	1/23/2008	5/1/2018	5.45%	2.84%	9.88%	6.17%	4.53%
NYLI VP Candriam Emerging Markets Equity – Service Class9								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	8.69%	-2.34%	6.57%	2.33%	0.43%
Standardized	Highest	2/17/2012	2/17/2012	0.69%	-5.02%	5.62%	2.33%	0.43%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>								
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	11.56%	0.75%	16.42%	3.66%	3.01%
Standardized	High	4/30/2013	5/1/2015	3.56%	-1.95%	15.75%	3.66%	3.01%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	_							
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	23.91%	8.69%	14.24%	7.76%	9.07%
Standardized	High	2/17/2012	2/17/2012	15.91%	6.38%	13.53%	7.76%	9.07%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	14.23%	2.52%	9.38%	N/A	-1.34%
Standardized	High	5/1/2015	5/1/2015	6.23%	-0.08%	8.53%	N/A	-1.34%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-1.04%	5.63%	15.55%	13.28%	-14.67%
Standardized	Highest	12/29/2000	2/10/2025	-8.96%	3.19%	14.87%	13.28%	-21.50%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-2.88%	1.06%	7.46%	6.38%	7.85%
Standardized	Highest	7/18/2001	5/1/2019	-10.65%	-1.62%	6.54%	6.38%	7.25%
NYLI VP Natural Resources – Initial Class								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-10.74%	-0.47%	25.27%	4.46%	1.90%
Standardized	Highest	2/17/2012	2/17/2012	-17.88%	-3.20%	24.78%	4.46%	1.90%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	11.19%	-1.04%	9.97%	5.82%	19.88%
Standardized	Highest	5/1/1998	5/1/2024	3.19%	-3.75%	9.14%	5.82%	11.88%
outrain all of		3, 1, 1000	3, 1, E 0 E 7	3.1070	0., 0,0	0,0	0.02,0	11.0070

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



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.

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 that the Portfolio in which the Investment Division invests was first offered.

<sup>2</sup> Assumes no deduction for contingent deferred sales charge.

<sup>3</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.

4The New York Life Elite Variable Annuity was first offered for sale on September 29, 2003. Certain Portfolios existed prior to that 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 Elite Variable Annuity differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.70% M&E charge is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. The New York Life Elite Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account IV.

<sup>5</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.

Index Portfolio. Investors cannot invest directly in an Index.
6 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.

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.

8 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.

9 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.

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 Elite 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.