



New York Life Essentials Variable Annuity Performance Summary

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.

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

Investment Divisions ¹	Volatility/ Risk Level ²	Portfolio Inception Date	Investment Division Inception Date ³	Month to Date (Updated Monthly)	Year to Date (Updated Monthly)	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division 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	12/14/2012	5/1/2022	-0.12%	2.39%	3.14%	-1.41%	-1.21%	0.08%	0.09%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-3.86%	-3.77%	-2.42%	0.08%	-2.37%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized ²	Moderate	12/2/1985	5/1/2024	0.19%	2.92%	3.52%	-2.05%	-2.31%	-0.42%	5.84%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-3.48%	-4.39%	-3.51%	-0.42%	-1.16%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
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	-	-	-2.63%	-4.11%	-1.63%	0.35%	-2.44%
NYLI VP Bond – Initial Class										
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										
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	-	-	-3.54%	-3.21%	-1.94%	0.35%	-1.71%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized ²	Moderate	4/19/2018	11/23/2020	-0.12%	2.27%	2.99%	-1.33%	-2.36%	N/A	-3.23%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-4.01%	-3.69%	-3.56%	N/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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Average Annual Total Return as of March 31, 2025 (Updated Monthly)

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Month to Date (Updated Monthly)	Year to Date (Updated Monthly)	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception
Investment Grade Bond										
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	-	-	-4.21%	-1.44%	-0.89%	0.70%	1.42%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized ²	Moderate	2/28/2006	5/1/2014	-0.01%	2.94%	4.38%	-0.73%	-1.28%	0.09%	0.36%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-2.62%	-3.11%	-2.49%	0.09%	0.36%
Western Asset Core Plus VIT - Class II										
NonStandardized ²	Moderate	5/1/2015	5/1/2022	-0.34%	2.73%	1.75%	-2.08%	-1.66%	-0.18%	-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										
NonStandardized ²	Moderate	2/15/2012	5/1/2014	-1.32%	0.38%	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										
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	Moderate	5/1/1995	5/1/1995	-	-	-2.25%	1.04%	4.58%	3.59%	5.53%
NYLI VP MacKay Strategic Bond – Service Class										
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	-	-	-0.75%	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	0.25%	2.80%	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	-1.51%	-0.81%	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	-3.31%	-1.14%	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	-2.76%	-0.36%	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	-2.77%	-0.99%	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	-1.32%	1.95%	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	-2.28%	-1.34%	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%



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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										
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	-	-	0.59%	4.52%	14.07%	7.97%	6.16%



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Large Cap Equity										
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2014	-9.93%	-11.20%	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	-3.27%	1.80%	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	-6.46%	-3.05%	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 Class ⁹										
NonStandardized ²	High	1/29/1993	1/29/1993	-8.70%	-9.41%	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	-5.76%	-4.64%	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	-6.98%	-7.59%	-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	-8.69%	-8.54%	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	-4.97%	-2.91%	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%
NYLI VP MFS® Research - Initial Class										
NonStandardized ²	High	7/26/1995	2/10/2025	-6.22%	-5.43%	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	-5.94%	-3.66%	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	-6.72%	-7.17%	-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	-5.58%	-4.44%	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	-4.97%	-5.13%	-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	-3.46%	-3.03%	-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										
NonStandardized ²	High	2/18/2003	6/2/2003	-8.06%	-9.38%	-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										
NonStandardized ²	Highest	7/16/2001	5/1/2020	-6.35%	-6.37%	-2.47%	2.05%	15.50%	6.19%	13.20%
Standardized	Highest	7/16/2001	5/1/2020	-	-	-9.30%	-0.24%	14.82%	6.19%	12.44%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2										
NonStandardized ²	Highest	6/1/2000	11/15/2004	-5.31%	-8.03%	-4.93%	2.71%	17.60%	6.26%	6.26%
Standardized	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										
NonStandardized ²	Highest	4/17/2018	5/1/2024	-6.41%	-7.43%	-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										
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	5/1/2000	11/13/2017	-	-	-9.06%	-2.52%	13.58%	4.87%	3.71%



New York Life Essentials Variable Annuity Performance Summary

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 ²	Portfolio Inception Date	Investment Division Inception Date ³	Month to Date	Year to Date (Updated Monthly)	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception
Small/Mid Cap Equity										
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	-	-	-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	-7.70%	-9.50%	-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	-7.72%	-9.56%	-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	-4.69%	-6.98%	-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	-0.21%	5.61%	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	-3.46%	0.76%	-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	-5.29%	-1.81%	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										
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	-	-	-9.95%	-6.21%	3.92%	2.99%	4.02%
MFS[®] International Intrinsic Value Portfolio – Service Class										
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	-	-	-0.18%	2.56%	7.36%	5.89%	6.06%
MFS[®] VIT Research International - Service Class										
NonStandardized ²	High	8/24/2001	5/1/2022	-1.13%	4.37%	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	2.27%	10.84%	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	-0.83%	1.21%	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	3.34%	6.16%	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	0.15%	0.35%	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 2¹⁰										
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										
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										
NonStandardized ²	High	5/1/2015	5/1/2015	1.30%	5.71%	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%



New York Life Essentials Variable Annuity Performance Summary

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 ²	Portfolio Inception Date	Investment Division Inception Date ¹	Month to Date	Year to Date (Updated Monthly)	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception
Sector										
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.



New York Life Essentials Variable Annuity Performance Summary

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 Candiam 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.



New York Life Essentials Variable Annuity Performance Summary

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

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

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division 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	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	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	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	0.58%	-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	12/14/2012	5/1/2022	3.14%	-1.41%	-1.21%	0.08%	0.09%
Standardized	Moderate	12/14/2012	5/1/2022	-3.86%	-3.77%	-2.42%	0.08%	-2.37%
American Funds IS U.S. Government Securities Fund® - Class 4								
NonStandardized ²	Moderate	12/2/1985	5/1/2024	3.52%	-2.05%	-2.31%	-0.42%	5.84%
Standardized	Moderate	12/2/1985	5/1/2024	-3.48%	-4.39%	-3.51%	-0.42%	-1.16%
Columbia Variable Portfolio — Intermediate Bond - Class 2								
NonStandardized ²	Moderate	5/3/2010	5/1/2022	4.37%	-1.76%	-0.40%	0.35%	0.02%
Standardized	Moderate	5/3/2010	5/1/2022	-2.63%	-4.11%	-1.63%	0.35%	-2.44%
NYLI VP Bond – Initial Class								
NonStandardized ²	Moderate	1/23/1984	12/15/1993	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								
NonStandardized ²	Moderate	8/15/2005	5/1/2022	3.46%	-0.84%	-0.72%	0.35%	0.72%
Standardized	Moderate	8/15/2005	5/1/2022	-3.54%	-3.21%	-1.94%	0.35%	-1.71%
Fidelity® VIP Bond Index – Service Class 2								
NonStandardized ²	Moderate	4/19/2018	11/23/2020	2.99%	-1.33%	-2.36%	N/A	-3.23%
Standardized	Moderate	4/19/2018	11/23/2020	-4.01%	-3.69%	-3.56%	N/A	-4.59%
NYLI VP MacKay U.S. Infrastructure Bond - Initial Class								
NonStandardized ²	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	-3.72%	-3.21%	-3.20%	-0.62%	1.31%
NYLI VP PIMCO Real Return – Service Class								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	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	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%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
NonStandardized ²	Moderate	5/1/2014	5/1/2014	2.79%	0.91%	0.32%	0.70%	1.42%
Standardized	Moderate	5/1/2014	5/1/2014	-4.21%	-1.44%	-0.89%	0.70%	1.42%
PIMCO VIT Total Return Portfolio - Advisor Class								
NonStandardized ²	Moderate	2/28/2006	5/1/2014	4.38%	-0.73%	-1.28%	0.09%	0.36%
Standardized	Moderate	2/28/2006	5/1/2014	-2.62%	-3.11%	-2.49%	0.09%	0.36%
Western Asset Core Plus VIT - Class II								
NonStandardized ²	Moderate	5/1/2015	5/1/2022	1.75%	-2.08%	-1.66%	-0.18%	-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								
NonStandardized ²	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								
NonStandardized 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	-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	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	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%



New York Life Essentials Variable Annuity Performance Summary

As of March 31, 2025
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Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception
Non-Investment Grade Bond								
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								
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								
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								
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								
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%



New York Life Essentials Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased before June 2, 2003

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

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division 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	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								
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								
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								
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%



New York Life Essentials Variable Annuity Performance Summary

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

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

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception
Large Cap Equity								
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								
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								
NonStandardized ²	Highest	7/16/2001	5/1/2020	-2.47%	2.05%	15.50%	6.19%	13.20%
Standardized	Highest	7/16/2001	5/1/2020	-9.30%	-0.24%	14.82%	6.19%	12.44%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
NonStandardized ²	Highest	6/1/2000	11/15/2004	-4.93%	2.71%	17.60%	6.26%	6.26%
Standardized	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								
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								
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								
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								
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%



New York Life Essentials Variable Annuity Performance Summary

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

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

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception
International/Global Equity								
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 Class ⁹								
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.



New York Life Essentials Variable Annuity Performance Summary

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 Candiam 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.