

As of March 31, 2025 For policies purchased before June 2, 2003

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 an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.45% and Fund Company Expenses. An Annual Policy Service Charge of \$30 is not included, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value is less than \$50,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$50,000. Charges for any optional riders, if reflected, would reduce the performance shown.

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 7%, declining to 4% by the 7th 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 Essentials 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.

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year ⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current yield is 4.07%8										
NonStandardized ²	Low	1/29/1993	1/29/1993	0.22%	0.65%	3.23%	2.54%	0.93%	0.12%	-0.03%
Standardized	Low	1/29/1993	1/29/1993	-	-	-3.77%	0.27%	-0.25%	0.12%	-0.03%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized ²	Low	3/31/2006	5/2/2016	0.19%	1.31%	4.07%	1.23%	-0.14%	-0.19%	-0.05%
Standardized	Low	3/31/2006	5/2/2016	-	-	-2.93%	-1.10%	-1.37%	-0.19%	-0.05%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized ²	Low	9/30/1999	5/1/2024	0.14%	0.73%	3.78%	3.07%	1.87%	0.88%	3.36%
Standardized	Low	9/30/1999	5/1/2024	-	-	-3.22%	0.83%	0.73%	0.88%	-3.64%
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized ²	Moderate	10/4/2006	5/1/2024	0.61%	2.73%	0.58%	-3.16%	-2.88%	-1.41%	3.38%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-6.42%	-5.48%	-4.08%	-1.41%	-3.62%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized ²	Moderate Moderate	12/14/2012	5/1/2022	-0.12%	2.39%	3.14%	-1.41%	-1.21% -2.42%	0.08% 0.08%	0.09%
Standardized American Funds IS U.S. Government Securities Fund® - Class 4	Moderate	12/14/2012	5/1/2022	-		-3.86%	-3.77%	-2.42%	0.08%	-2.37%
	Madasata	12/2/1985	5/1/2024	0.19%	2.92%	3.52%	-2.05%	-2.31%	-0.42%	5.84%
NonStandardized ² Standardized	Moderate Moderate	12/2/1985	5/1/2024	0.19%	2.92%	3.52% -3.48%	-2.05% -4.39%	-2.31% -3.51%	-0.42% -0.42%	5.84% -1.16%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Woderate	12/2/1900	3/1/2024			-3.40%	-4.39%	-3.3176	-0.4276	-1.10%
NonStandardized ²	Moderate	5/3/2010	5/1/2022	-0.12%	3.00%	4.37%	-1.76%	-0.40%	0.35%	0.02%
Standardized	Moderate	5/3/2010	5/1/2022	-0.1276	3.0076	-2.63%	-4.11%	-1.63%	0.35%	-2.44%
NYLI VP Bond – Initial Class	moderate	0/0/2010	O/ I/ZOZZ			2.0070	111170	1.0070	0.0070	2.1170
NonStandardized ²	Moderate	1/23/1984	12/15/1993	-0.11%	2.23%	3.53%	-1.22%	-1.44%	-0.05%	2.04%
Standardized	Moderate	1/23/1984	12/15/1993	-		-3.47%	-3.58%	-2.65%	-0.05%	2.04%
Fidelity® VIP Investment Grade Bond - Service Class 2	moderate	1720/1001	12,10,1000			0.1170	0.0070	2.0070	0.0070	2.0170
NonStandardized ²	Moderate	8/15/2005	5/1/2022	-0.12%	2.49%	3.46%	-0.84%	-0.72%	0.35%	0.72%
Standardized	Moderate	8/15/2005	5/1/2022	0.1270	2.1070	-3.54%	-3.21%	-1.94%	0.35%	-1.71%
Fidelity® VIP Bond Index – Service Class 2	Woderate	0/10/2000	0/ 1/2022			0.0470	0.2170	1.5470	0.0070	1.7 1 70
NonStandardized ²	Moderate	4/19/2018	11/23/2020	-0.12%	2.27%	2.99%	-1.33%	-2.36%	N/A	-3.23%
	Moderate	4/19/2018		-0.12%	2.2170	-4.01%	-3.69%	-3.56%	N/A	-4.59%
Standardized	Moderate	4/19/2018	11/23/2020	-		-4.01%	-3.09%	-3.50%	IN/A	-4.59%
NYLI VP MacKay U.S. Infrastructure Bond - Initial Class NonStandardized ²										
	Moderate	1/29/1993	1/29/1993	-0.09%	2.59%	3.28%	-0.84%	-2.00%	-0.62%	1.31%
Standardized	Moderate	1/29/1993	1/29/1993	-	•	-3.72%	-3.21%	-3.20%	-0.62%	1.31%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.63%	4.23%	5.03%	-1.37%	1.10%	0.77%	0.23%
Standardized	Moderate	2/17/2012	2/17/2012		•	-1.97%	-3.72%	-0.08%	0.77%	0.23%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ²	Moderate	4/29/2016	5/1/2020	0.02%	2.65%	5.33%	2.65%	3.43%	N/A	2.91%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-1.67%	0.39%	2.36%	N/A	1.79%



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			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year⁴	Year⁴	Year ⁴	Inception
Investment Grade Bond	THISK ECTOR	Date	Duto		Monthly)	roui	I oui	Toul	ı cui	inception
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized ²	Moderate	5/1/2014	5/1/2014	-0.69%	-0.19%	2.79%	0.91%	0.32%	0.70%	1.42%
Standardized	Moderate	5/1/2014	5/1/2014	-0.0376	-0.1376	-4.21%	-1.44%	-0.89%	0.70%	1.42%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	3/1/2014	3/1/2014			-4.2170	-1.4470	-0.09%	0.70%	1.4270
NonStandardized ²	Moderate	2/28/2006	5/1/2014	-0.01%	2.94%	4.38%	-0.73%	-1.28%	0.09%	0.36%
	Moderate	2/28/2006	5/1/2014	-0.01%	2.94%	-2.62%	-0.73% -3.11%	-1.28%	0.09%	0.36%
Standardized	Moderate	2/20/2000	3/1/2014			-2.0276	-3.1176	-2.4976	0.09%	0.36%
Western Asset Core Plus VIT - Class II NonStandardized ²	Madasata	5/1/2015	5/1/2022	-0.34%	2.73%	1.75%	-2.08%	-1.66%	0.400/	-0.18%
	Moderate			-0.34%					-0.18%	
Standardized	Moderate	5/1/2015	5/1/2022	-	•	-5.25%	-4.42%	-2.87%	-0.18%	-2.64%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund – Class III Shares	Moderate	2/15/2012	5/1/2014	-1.32%	0.38%	5.20%	3.15%	5.57%	3.10%	2.84%
NonStandardized ² Standardized	Moderate	2/15/2012	5/1/2014	-1.32%	0.38%	-1.80%	0.91%	4.59%	3.10%	2.84%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	iviouerale	2/13/2012	3/1/2014	<u> </u>	-	1.00 /6	0.5170	4.5570	J. 10 /0	2.0470
NonStandardized ²	Moderate	4/30/2012	5/1/2015	-1.05%	1.71%	4.87%	1.65%	2.41%	1.22%	1.03%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	-2.13%	-0.66%	1.29%	1.22%	1.03%
NYLI VP Floating Rate – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2005	-0.70%	-0.18%	4.21%	4.57%	5.83%	2.57%	2.35%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-2.79%	2.39%	4.85%	2.57%	2.35%
NYLI VP MacKay Convertible – Initial Class										
NonStandardized ²	Moderate	10/1/1996	10/1/1996	-2.78%	-2.12%	3.08%	0.10%	10.19%	6.51%	6.46%
Standardized	Moderate	10/1/1996	10/1/1996	-	-	-3.92%	-2.29%	9.37%	6.51%	6.46%
NYLI VP MacKay High Yield Corporate Bond – Initial Class										
NonStandardized ²	Moderate	5/1/1995	5/1/1995	-0.93%	0.63%	4.75%	3.28%	5.56%	3.59%	5.53%
Standardized NYLI VP MacKay Strategic Bond – Service Class	Moderate	5/1/1995	5/1/1995	-	-	-2.25%	1.04%	4.58%	3.59%	5.53%
NonStandardized ²	Moderate	5/1/2011	5/1/2011	-0.30%	2.27%	6.25%	3.44%	3.73%	1.67%	2.08%
Standardized	Moderate	5/1/2011	5/1/2011	-0.30%	2.2176	-0.75%	1.21%	2.67%	1.67%	2.08%
	Moderate	5/1/2011	5/1/2011	-		-0.75%	1.21%	2.07%	1.07%	2.06%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B	Madasata	5/18/2009	5/2/2016	0.050/	0.000/	E 400/	0.29%	C 220/	4.040/	2.42%
NonStandardized ²	Moderate	5/18/2009	5/2/2016	0.25%	2.80%	5.49% -1.51%	-2.09%	6.33% 5.37%	1.64%	2.42%
Standardized	Moderate	5/18/2009	5/2/2016	-		-1.51%	-2.09%	5.37%	1.64%	2.42%
NYLI VP Hedge Multi-Strategy - Service Class	Moderate	5/1/2013	5/1/2013	-1.51%	-0.81%	1.83%	1.44%	2.18%	-1.26%	-1.48%
NonStandardized ²	Moderate Moderate	5/1/2013		-1.51%	-0.81%	1.83% -5.17%	-0.88%	1.06%	-1.26% -1.26%	-1.48% -1.48%
Standardized Asset Allocation	iviouerate	3/1/2013	5/1/2013	-		-5.17%	-0.88%	1.00%	-1.20%	-1.45%
American Funds IS Asset Allocation Fund - Class 4	Madasata	10/11/0010	E/4/0040	2 240/	4.440/	C 4C0/	4.570/	0.470/	0.220/	0.200/
NonStandardized ²	Moderate Moderate	12/14/2012	5/1/2018 5/1/2018	-3.31%	-1.14%	6.16% -0.84%	4.57% 2.39%	9.47% 8.62%	6.32% 6.32%	6.36% 5.95%
Standardized BlackRock® Global Allocation V.I. Fund – Class III Shares	ivioueiale	12/14/2012	3/1/2018	- -	-	-0.0476	2.3370	0.0270	0.3270	0.90%
NonStandardized ²	Moderate	11/18/2003	5/1/2011	-2.76%	-0.36%	1.95%	1.88%	7.02%	3.53%	3.38%
Non-Standardized Standardized	Moderate	11/18/2003	5/1/2011	-2.70%	-0.30%	-5.05%	-0.42%	6.09%	3.53%	3.38%
Standardized Fidelity® VIP FundsManager® 60% — Service Class	wouchate	11/10/2003	3/1/2011	-	-	-5.05%	-U.4Z70	0.0376	J.JJ70	3.30%
NonStandardized ²	Moderate	8/22/2007	5/1/2019	-2.77%	-0.99%	2.30%	2.16%	7.92%	4.70%	5.37%
Standardized	Moderate	8/22/2007	5/1/2019	-2.1170	-0.3376	-4.70%	-0.12%	7.03%	4.70%	4.70%
NYLI VP Balanced – Service Class	iviouerale	0/22/2007	3/1/2019			4.1070	·U. 12 /0	1.00/0	4.7070	4.7070
NonStandardized ²	Moderate	5/1/2005	5/1/2005	-1.32%	1.95%	4.99%	2.69%	9.23%	4.19%	4.81%
Standardized	Moderate	5/1/2005	5/1/2005	1.02/0	-	-2.01%	0.43%	8.38%	4.19%	4.81%
NYLI VP Conservative Allocation – Service Class	Moderate	3/1/2000	3/1/2003	1		2.0170	0.4070	0.0070	7.1070	7.0170
NonStandardized ²	Moderate	2/13/2006	2/13/2006	-2.28%	-1.34%	0.95%	0.59%	3.89%	2.25%	3.39%
Standardized	Moderate	2/13/2006	2/13/2006	2.2076	- 1.0-70	-6.05%	-1.77%	2.84%	2.25%	3.39%
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		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation										
NYLI VP Income Builder – Initial Class										
NonStandardized ²	Moderate	1/29/1993	1/29/1993	-2.15%	2.11%	7.17%	3.13%	6.83%	3.93%	4.55%
Standardized	Moderate	1/29/1993	1/29/1993	-	-	0.17%	0.89%	5.90%	3.93%	4.55%
NYLI VP Janus Henderson Balanced – Initial Class7										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	-4.17%	-2.25%	4.29%	3.83%	9.19%	6.81%	7.49%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-2.71%	1.62%	8.33%	6.81%	7.49%
NYLI VP Moderate Allocation-Service Class										
NonStandardized ²	Moderate	2/13/2006	2/13/2006	-3.15%	-2.22%	0.50%	1.28%	6.48%	3.38%	4.10%
Standardized	Moderate	2/13/2006	2/13/2006	-	-	-6.50%	-1.05%	5.53%	3.38%	4.10%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-1.31%	0.85%	3.73%	0.60%	N/A	N/A	1.69%
Standardized	Moderate	5/1/2020	5/1/2020	-		-3.27%	-1.76%	N/A	N/A	0.52%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-3.00%	-0.76%	4.43%	2.61%	N/A	N/A	5.98%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.57%	0.34%	N/A	N/A	4.99%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-3.59%	-1.44%	4.61%	3.63%	N/A	N/A	7.90%
Standardized	Moderate	5/1/2020	5/1/2020	-		-2.39%	1.41%	N/A	N/A	6.98%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-2.17%	0.17%	4.52%	1.82%	N/A	N/A	4.32%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.48%	-0.48%	N/A	N/A	3.26%
Franklin Templeton Aggressive Model Portfolio - Class II			***************************************							
NonStandardized ²	High	5/1/2020	5/1/2020	-4.68%	-2.56%	4.63%	4.68%	N/A	N/A	10.57%
Standardized	High	5/1/2020	5/1/2020	-		-2.37%	2.51%	N/A	N/A	9.73%
NYLI VP Equity Allocation – Service Class	_									
NonStandardized ²	High	2/13/2006	2/13/2006	-4.78%	-4.20%	-1.48%	1.68%	11.30%	5.10%	4.99%
Standardized	High	2/13/2006	2/13/2006	-		-8.38%	-0.63%	10.51%	5.10%	4.99%
NYLI VP Growth Allocation–Service Class										
NonStandardized ²	High	2/13/2006	2/13/2006	-4.11%	-3.44%	-0.62%	1.83%	9.46%	4.44%	4.76%
Standardized	High	2/13/2006	2/13/2006	-	-	-7.58%	-0.47%	8.61%	4.44%	4.76%
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized ²	High	6/1/1999	5/1/2022	-3.62%	1.39%	2.82%	5.79%	15.22%	7.92%	7.69%
Standardized	High	6/1/1999	5/1/2022	-	-	-4.18%	3.66%	14.53%	7.92%	5.57%
American Funds IS Washington Mutual Investors Fund - Class 4										
NonStandardized ²	High	12/14/2012	11/13/2017	-3.77%	-0.11%	7.62%	7.56%	16.44%	8.40%	8.70%
Standardized	High	12/14/2012	11/13/2017	-	-	0.62%	5.51%	15.78%	8.40%	8.70%
American Funds IS Growth Fund - Class 4										
NonStandardized ²	High	12/14/2012	11/13/2017	-7.89%	-7.53%	6.78%	7.34%	18.35%	13.32%	13.77%
Standardized	High	12/14/2012	11/13/2017	-	-	-0.22%	5.28%	17.73%	13.32%	13.77%
BNY Mellon Sustainable US Equity - Service Shares										
NonStandardized ²	High	12/31/2000	5/1/2022	-7.08%	-7.32%	1.72%	4.84%	13.96%	8.70%	8.51%
Standardized	High	12/31/2000	5/1/2022	-	-	-5.28%	2.67%	13.24%	8.70%	6.42%
ClearBridge Variable Appreciation Portfolio — Class II										
NonStandardized ²	High	2/28/2015	5/1/2017	-5.40%	-3.56%	5.00%	7.25%	15.11%	9.67%	10.52%
Standardized	High	2/28/2015	5/1/2017	-	-	-2.00%	5.18%	14.41%	9.67%	10.52%
Fidelity® VIP Contrafund® – Initial Class										
NonStandardized ²	High	1/3/1995	10/1/1996	-7.39%	-5.84%	6.59%	9.63%	17.23%	11.08%	9.12%
Standardized	High	1/3/1995	10/1/1996	-	-	-0.41%	7.66%	16.59%	11.08%	9.12%
Fidelity® VIP Equity-Income – Initial Class		.707.1000	10, 1, 1000			0 , 0	1.0070	10.0070	11.0070	0.1270
NonStandardized ²	High	10/9/1986	10/1/1996	-2.06%	2.87%	7.59%	6.61%	14.77%	7.97%	6.16%
Standardized	High	10/9/1986	10/1/1996	-2.0078	2.01 /0	0.59%	4.52%	14.77%	7.97%	6.16%
Oran da de	i iigii	10/3/1300	10/1/1000			0.0370	7.02 /0	17.01 /0	1.51/0	0.1070



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Personal Process				Investment		Year to					Since
Mate			Portfolio		Month to						
Part		Volatility/						3	5	10	
Part	Investment Divisions ¹						Year ⁴	Year ⁴	Year ⁴	Year ⁴	
Page		11.011 20101	Dute	Julo		inontally)					шосраон
\text{	• ,										
Mary 1,720,00 1,		High	1/12/2000	5/1/2014	-9.93%	-11.20%	5.89%	6.96%	17.81%	14.57%	14.78%
High Spring Spr	Standardized	•	1/12/2000	5/1/2014	-	-	-1.11%	4.88%	17.18%	14.57%	14.78%
Page	NYLI VP Epoch U.S. Equity Yield – Initial Class										
	NonStandardized ²	High	5/1/1998	6/1/1998	-3.27%	1.80%	9.72%	7.17%	14.07%	6.67%	6.02%
Nacional socializaria High 123/1984 127/19703 -6,40% -3,60% -5,60% 6,90% 15,00% 2,20% 72.5% 120.00% 12	Standardized	High	5/1/1998	6/1/1998	-	-	2.72%	5.10%	13.35%	6.67%	6.02%
Page	NYLI VP Dimensional U.S. Equity - Initial Class										
NYL IVP Wellingten Growth – Initial Class	NonStandardized ²	High			-6.46%	-3.05%					
NoSignadizaçua High 1/291983	Standardized	High	1/23/1984	12/15/1993	-	-	-1.46%	4.82%	15.16%	9.26%	7.26%
Seal Seal Section High 1/291193 1/29	-										
Mg 1/2911983	NonStandardized ²				-8.70%	-9.41%					
Magnetidiscate High 1/2019/83 1/20		High	1/29/1993	1/29/1993	-	-	-6.48%	2.68%	12.97%	9.05%	5.79%
Simulatification High 1/29/1983 1/29/1983 1/29/1983 0. 0. 0. 0. 0. 0. 0. 0											
NYL IV P Ministra Century Sustainable Equity - Initial Class High 3/31/1994 5/11/998					-5.76%	-4.64%					
No.Shandradzer		High	1/29/1993	1/29/1993	-	-	-0.47%	5.29%	16.09%	10.69%	1.11%
Standardized High 3/31/198 5/11/198		10-6	2/24/4004	E/4/4000	6 000/	7 500/	1 240/	6.000/	16 040/	7 600/	9 600/
NY My Minstow Large Cap Growth – Initial Class High 51/1988 61/198					-6.98%	-7.59%					
High St/1988 Ct/1989		nigii	3/31/1884	0/1/1990	-	-	-O.ZZ70	3.90%	10.31 76	7.0270	0.0376
Samularized High 10/1998 8/1/1998		High	5/1/1998	6/1/1992	-8 60%	-8 54%	3.60%	8 80%	16 31%	12 31%	8 37%
NYLL VP MF50 Investors Trust - Initial Class High 10/91/995 2/10/2025 4.97% 2.91% 3.75% 5.80% 14.34% 9.08% 5.23% 5.80m/s. 14.08% 9.08% 1.18.68% 1.											
NonShandardized* High 109/1995 21/10/2025 4.97% 2.97% 3.75% 5.80% 14.90% 9.09% 5.23% 5.80% 14.10% 9.09% 5.23% 5.80% 14.10% 5.23% 5.80% 14.10% 5.23% 5.80% 5.23%		riigii	3/1/1330	0/1/1000			0.4070	0.7570	10.0070	12.0170	0.01 70
Sandardized High 10/91/995 21/10/205		High	10/9/1995	2/10/2025	-4 97%	-2 91%	3 75%	5.80%	14 34%	9.08%	-5 23%
NYLL V MESS Research - initial Class Not Standardized High 7/26/1995 2/10/2025 6.2% 5.43% 0.92% 5.40% 13.65% 0.29% 8.08% Standardized High 7/26/1995 2/10/2025 6.2% 5.43% 0.92% 5.40% 13.65% 0.29% 8.08% Not Standardized High 12/31/1979 5/1/2024 5.94% -3.66% 4.60% 5.91% 17.46% 10.09% 9.92% Not Standardized High 1/23/1979 5/1/2024 5.94% -3.66% 4.60% 5.91% 17.46% 10.09% 9.92% Not Standardized High 1/22/2000 9/8/2003 6.72% -7.17% 4.34% 2.86% 15.87% 6.07% 8.32% Not Standardized High 1/22/2000 9/8/2003 6.72% -7.17% 4.34% 2.86% 15.87% 6.07% 8.32% Not Standardized High 1/23/1999 1/1/32/201 5.58% 4.44% 0.36% 13.6% 9.30% 8.85% Not Standardized High 1/23/1999 1/1/32/201 7/8/2001 7/8/201					-	-					
Non-Standardized* High 7/26/1905 2/10/2005 6.22% 5.43% 0.92% 5.40% 13.65% 9.29% 8.08% 5.636ardardized* 14.51% 17.26/1905 2/10/2005 2											
High 7/26/195 2/10/2025 -		High	7/26/1995	2/10/2025	-6.22%	-5.43%	0.92%	5.40%	13.65%	9.29%	-8.08%
Migh 12/31/1979 5/1/2024 -5.94, -3.66, -4.60, -7.95, -1.1.04, -1.0.09% 9.22% -7.24% -7.	Standardized		7/26/1995	2/10/2025	-	-	-6.08%	3.26%	12.92%	9.29%	-14.51%
High 1/28/11/979 5/1/2024 - 2 - 2.40% 5.91% 17.48% 10.09% 2.32% 2.38	Voya Growth and Income Portfolio - Class S										
SmallMild Cap Equity Find Cap Service Class 2	NonStandardized ²	High	12/31/1979	5/1/2024	-5.94%	-3.66%	4.60%	7.95%	18.10%	10.09%	9.92%
Fide High 1/12/2000 9/8/2003 -6.72% -7.17% -4.34% 2.86% 15.87% 6.07% 8.32% 18.82% 18.	Standardized	High	12/31/1979	5/1/2024	-		-2.40%	5.91%	17.48%	10.09%	2.92%
NonStandardized High 1/12/2000 9/8/2003 6.7.2 7.17, 4.34% 2.86% 1.5.87% 6.07% 8.32% 1.5.80m/dardized 1/12/2000 9/8/2003 6.07. 7.17, 4.34% 2.86% 1.5.87% 6.07% 8.32% 1.5.80m/dardized 1/12/2000 9/8/2003 7.0.00m/dardized 1.5.80m/dardized 1.5.80m/da	Small/Mid Cap Equity										
High 1/12/200 9/8/2003 - - - - - - - - -	Fidelity® VIP Mid Cap – Service Class 2										
Part	NonStandardized ²	•			-6.72%	-7.17%					
NonStandardized	Standardized	High	1/12/2000	9/8/2003		•	-11.04%	0.60%	15.19%	6.07%	8.32%
High 12/31/1999 11/13/2017											
No. Fig. Proposition P					-5.58%	-4.44%					
NonStandardized	Standardized	High	12/31/1999	11/13/2017	-	•	-6.63%	1.75%	12.57%	9.30%	8.85%
Standardized High 7/2/2001 7/6/2001 11.0 % 11.0 % 11.0 % 11.0 %		1.5.1	7/0/0004	7/0/0004	4.0761	5.400/	4 440/	0.000/	40.0001	0.000/	0.040/
High 37/2008 5/1/2020 -3.46% -3.03% -0.02% 3.54% 15.57% -0.75% 13.83% 5/1/2020 -3.46% -3.03% -0.02% 3.54% 15.57% -0.75% 13.83% 5/1/2020 -3.46% -3.03% -0.02% 3.54% 15.57% -0.75% 13.83% 5/1/2020 -3.46% -3.03% -0.02% 3.54% 15.57% -0.75% 13.83% 5/1/2020 -3.46% -3.03% -0.02% 3.54% 15.57% -0.75% 13.83% 5/1/2020 -3.46% -3.03% -3.0					-4.97%	-5.13%					
NonStandardized		nign	//2/2001	7/0/2001	-		-11.10%	-3.07%	9.80%	3.80%	0.01%
High 3/7/2008 5/1/2020 - - - -7.02% 1.32% 14.89% -0.75% 13.08%		High	3/7/2009	5/1/2020	-3 469/	-3 03%	-0.03%	3 5/19/	15 579/	-0.75%	13 93%
NonStandardized					-3.40%	-3.03%					
NonStandardized		riigii	3/1/2000	5/ 1/2020	-	•	1.02/0	1.02 /0	17.03/0	0.7070	10.0076
Standardized High 2/18/2003 6/2/200310.17% 1.23% 10.23% 6.87% 8.27% nvesco V.I. Main Street Small Cap Fund - Series II Highest 7/16/2001 5/1/2002 - 6.35% -6.37% 2.47% 2.05% 15.50% 6.19% 13.20% 5tandardized Highest 7/16/2001 5/1/20029.30% -0.24% 14.82% 6.19% 12.44% 6.19% 13.20% 5tandardized Highest 6/1/2000 11/15/2004 - 5.31% -8.03% -4.93% 2.71% 17.60% 6.26% 6.		High	2/18/2003	6/2/2003	-8.06%	-9.38%	-3.40%	1.11%	11.03%	6.87%	8.27%
NonStandardized Series II NonStandardized Series II NonStandardized Series II NonStandardized Series II Highest 7/16/2001 5/1/2020 -6.35% -6.37% -2.47% 2.05% 15.50% 6.19% 13.20% 5/1/2020 -6.35% -6.37% -2.47% 2.05% 15.50% 6.19% 13.20% 5/1/2020 -6.35% -6.37% -2.47% 2.05% 15.50% 6.19% 13.20% 5/1/2020 -6.35% -6.37% -2.47% 2.05% 15.50% 6.19% 13.20% 5/1/2020 -6.35% -6.37% -2.47% 2.05% 15.50% 6.19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 15.50% 6.19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 15.50% 6.19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 15.50% 6.19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 15.50% 6.19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 15.50% 6.19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 15.50% 6.19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 15.50% 6.19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/204 5/1/2020 -6.35% -6.37% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/2020 -6.35% -6.37% -6.37% -6.37% -2.47% 2.05% 14.82% 6/19% 12.44% 5/1/2020 -6.35% -6.35% -6.37% -6.35% -6.37% 2.24% 2.05% 14.82% 6/19% 12.44% 5/1/2020 -6.35% -6.35% -6.37% -6.35% -6.37% 2.24%	Standardized				-	-					
NonStandardized		<u>J</u>									
Highest 7/16/2001 5/1/2020 - - -9.30% -0.24% 14.82% 6.19% 12.44%	NonStandardized ²	Highest	7/16/2001	5/1/2020	-6.35%	-6.37%	-2.47%	2.05%	15.50%	6.19%	13.20%
Columbia Variable Portfolio - Small Cap Value Fund — Class 2 VonStandardized	Standardized	_	7/16/2001	5/1/2020			-9.30%	-0.24%	14.82%	6.19%	12.44%
Highest 6/1/2000 11/15/2004 11.59% 0.45% 16.97% 6.26% 6.26%	Columbia Variable Portfolio – Small Cap Value Fund — Class 2		_								
Highest 6/1/2000 11/15/2004 - - -11.59% 0.45% 16.97% 6.26% 6.26%	NonStandardized ²	Highest	6/1/2000	11/15/2004	-5.31%	-8.03%	-4.93%	2.71%	17.60%	6.26%	6.26%
NonStandardized ² Highest Al/17/2018 5/1/2024 5/1/2024 -6.41% -7.43% -4.20% -7.43% -4.20% -7.43% -4.20% -7.43	Standardized	Highest	6/1/2000	11/15/2004	-	-	-11.59%	0.45%	16.97%	6.26%	6.26%
Standardized Highest 4/17/2018 5/1/202410.91% -2.06% 13.06% N/A -4.14% Macquarie VIP Small Cap Value Series - Service Class NonStandardized Highest 5/1/2000 11/13/2017 -4.98% -5.56% -2.22% -0.14% 14.30% 4.87% 3.71%	Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
Macquarie VIP Small Cap Value Series - Service Class NonStandardized² Highest 5/1/2000 11/13/2017 -4.98% -5.56% -2.22% -0.14% 14.30% 4.87% 3.71%	NonStandardized ²	•			-6.41%	-7.43%					
NonStandardized ² Highest 5/1/2000 11/13/2017 -4.98% -5.56% -2.22% -0.14% 14.30% 4.87% 3.71%	Standardized	Highest	4/17/2018	5/1/2024	-	-	-10.91%	-2.06%	13.06%	N/A	-4.14%
• • • • • • • • • • • • • • • • • • • •	Macquarie VIP Small Cap Value Series - Service Class										
Standardized Highest 5/1/2000 11/13/2017 9.06% -2.52% 13.58% 4.87% 3.71%	NonStandardized ²										
	Standardized	Highest	5/1/2000	11/13/2017	-	-	-9.06%	-2.52%	13.58%	4.87%	3.71%

As of March 31, 2025 For policies purchased before June 2, 2003

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year ⁴	Year⁴	Year⁴	Inception
Small/Mid Cap Equity	11.011 20101	Dute	24.0		inontally)					шосрион
NYLI VP Wellington Small Cap - Initial Class										
NonStandardized ²	Highest	5/2/2016	5/2/2016	-7.03%	-9.18%	-2.99%	-1.51%	11.48%	N/A	2.55%
Standardized	Highest	5/2/2016	5/2/2016	7.0070	3.1070	-9.78%	-3.86%	10.69%	N/A	1.79%
NYLI VP Small Cap Growth – Initial Class6	riigiiest	3/2/2010	3/2/2010		-	-3.7070	-3.0076	10.0376	IN/A	1.7576
NonStandardized ²	Highest	2/17/2012	2/17/2012	-7.70%	-9.50%	-6.01%	-2.71%	9.90%	5.26%	6.35%
Standardized	Highest	2/17/2012	2/17/2012	-1.1076	-3.50 /6	-12.59%	-5.04%	9.06%	5.26%	6.35%
NYLI VP Small Cap Growth – Service Class	riigiiosi	2/1//2012	2/11/2012			12.0070	0.0470	3.0070	0.2070	0.0070
NonStandardized ²	Highest	2/17/2012	2/17/2012	-7.72%	-9.56%	-6.24%	-2.96%	9.62%	5.00%	6.08%
Standardized	Highest	2/17/2012	2/17/2012	1.1270	-	-12.81%	-5.28%	8.78%	5.00%	6.08%
International/Global Equity	riigricst	2/17/2012	2/11/2012			12.0170	0.2070	0.1070	0.0070	0.0070
American Funds IS Global Small Cap Fund® – Class 4										
NonStandardized ²	High	12/14/2012	5/1/2015	-4.69%	-6.98%	-8.00%	-4.48%	5.87%	2.85%	2.58%
Standardized	High	12/14/2012	5/1/2015	-4.0376	-0.30 /6	-14.44%	-6.76%	4.90%	2.85%	2.58%
Fidelity® VIP International Index — Service Class 2	riigii	12/14/2012	0/1/2010			14.4470	0.7070	4.5070	2.0070	2.0070
NonStandardized ²	High	4/16/2018	5/1/2019	-0.21%	5.61%	4.71%	3.27%	9.30%	N/A	4.04%
Standardized	High	4/16/2018	5/1/2019	-0.2176	3.01%	-2.29%	1.03%	8.45%	N/A	3.34%
Invesco V.I. EQV International Equity Fund - Series II	- ilgii	4/ 10/ZU10	Jr 1/2019			2.23/0	1.00/0	0.70/0	14/1	J.J4 /0
NonStandardized ²	High	9/19/2001	5/1/2014	-3.46%	0.76%	-4.18%	1.47%	6.93%	2.36%	2.14%
Standardized	High	9/19/2001	5/1/2014	-3.4076	0.7076	-10.88%	-0.85%	6.00%	2.36%	2.14%
Janus Henderson VIT Global Research Portfolio – Institutional Shares	riigii	3/13/2001	3/1/2014		-	-10.0076	-0.0376	0.0076	2.5076	2.1470
NonStandardized ²	High	9/13/1993	10/1/1996	-5.29%	-1.81%	6.09%	8.61%	15.65%	8.21%	5.50%
Standardized	High	9/13/1993	10/1/1996	-3.2376	-1.0176	-0.91%	6.59%	14.97%	8.21%	5.50%
NYLI VP Pinestone International Equity – Initial Class	riigii	9/13/1993	10/1/1990	<u> </u>		-0.3176	0.3376	14.37 /6	0.2170	3.30 /6
NonStandardized ²	High	5/1/1995	5/1/1995	-4.59%	0.55%	-3.17%	-3.91%	4.93%	2.99%	4.02%
Standardized	High	5/1/1995	5/1/1995	-4.5576	0.3376	-9.95%	-6.21%	3.92%	2.99%	4.02%
MFS® International Intrinsic Value Portfolio – Service Class	nigii	3/1/1993	3/1/1993			-9.93%	-0.2176	3.9276	2.9976	4.02%
NonStandardized ²	High	8/31/2001	5/1/2017	0.32%	8.01%	6.82%	4.73%	8.25%	5.89%	6.06%
Standardized	High	8/31/2001	5/1/2017	0.5276	0.0176	-0.18%	2.56%	7.36%	5.89%	6.06%
MFS® VIT Research International - Service Class	riigii	0/31/2001	3/1/2017		-	-0.1076	2.30 /6	7.3076	3.0376	0.0076
NonStandardized ²	High	8/24/2001	5/1/2022	-1.13%	4.37%	1.35%	1.89%	7.76%	3.35%	4.40%
Standardized	High	8/24/2001	5/1/2022	-1.13%	4.37 %	-5.65%	-0.41%	6.86%	3.35%	2.14%
Putnam VT International Value Fund - Class IB	riigii	0/24/2001	3/1/2022	-		-3.0376	-0.4176	0.0078	3.3376	2.1470
NonStandardized ²	High	1/2/1997	5/1/2024	2.27%	10.84%	10.19%	8.49%	14.14%	4.61%	11.82%
Standardized	High	1/2/1997	5/1/2024	2.2170	10.0476	3.19%	6.47%	13.43%	4.61%	4.82%
American Funds IS New World Fund - Class 4	nigii	1/2/1997	3/1/2024	<u> </u>		3.1976	0.47 %	13.43%	4.0176	4.02%
NonStandardized ²	Highest	12/14/2012	5/1/2014	-0.83%	1.21%	1.28%	1.28%	8.69%	4.31%	3.34%
Standardized	Highest	12/14/2012	5/1/2014	-0.03%	1.2170	-5.72%	-1.04%	7.81%	4.31%	3.34%
	nignesi	12/14/2012	3/1/2014	<u> </u>		-3.72%	-1.0476	7.0170	4.3176	3.34%
Fidelity® VIP Emerging Markets – Service Class 2 NonStandardized²	Linkant	4 (00 (0000	F(4/0040	3.34%	6.16%	11.81%	3.78%	9.10%	4.64%	3.46%
	Highest Highest	1/23/2008	5/1/2018	3.34%	6.16%	4.81%	1.57%	9.10% 8.24%	4.64%	2.98%
Standardized	nignesi	1/23/2008	5/1/2018	<u> </u>		4.0176	1.37 %	0.2476	4.0476	2.90%
NYLI VP Candriam Emerging Markets Equity – Initial Class9	Liebaat	0/47/0040	2/47/2040	0.450/	0.350/	7 200/	2 540/	E 200/	1 140/	-0.76%
NonStandardized ²	Highest Highest	2/17/2012	2/17/2012 2/17/2012	0.15%	0.35%	7.39% 0.39%	-3.51% -5.82%	5.30% 4.30%	1.11%	-0.76% -0.76%
Standardized	nignest	2/17/2012	2/11/2012			U.39%	-J.62%	4.30%	1.11%	-0.70%
Sector Columbia Variable Bortfelia Commodity Strategy Fund Close 2 ¹⁰										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰	I E ala	4/20/2042	E/4/204E	2.050/	0.220/	0.040/	0.700/	4.4.740/	0.470/	4.520/
NonStandardized ²	High	4/30/2013	5/1/2015	3.65%	8.32%	9.94%	-0.70%	14.74%	2.17%	1.53%
Standardized	High	4/30/2013	5/1/2015	-		2.94%	-3.07%	14.04%	2.17%	1.53%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	18.6	0/47/0046	0/47/0045	0.4461	0.000/	00.440/	7.400/	40.000/	0.040/	7.500/
NonStandardized ²	High	2/17/2012	2/17/2012	-0.41%	2.06%	22.11%	7.13%	12.60%	6.21%	7.50%
Standardized	High	2/17/2012	2/17/2012	-	-	15.11%	5.05%	11.84%	6.21%	7.50%
NYLI VP CBRE Global Infrastructure — Service Class										
2										
NonStandardized ² Standardized	High High	5/1/2015 5/1/2015	5/1/2015 5/1/2015	1.30%	5.71%	12.57% 5.57%	1.04% -1.30%	7.81% 6.90%	N/A N/A	-2.76% -2.76%



As of March 31, 2025 For policies purchased before June 2, 2003

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

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception	Investment Division Inception Date ¹	Month to	(Updated	1	3 Year⁴	5 V ⁴	10	Since Investment Division
Sector	RISK Level	Date	Date		Monthly)	Year⁴	rear	Year⁴	Year⁴	Inception
NYLI VP Newton Technology Growth - Initial Class										
NonStandardized ²	Highest	8/31/1999	2/10/2025	-9.49%	-9.80%	-2.22%	4.38%	14.18%	11.94%	-14.82%
Standardized	Highest	8/31/1999	2/10/2025	-	-	-9.06%	2.19%	13.47%	11.94%	-20.78%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ²	Highest	7/18/2001	5/1/2019	-3.53%	-1.43%	-4.29%	-0.40%	5.91%	4.85%	6.29%
Standardized	Highest	7/18/2001	5/1/2019	-		-10.99%	-2.78%	4.94%	4.85%	5.66%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-2.85%	-4.63%	-12.03%	-1.90%	23.47%	2.95%	0.43%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-18.19%	-4.25%	22.95%	2.95%	0.43%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	Highest	5/1/1998	5/1/2024	-2.10%	3.14%	9.60%	-2.46%	8.40%	4.31%	18.30%
Standardized	Highest	5/1/1998	5/1/2024	-	-	2.60%	-4.79%	7.51%	4.31%	11.30%

Please read the important disclosures below regarding the product performance.



As of March 31, 2025 For policies purchased before June 2, 2003

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 Performance for the initial classes/shares in this performance summary do not impose a 12b-1 fee and may be higher than the returns for those classes/shares that do impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

³ Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets.

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

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

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

⁵ 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.

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.

7 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.

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.

¹⁰ 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 Essentials Variable Annuity were discontinued. Current policyowners may continue to make additional 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.



As of March 31, 2025 For policies purchased before June 2, 2003

Intentiment Deviational Provisional Provis		Volatility/	Portfolio Inception	Investment Division Inception	1	3	5	10	Since Investment Division
NEX MAY LOSS Government Money Market - Current york is 4.87% 1.00	Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year ⁴	Year⁴	Year ⁴	Year⁴	Inception
Nombenscharderford (aw 1978) 1978 1978 1978 1978 2574 2574 0379 0379 0379 0379 0379 0379 0379 0379									
Part									
PABLO VIT Low Durantion Pertolio - Advisor Class Low S07,000 S02,001 Co.									
No.58 microlational		Low	1/29/1993	1/29/1993	-3.77%	0.27%	-0.25%	0.12%	-0.03%
Moderate									
PAIDO NY Short-Term Pentaliso - Advisor Class Low 930/1999 51/2004 3.27% 3.07% 1.87% 0.89% 3.35% 5.80% 5									
NosBardardized Low 90/199 91/1024 378 081 30/98 50/98 50/924 378 388 30/98 50/98 50/984 50/98 50/984 50/98		Low	3/31/2006	5/2/2016	-2.93%	-1.10%	-1.37%	-0.19%	-0.05%
Sample		1	0/20/4000	E/4/2024	2.700/	2.070/	4.070/	0.000/	2 200/
American Funds SCapital World Bond Funds - Class 4 Moderate 194/2006 5/12024 0.5% 3.16% 2.8% 1.41% 3.38%									
Nosbinathistarés Modernis 104/2008 51/1202 61/202 6		LOW	9/30/1999	5/1/2024	-3.22%	0.83%	0.73%	0.88%	-3.64%
Moderate		Moderate	10/4/2006	5/1/2024	0.58%	-3 16%	-2 88%	-1 /110/-	3 38%
American Funds ST he Bond Fund of American's - Class 4 Moderate 21/4/2012 51/2022 3.14% 1.41% 1.21% 0.08% 0.09%									
Moderate 19/4/2012 19/1022 13/149 14/19 12/19 0.89% 0.09% 0.		Woderate	10/4/2000	3/ 1/2024	0.4270	0.4070	4.0070	1.4170	0.0270
Sandardzed		Moderate	12/14/2012	5/1/2022	3.14%	-1.41%	-1.21%	0.08%	0.09%
American Funds U.S. Government Securities Funds Class 4 Moderate 12/21/985 51/2024 3.52% 2.09% 2.31% 0.42% 5.14% 5.16%									
Moderate 12271896 151/2024 3.5% 2.0% 2.31% 3.61% 3.64% 5.84% Sandardazed Moderate 5.027010 51/2024 3.68% 3.51% 3.64%				J EULE	2.3070			2.3073	5.70
Sanchardized		Moderate	12/2/1985	5/1/2024	3.52%	-2.05%	-2.31%	-0.42%	5.84%
Columbia Variable Portfolio — Intermediate Bond - Class 2 Moderate S03/2010 S17/2022 4.37% 1.47% 0.40% 0.35% 0.24% NonSandarized Moderate S03/2010 S17/2022 2.63% 4.11% 1.63% 0.35% 0.24% NonSandarized Moderate Moderate 127/31984 127/51993 3.43% 1.22% 1.44% 0.05% 2.04% NonSandarized Moderate Moderate Moderate 127/31984 127/51993 3.45% 3.58% 2.65% 0.05% 0.05% 0.05% Reality S VIP Investment Grade Bond - Service Class 2 Moderate Modera						-4.39%	-3.51%		
Norshandardezed Moderate Sig2010 5/10/20 2 6.37 1,70 4,70 4,0 0.57 0,0 0.26 1,0 0.26	Columbia Variable Portfolio — Intermediate Bond - Class 2								
NYLL VP MacKay U.S. Infrastructure Bord - Initial Class NonStandardized* Moderate 1/23/1984 12/15/1983 3.5% 1.22% 1.44% 0.05% 2.04% 2.04% 2.05% 2.04% 2.04% 2.05% 2.04% 2.05% 2.04% 2.05% 2.04% 2.05% 2.04% 2.05% 2.04% 2.05% 2.04% 2.05% 2.04% 2.05% 2.05% 2.04% 2.05% 2.05% 2.04% 2.05% 2.05% 2.04% 2.05% 2.05% 2.04% 2.05%		Moderate	5/3/2010	5/1/2022	4.37%	-1.76%	-0.40%	0.35%	0.02%
Non-Shandardized	Standardized	Moderate	5/3/2010	5/1/2022	-2.63%	-4.11%	-1.63%	0.35%	-2.44%
Sandardized	NYLI VP Bond – Initial Class								
Fleding VIP Investment Grade Bond - Service Class 2 Moderate	NonStandardized ²	Moderate	1/23/1984	12/15/1993	3.53%	-1.22%	-1.44%	-0.05%	2.04%
NonStandardized*	Standardized	Moderate	1/23/1984	12/15/1993	-3.47%	-3.58%	-2.65%	-0.05%	2.04%
Moderate	Fidelity® VIP Investment Grade Bond - Service Class 2								
Filed light VIP Band Index - Service Class 2 Moderate M192018 11/23/2000 2.99% 1.33% 2.28% N/A 3.23% Sinadardized Moderate M192018 11/23/2000 4.01% 3.69% 3.56% N/A 4.59% N/A	NonStandardized ²	Moderate	8/15/2005	5/1/2022	3.46%	-0.84%	-0.72%	0.35%	0.72%
NonStandardized	Standardized	Moderate	8/15/2005	5/1/2022	-3.54%	-3.21%	-1.94%	0.35%	-1.71%
Standardized Moderate 4/19/2016 1/1/23/2020 4.01% 3.69% 3.56% N/A 4.59% N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Infrastructure Bond - Initial Class N/L V MacKay U.S. Initial Clas									
NYLI VP MacKay U.S. Infrastructure Bond - Initial Class Moderate 1/29/1993 1/29/1993 3,28% -0.84% -2.00% -0.62% 1.31% Standardized Moderate 1/29/1993 1/29/1993 3,28% -0.82% -0.20% -0.62% 1.31% NYLI VP IMCO Real Return—Service Class NNTLI VP IMCO Real Return—Service Class NonStandardized Moderate 2/17/2012 2/17/2012 5.03% 1.37% 1.10% 0.77% 0.23% Standardized Moderate 2/17/2012 2/17/2012 1.97% 3.7% 0.08% 0.77% 0.23% Standardized Moderate 2/17/2012 2/17/2012 5.03% 1.37% 1.10% 0.77% 0.23% Standardized Moderate 4/29/2016 5/1/2002 5.33% 2.65% 3.43% N/A 2.91% Standardized Moderate 4/29/2016 5/1/2002 5.33% 2.65% 3.43% N/A 2.91% Standardized Moderate 4/29/2016 5/1/2002 5.33% 2.65% 3.43% N/A 2.91% Standardized Moderate 5/1/2014 5/1/2014 2.79% 0.39% 2.65% 0.39% 0.70% 1.42% Standardized Moderate 5/1/2014 5/1/2014 2.79% 0.91% 0.30% 0.70% 1.42% Standardized Moderate 5/1/2014 5/1/2014 2.79% 0.91% 0.30% 0.70% 1.42% Standardized Moderate 5/1/2014 5/1/2014 2.79% 0.91% 0.26% 0.70% 1.42% Standardized Moderate 2/28/2006 5/1/2014 4.88% 0.73% 1.48% 0.89% 0.70% 0.36% Standardized Moderate 2/28/2006 5/1/2014 4.88% 0.73% 1.48% 0.89% 0.90% 0.36% Standardized Moderate 5/1/2015 5/1/2012 4.89% 0.75% 1.42% 0.98% 0.98% 0.36% Standardized Moderate 5/1/2015 5/1/2012 4.89% 0.75% 0.75% 0.36% 0.36% Standardized Moderate 5/1/2015 5/1/2012 4.89% 0.75% 0.75% 0.36% 0.36% Standardized Moderate 5/1/2015 5/1/2012 5/1/2014 5.20% 0.75%									
NonStandardized Nonderate 1/29/1993		Moderate	4/19/2018	11/23/2020	-4.01%	-3.69%	-3.56%	N/A	-4.59%
Standardized Moderate 1/29/1993 1/29/1993 1/29/1993 1/29/1993 1/29/1993 3.72% 3.21% 3.20% 0.62% 1.31% NYL IVP PIMCO Real Return – Service Class Moderate 2/17/2012 2/17/2012 5.03% 1.37% 1.10% 0.77% 0.23% 1.32% 1.23% 0.23% 1.32% 1.23% 0.23% 1.23% 0.23% 0.23% 1.23% 0.23%									
NonStandardized									
NonStandardized		Moderate	1/29/1993	1/29/1993	-3.72%	-3.21%	-3.20%	-0.62%	1.31%
Standardized Moderate 2/17/2012 2/			0/47/0040	0/47/0040	F 000/	4.070/	4.400/	0.770/	0.000/
PIMCO VIT Income Portfolio - Advisor Class NonStandardized Moderate 4/29/2016 5/1/2020 5.33% 2.65% 3.43% N/A 2.91% NonStandardized Moderate 4/29/2016 5/1/2020 1.67% 0.39% 2.36% N/A 2.91% NonStandardized N									0.2070
NonStandardized		Moderate	2/17/2012	2/17/2012	-1.97%	-3.72%	-0.08%	0.77%	0.23%
Standardized Moderate 4/29/2016 5/1/2024 -1.67% 0.39% 2.36% N/A 1.79% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5/1/2014 2.79% 0.91% 0.92% 0.70% 1.42% PIMCO VIT Total Return Portfolio - Advisor Class Moderate 5/1/2014 5/1/2014 -4.21% -1.44% -0.89% 0.70% 1.42% PIMCO VIT Total Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2014 -2.62% -3.11% -2.49% 0.09% 0.36% N/A 1.79% PIMCO VIT Total Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2014 -2.62% -3.11% -2.49% 0.09% 0.36% N/A		Madaasa	4/00/0046	E/4/2020	F 220/	0.050/	2 420/	NI/A	2.049/
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5/1/2014 5/1/2014 2.79% 0.91% 0.32% 0.70% 1.42% 2.50% 2.									
NonStandardized		Woderate	4/29/2016	3/1/2020	-1.07 76	0.39%	2.30%	IN/A	1.79%
Standardized Moderate 5/1/2014 5/1/2014 5/1/2014 -4.21% -1.44% -0.89% 0.70% 1.42% PIMCO VIT Total Return Portfolio - Advisor Class		Moderate	5/1/2014	5/1/2014	2 70%	0.01%	0.33%	0.70%	1 /29/
PIMCO VIT Total Return Portfolio - Advisor Class NonStandardized									
NonStandardized		Wiodcrate	0/1/2014	3/1/2014	4.2170	1.4470	0.0070	0.7070	1.4270
Standardized Moderate 2/28/2006 5/1/2014 -2.62% -3.11% -2.49% 0.09% 0.36%		Moderate	2/28/2006	5/1/2014	4 38%	-0.73%	-1 28%	0.09%	0.36%
Moderate S/1/2015 S/1/2022 1.75% -2.08% -1.66% -0.18% -0.18% Standardized Moderate S/1/2015 S/1/2022 1.75% -2.08% -1.66% -0.18% -0.18% Standardized Moderate S/1/2015 S/1/2022 -5.25% -4.42% -2.87% -0.18% -0.18% Standardized S/1/2015 S/1/2012 -5.25% -4.42% -2.87% -0.18% -0.18% Standardized S/1/2015 S/1/2012 S/1/2012 S/1/2012 S/1/2012 S/1/2014 -5.25% -4.42% -2.87% -0.18% -2.64% Standardized S/1/2015 S/1/2014									
NonStandardized Moderate 5/1/2015 5/1/2022 1.75% 2.08% 1.66% 0.18% 0.18% 5.18%									
Standardized Moderate 5/1/2015 5/1/2025 -5.25% -4.42% -2.87% -0.18% -2.64%		Moderate	5/1/2015	5/1/2022	1.75%	-2.08%	-1.66%	-0.18%	-0.18%
Non-Investment Grade Bond BlackRock® High Yield V.I. Fund - Class III Shares Moderate 2/15/2012 5/1/2014 5.20% 3.15% 5.57% 3.10% 2.84% Standardized Moderate 2/15/2012 5/1/2014 -1.80% 0.91% 4.59% 3.10% 2.84% Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 Moderate 4/30/2012 5/1/2015 4.87% 1.65% 2.41% 1.22% 1.03% Standardized Moderate 4/30/2012 5/1/2015 4.87% 1.65% 2.41% 1.22% 1.03% Standardized Moderate 4/30/2012 5/1/2015 4.87% 1.65% 2.41% 1.22% 1.03% Standardized Moderate 4/30/2012 5/1/2015 5/1/2015 4.87% 1.65% 2.41% 1.22% 1.03% Standardized Moderate 5/1/2005 5/1/2015 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 4.21% 6.50% 2.57% 2.35% 2.35% 2.57% 2.35% 2.35% 2.35									
BlackRock® High Yield V.I. Fund - Class III Shares Moderate 2/15/2012 5/1/2014 5.20% 3.15% 5.57% 3.10% 2.84% 5.20% 5.20% 3.15% 5.57% 3.10% 2.84% 5.20% 5.20% 5.20% 3.15% 5.57% 3.10% 2.84% 5.20%									
NonStandardized									
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 Moderate 4/30/2012 5/1/2015 4.87% 1.65% 2.41% 1.22% 1.03% Standardized Moderate 4/30/2012 5/1/2015 5/1/2015 -2.13% -0.66% 1.29% 1.22% 1.03% NYLI VP Floating Rate — Service Class Moderate 5/1/2005 5/1/2005 5/1/2005 -2.13% 4.87% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 5/1/2005 -2.79% 2.39% 4.85% 2.57% 2.35% NYLI VP MacKay Convertible — Initial Class Moderate 10/1/1996 10/1/1996 3.08% 0.10% 10.19% 6.51% 6.46% 6.46% 10/1/1996 10/1/1996 10/1/1996 3.08% 0.10% 10.19% 6.51% 6.46% 1.08% 1.08% 1.08% 1.08% 1.08% 1.09%		Moderate	2/15/2012	5/1/2014	5.20%	3.15%	5.57%	3.10%	2.84%
NonStandardized²	Standardized	Moderate	2/15/2012	5/1/2014	-1.80%	0.91%	4.59%	3.10%	2.84%
Standardized Moderate 4/30/2012 5/1/2015 -2.13% -0.66% 1.29% 1.29% 1.03% NYLI VP Floating Rate – Service Class Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 -2.79% 2.39% 4.85% 2.57% 2.35% NYLI VP MacKay Convertible – Initial Class Moderate 10/1/1996 10/1/1996 3.08% 0.10% 10.19% 6.51% 6.46%		· · · · · · · · · · · · · · · · · · ·							
NYLI VP Floating Rate – Service Class NonStandardized* Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 5/1/2005 -2.79% 2.39% 4.85% 2.57% 2.35% NYLI VP MacKay Convertible – Initial Class Moderate 10/1/1996 10/1/1996 3.08% 0.10% 10.19% 6.51% 6.46%	NonStandardized ²	Moderate			4.87%	1.65%		1.22%	1.03%
NonStandardized² Moderate 5/1/2005 5/1/2005 4.21% 4.57% 5.83% 2.57% 2.35% Standardized Moderate 5/1/2005 5/1/2005 -2.79% 2.39% 4.85% 2.57% 2.35% NYLI VP MacKay Convertible – Initial Class NonStandardized² Moderate 10/1/1996 10/1/1996 3.08% 0.10% 10.19% 6.51% 6.46%	Standardized	Moderate	4/30/2012	5/1/2015	-2.13%	-0.66%	1.29%	1.22%	1.03%
Standardized Moderate 5/1/2005 5/1/2005 -2.79% 2.39% 4.85% 2.57% 2.35% NPLI VP MacKay Convertible – Initial Class Moderate 10/1/1996 10/1/1996 3.08% 0.10% 10.19% 6.51% 6.46%									
NYLI VP MacKay Convertible - Initial Class NonStandardized² Moderate 10/1/1996 10/1/1996 3.08% 0.10% 10.19% 6.51% 6.46%									
NonStandardized ² Moderate 10/1/1996 10/1/1996 3.08% 0.10% 10.19% 6.51% 6.46%		Moderate	5/1/2005	5/1/2005	-2.79%	2.39%	4.85%	2.57%	2.35%
Standardized Moderate 10/1/1996 10/1/1996 3.92% -2.29% 9.37% 6.51% 6.46%									
	Standardized	Moderate	10/1/1996	10/1/1996	-3.92%	-2.29%	9.37%	6.51%	6.46%



As of March 31, 2025 For policies purchased before June 2, 2003

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Non-Investment Grade Bond	MISK ECTO	Date	Dute	Tour	Tour	Toul	roui	посрион
NYLI VP MacKay High Yield Corporate Bond – Initial Class								
NonStandardized ²	Moderate	5/1/1995	5/1/1995	4.75%	3.28%	5.56%	3.59%	5.53%
Standardized	Moderate	5/1/1995	5/1/1995	-2.25%	1.04%	4.58%	3.59%	5.53%
NYLI VP MacKay Strategic Bond – Service Class								0.007.0
NonStandardized ²	Moderate	5/1/2011	5/1/2011	6.25%	3.44%	3.73%	1.67%	2.08%
Standardized	Moderate	5/1/2011	5/1/2011	-0.75%	1.21%	2.67%	1.67%	2.08%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/2/2016	5.49%	0.29%	6.33%	1.64%	2.42%
Standardized	Moderate	5/18/2009	5/2/2016	-1.51%	-2.09%	5.37%	1.64%	2.42%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized ²	Moderate	5/1/2013	5/1/2013	1.83%	1.44%	2.18%	-1.26%	-1.48%
Standardized	Moderate	5/1/2013	5/1/2013	-5.17%	-0.88%	1.06%	-1.26%	-1.48%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2018	6.16%	4.57%	9.47%	6.32%	6.36%
Standardized	Moderate	12/14/2012	5/1/2018	-0.84%	2.39%	8.62%	6.32%	5.95%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	11/18/2003	5/1/2011	1.95%	1.88%	7.02%	3.53%	3.38%
Standardized	Moderate	11/18/2003	5/1/2011	-5.05%	-0.42%	6.09%	3.53%	3.38%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized ²	Moderate	8/22/2007	5/1/2019	2.30%	2.16%	7.92%	4.70%	5.37%
Standardized	Moderate	8/22/2007	5/1/2019	-4.70%	-0.12%	7.03%	4.70%	4.70%
NYLI VP Balanced – Service Class								
NonStandardized ²	Moderate	5/1/2005	5/1/2005	4.99%	2.69%	9.23%	4.19%	4.81%
Standardized	Moderate	5/1/2005	5/1/2005	-2.01%	0.43%	8.38%	4.19%	4.81%
NYLI VP Conservative Allocation – Service Class								
NonStandardized ²	Moderate	2/13/2006	2/13/2006	0.95%	0.59%	3.89%	2.25%	3.39%
Standardized	Moderate	2/13/2006	2/13/2006	-6.05%	-1.77%	2.84%	2.25%	3.39%
NYLI VP Income Builder – Initial Class								
NonStandardized ²	Moderate	1/29/1993	1/29/1993	7.17%	3.13%	6.83%	3.93%	4.55%
Standardized	Moderate	1/29/1993	1/29/1993	0.17%	0.89%	5.90%	3.93%	4.55%
NYLI VP Janus Henderson Balanced – Initial Class7								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	4.29%	3.83%	9.19%	6.81%	7.49%
Standardized	Moderate	2/17/2012	2/17/2012	-2.71%	1.62%	8.33%	6.81%	7.49%
NYLI VP Moderate Allocation-Service Class								
NonStandardized ²	Moderate	2/13/2006	2/13/2006	0.50%	1.28%	6.48%	3.38%	4.10%
Standardized	Moderate	2/13/2006	2/13/2006	-6.50%	-1.05%	5.53%	3.38%	4.10%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	3.73%	0.60%	N/A	N/A	1.69%
Standardized	Moderate	5/1/2020	5/1/2020	-3.27%	-1.76%	N/A	N/A	0.52%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.43%	2.61%	N/A	N/A	5.98%
Standardized	Moderate	5/1/2020	5/1/2020	-2.57%	0.34%	N/A	N/A	4.99%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II		=11.16						
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.61%	3.63%	N/A	N/A	7.90%
Standardized	Moderate	5/1/2020	5/1/2020	-2.39%	1.41%	N/A	N/A	6.98%
Franklin Templeton Moderately Conservative Model Portfolio - Class II			=,,,	4 5	4.000	N1/*		4 6 6 6 1
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.52%	1.82%	N/A	N/A	4.32%
Standardized	Moderate	5/1/2020	5/1/2020	-2.48%	-0.48%	N/A	N/A	3.26%
Franklin Templeton Aggressive Model Portfolio - Class II		F 14 10 000	F (4 (0000	4.000	4.000	N1/*		40
NonStandardized ²	High	5/1/2020	5/1/2020	4.63%	4.68%	N/A	N/A	10.57%
Standardized	High	5/1/2020	5/1/2020	-2.37%	2.51%	N/A	N/A	9.73%



As of March 31, 2025 For policies purchased before June 2, 2003

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year ⁴	Year⁴	Inception
Asset Allocation								
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	2/13/2006	-1.48%	1.68%	11.30%	5.10%	4.99%
Standardized	High	2/13/2006	2/13/2006	-8.38%	-0.63%	10.51%	5.10%	4.99%
NYLI VP Growth Allocation-Service Class								
NonStandardized ²	High	2/13/2006	2/13/2006	-0.62%	1.83%	9.46%	4.44%	4.76%
Standardized	High	2/13/2006	2/13/2006	-7.58%	-0.47%	8.61%	4.44%	4.76%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized ²	High	6/1/1999	5/1/2022	2.82%	5.79%	15.22%	7.92%	7.69%
Standardized	High	6/1/1999	5/1/2022	-4.18%	3.66%	14.53%	7.92%	5.57%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	7.62%	7.56%	16.44%	8.40%	8.70%
Standardized	High	12/14/2012	11/13/2017	0.62%	5.51%	15.78%	8.40%	8.70%
American Funds IS Growth Fund - Class 4 NonStandardized ²	LEab	40/44/0040	44/42/2047	C 700/	7.040/	40.050/	40.0007	40.7701
	High	12/14/2012	11/13/2017	6.78%	7.34%	18.35%	13.32%	13.77%
Standardized	High	12/14/2012	11/13/2017	-0.22%	5.28%	17.73%	13.32%	13.77%
BNY Mellon Sustainable US Equity - Service Shares NonStandardized ²	High	12/31/2000	5/1/2022	1.72%	4.84%	13.96%	8.70%	8.51%
Standardized	High	12/31/2000	5/1/2022	-5.28%	2.67%	13.24%	8.70%	6.42%
ClearBridge Variable Appreciation Portfolio — Class II	High	12/31/2000	3/1/2022	-3.20%	2.0776	13.24%	0.70%	0.4276
NonStandardized ²	High	2/28/2015	5/1/2017	5.00%	7.25%	15.11%	9.67%	10.52%
Standardized	High	2/28/2015	5/1/2017	-2.00%	5.18%	14.41%	9.67%	10.52%
Fidelity® VIP Contrafund® – Initial Class	riigii	2/20/2010	3/1/2017	2.0070	0.1070	14.4170	3.01 /0	10.0270
NonStandardized ²	High	1/3/1995	10/1/1996	6.59%	9.63%	17.23%	11.08%	9.12%
Standardized	High	1/3/1995	10/1/1996	-0.41%	7.66%	16.59%	11.08%	9.12%
Fidelity® VIP Equity-Income – Initial Class	g	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						
NonStandardized ²	High	10/9/1986	10/1/1996	7.59%	6.61%	14.77%	7.97%	6.16%
Standardized	High	10/9/1986	10/1/1996	0.59%	4.52%	14.07%	7.97%	6.16%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2014	5.89%	6.96%	17.81%	14.57%	14.78%
Standardized	High	1/12/2000	5/1/2014	-1.11%	4.88%	17.18%	14.57%	14.78%
NYLI VP Epoch U.S. Equity Yield – Initial Class								
NonStandardized ²	High	5/1/1998	6/1/1998	9.72%	7.17%	14.07%	6.67%	6.02%
Standardized	High	5/1/1998	6/1/1998	2.72%	5.10%	13.35%	6.67%	6.02%
NYLI VP Dimensional U.S. Equity - Initial Class								
NonStandardized ²	High	1/23/1984	12/15/1993	5.54%	6.90%	15.83%	9.26%	7.26%
Standardized	High	1/23/1984	12/15/1993	-1.46%	4.82%	15.16%	9.26%	7.26%
NYLI VP Wellington Growth – Initial Class9								
NonStandardized ²	High	1/29/1993	1/29/1993	0.52%	4.85%	13.70%	9.05%	5.79%
Standardized	High	1/29/1993	1/29/1993	-6.48%	2.68%	12.97%	9.05%	5.79%
NYLI VP S&P 500 Index5 – Service Class								
NonStandardized ²	High	1/29/1993	1/29/1993	6.53%	7.36%	16.74%	10.69%	7.77%
Standardized	High	1/29/1993	1/29/1993	-0.47%	5.29%	16.09%	10.69%	7.77%
NYLI VP American Century Sustainable Equity – Initial Class								
NonStandardized ²	High	3/31/1994	5/1/1998	-1.31%	6.02%	16.04%	7.62%	8.69%
Standardized	High	3/31/1994	5/1/1998	-8.22%	3.90%	15.37%	7.62%	8.69%
NYLI VP Winslow Large Cap Growth – Initial Class								
NonStandardized ²	High	5/1/1998	6/1/1998	3.60%	8.80%	16.31%	12.31%	8.37%
Standardized	High	5/1/1998	6/1/1998	-3.40%	6.79%	15.65%	12.31%	8.37%
NYLI VP MFS® Investors Trust - Initial Class								
NonStandardized ²	High	10/9/1995	2/10/2025	3.75%	5.80%	14.34%	9.08%	-5.23%
Standardized	High	10/9/1995	2/10/2025	-3.25%	3.67%	13.63%	9.08%	-11.86%



As of March 31, 2025 For policies purchased before June 2, 2003

			Investment					Since
	V-1-4:04-7	Portfolio	Division			5	40	Investment
Investment Divisions ¹	Volatility/ Risk Level ³	Inception Date	Inception Date ¹	1 Year⁴	3 Year⁴	5 Year⁴	10 Year⁴	Division Inception
Large Cap Equity	NISK LEVEI	Date	Date	I eai	i eai	i eai	i eai	inception
NYLI VP MFS® Research - Initial Class								
NonStandardized ²	High	7/26/1995	2/10/2025	0.92%	5.40%	13.65%	9.29%	-8.08%
Standardized	High	7/26/1995	2/10/2025	-6.08%	3.26%	12.92%	9.29%	-14.51%
Voya Growth and Income Portfolio - Class S								
NonStandardized ²	High	12/31/1979	5/1/2024	4.60%	7.95%	18.10%	10.09%	9.92%
Standardized	High	12/31/1979	5/1/2024	-2.40%	5.91%	17.48%	10.09%	2.92%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized ²	High	1/12/2000	9/8/2003	-4.34%	2.86%	15.87%	6.07%	8.32%
Standardized	High	1/12/2000	9/8/2003	-11.04%	0.60%	15.19%	6.07%	8.32%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized ²	High	12/31/1999	11/13/2017	0.37%	3.95%	13.30%	9.30%	8.85%
Standardized	High	12/31/1999	11/13/2017	-6.63%	1.75%	12.57%	9.30%	8.85%
NYLI VP Schroders Mid Cap Opportunities - Initial Class								
NonStandardized ²	High	7/2/2001	7/6/2001	-4.41%	-0.69%	10.62%	3.80%	6.61%
Standardized	High	7/2/2001	7/6/2001	-11.10%	-3.07%	9.80%	3.80%	6.61%
MFS® Mid Cap Value Portfolio - Service Class								
NonStandardized ²	High	3/7/2008	5/1/2020	-0.02%	3.54%	15.57%	-0.75%	13.83%
Standardized	High	3/7/2008	5/1/2020	-7.02%	1.32%	14.89%	-0.75%	13.08%
Neuberger Berman AMT Mid-Cap Growth – Class S		0/40/0000	0/0/0000	0 / ***	4 4 ***	44 6551	0.6=01	0.077
NonStandardized ²	High	2/18/2003	6/2/2003	-3.40%	1.11%	11.03%	6.87%	8.27%
Standardized	High	2/18/2003	6/2/2003	-10.17%	-1.23%	10.23%	6.87%	8.27%
Invesco V.I. Main Street Small Cap Fund - Series II	Ulimbana	7/40/2004	F/4/2020	0.470/	0.050/	45 500/	C 400/	40.000/
NonStandardized ²	Highest	7/16/2001 7/16/2001	5/1/2020 5/1/2020	-2.47% -9.30%	2.05% -0.24%	15.50% 14.82%	6.19% 6.19%	13.20% 12.44%
Standardized Columbia Variable Portfolio – Small Cap Value Fund — Class 2	Highest	7/16/2001	5/1/2020	-9.30%	-0.24%	14.82%	6.19%	12.44%
	Highoot	6/1/2000	11/15/2004	-4.93%	2.71%	17.60%	6.26%	6.26%
NonStandardized ² Standardized	Highest Highest	6/1/2000	11/15/2004	-11.59%	0.45%	16.97%	6.26%	6.26%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	riigriesi	0/1/2000	11/13/2004	-11.3376	0.4376	10.37 /6	0.2076	0.2076
NonStandardized ²	Highest	4/17/2018	5/1/2024	-4.20%	0.32%	13.78%	N/A	2.86%
Standardized	Highest	4/17/2018	5/1/2024	-10.91%	-2.06%	13.06%	N/A	-4.14%
Macquarie VIP Small Cap Value Series - Service Class	9							
NonStandardized ²	Highest	5/1/2000	11/13/2017	-2.22%	-0.14%	14.30%	4.87%	3.71%
Standardized	Highest	5/1/2000	11/13/2017	-9.06%	-2.52%	13.58%	4.87%	3.71%
NYLI VP Wellington Small Cap - Initial Class	<u> </u>							
NonStandardized ²	Highest	5/2/2016	5/2/2016	-2.99%	-1.51%	11.48%	N/A	2.55%
Standardized	Highest	5/2/2016	5/2/2016	-9.78%	-3.86%	10.69%	N/A	1.79%
NYLI VP Small Cap Growth – Initial Class6								
NonStandardized ²	Highest	2/17/2012	2/17/2012	-6.01%	-2.71%	9.90%	5.26%	6.35%
Standardized	Highest	2/17/2012	2/17/2012	-12.59%	-5.04%	9.06%	5.26%	6.35%
NYLI VP Small Cap Growth – Service Class								
NonStandardized ²	Highest	2/17/2012	2/17/2012	-6.24%	-2.96%	9.62%	5.00%	6.08%
Standardized	Highest	2/17/2012	2/17/2012	-12.81%	-5.28%	8.78%	5.00%	6.08%
International/Global Equity								
American Funds IS Global Small Cap Fund [®] – Class 4								
NonStandardized ²	High	12/14/2012	5/1/2015	-8.00%	-4.48%	5.87%	2.85%	2.58%
Standardized	High	12/14/2012	5/1/2015	-14.44%	-6.76%	4.90%	2.85%	2.58%
Fidelity® VIP International Index — Service Class 2								
NonStandardized ²	High	4/16/2018	5/1/2019	4.71%	3.27%	9.30%	N/A	4.04%
Standardized	High	4/16/2018	5/1/2019	-2.29%	1.03%	8.45%	N/A	3.34%
Invesco V.I. EQV International Equity Fund - Series II								
NonStandardized ²	High	9/19/2001	5/1/2014	-4.18%	1.47%	6.93%	2.36%	2.14%
Standardized	High	9/19/2001	5/1/2014	-10.88%	-0.85%	6.00%	2.36%	2.14%
Janus Henderson VIT Global Research Portfolio – Institutional Shares								
NonStandardized ²	High	9/13/1993	10/1/1996	6.09%	8.61%	15.65%	8.21%	5.50%
Standardized	High	9/13/1993	10/1/1996	-0.91%	6.59%	14.97%	8.21%	5.50%
NYLI VP Pinestone International Equity – Initial Class	U:	E/4/400E	E/1/400E	2 470/	2 040/	4.020/	2 000/	4.000/
NonStandardized ²	High	5/1/1995	5/1/1995	-3.17%	-3.91%	4.93%	2.99%	4.02%
Standardized	High	5/1/1995	5/1/1995	-9.95%	-6.21%	3.92%	2.99%	4.02%



As of March 31, 2025 For policies purchased before June 2, 2003

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

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
International/Global Equity	MISK ECTO	Date	Dute	Tour	reur	Tour	I cui	inception
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized ²	High	8/31/2001	5/1/2017	6.82%	4.73%	8.25%	5.89%	6.06%
Standardized	High	8/31/2001	5/1/2017	-0.18%	2.56%	7.36%	5.89%	6.06%
MFS® VIT Research International - Service Class								
NonStandardized ²	High	8/24/2001	5/1/2022	1.35%	1.89%	7.76%	3.35%	4.40%
Standardized	High	8/24/2001	5/1/2022	-5.65%	-0.41%	6.86%	3.35%	2.14%
Putnam VT International Value Fund - Class IB								
NonStandardized ²	High	1/2/1997	5/1/2024	10.19%	8.49%	14.14%	4.61%	11.82%
Standardized	High	1/2/1997	5/1/2024	3.19%	6.47%	13.43%	4.61%	4.82%
American Funds IS New World Fund - Class 4								
NonStandardized ²	Highest	12/14/2012	5/1/2014	1.28%	1.28%	8.69%	4.31%	3.34%
Standardized	Highest	12/14/2012	5/1/2014	-5.72%	-1.04%	7.81%	4.31%	3.34%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized ²	Highest	1/23/2008	5/1/2018	11.81%	3.78%	9.10%	4.64%	3.46%
Standardized	Highest	1/23/2008	5/1/2018	4.81%	1.57%	8.24%	4.64%	2.98%
NYLI VP Candriam Emerging Markets Equity – Initial Class9								
NonStandardized ²	Highest	2/17/2012	2/17/2012	7.39%	-3.51%	5.30%	1.11%	-0.76%
Standardized	Highest	2/17/2012	2/17/2012	0.39%	-5.82%	4.30%	1.11%	-0.76%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰								
NonStandardized ²	High	4/30/2013	5/1/2015	9.94%	-0.70%	14.74%	2.17%	1.53%
Standardized	High	4/30/2013	5/1/2015	2.94%	-3.07%	14.04%	2.17%	1.53%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	2/17/2012	22.11%	7.13%	12.60%	6.21%	7.50%
Standardized	High	2/17/2012	2/17/2012	15.11%	5.05%	11.84%	6.21%	7.50%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized ²	High	5/1/2015	5/1/2015	12.57%	1.04%	7.81%	N/A	-2.76%
Standardized	High	5/1/2015	5/1/2015	5.57%	-1.30%	6.90%	N/A	-2.76%
NYLI VP Newton Technology Growth - Initial Class								
NonStandardized ²	Highest	8/31/1999	2/10/2025	-2.22%	4.38%	14.18%	11.94%	-14.82%
Standardized	Highest	8/31/1999	2/10/2025	-9.06%	2.19%	13.47%	11.94%	-20.78%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized ²	Highest	7/18/2001	5/1/2019	-4.29%	-0.40%	5.91%	4.85%	6.29%
Standardized	Highest	7/18/2001	5/1/2019	-10.99%	-2.78%	4.94%	4.85%	5.66%
NYLI VP Natural Resources – Initial Class								
NonStandardized ²	Highest	2/17/2012	2/17/2012	-12.03%	-1.90%	23.47%	2.95%	0.43%
Standardized	Highest	2/17/2012	2/17/2012	-18.19%	-4.25%	22.95%	2.95%	0.43%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized ²	Highest	5/1/1998	5/1/2024	9.60%	-2.46%	8.40%	4.31%	18.30%
Standardized	Highest	5/1/1998	5/1/2024	2.60%	-4.79%	7.51%	4.31%	11.30%

Please read the important disclosures below regarding the product performance.



As of March 31, 2025 For policies purchased before June 2, 2003

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 Performance for the initial classes/shares in this performance summary do not impose a 12b-1 fee and may be higher than the returns for those classes/shares that do impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

³ Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets.

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

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

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

⁵ 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.

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.

7 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.

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.

¹⁰ 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 Essentials Variable Annuity were discontinued. Current policyowners may continue to make additional 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.