New York Life Essentials Variable Annuity Performance Summary

As of October 31, 2026

For policies purchased June 2, 2003 to August 15, 2010

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.

In certain jurisdictions, this product will be sold as a single premium variable annuity. In most jurisdictions, the policy form number for the New York Life Essentials Variable Annuity is 202-192.

Average Annual Total Return as of October 31, 2026 (Updated Monthly)

Investment Divisions[4]	Volatility/ Risk Level[3]	Portfolio Inception Date	Investment Division Inception Date[1]	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Investment Grade Bond										
NYLIM VP U.S. Government Money Market – Current 7-day yield is 3.67%8										
NonStandardized[2]	Low	1/29/1993	5/1/2015	0.19%	1.67%	2.04%	2.78%	2.11%	0.71%	0.11%
Standardized	Low	1/29/1993	5/1/2015	-	-	-4.96%	0.52%	0.98%	0.71%	0.11%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized[2]	Low	3/31/2006	5/2/2016	1.18%	-0.71%	-0.13%	2.79%	0.23%	0.13%	0.13%
Standardized	Low	3/31/2006	5/2/2016	-	-	-7.12%	0.53%	-0.99%	0.13%	0.13%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized[2]	Low	9/30/1999	5/1/2024	0.33%	2.07%	2.50%	3.38%	2.35%	1.32%	3.11%
Standardized	Low	9/30/1999	5/1/2024	-	-	-4.50%	1.15%	1.23%	1.32%	0.37%
American Funds® IS Capital World Bond Fund® — Class 4										
NonStandardized[2]	Moderate	10/4/2006	5/1/2024	1.05%	-4.59%	-4.30%	2.43%	-3.88%	-1.50%	1.26%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-11.00%	0.16%	-5.06%	-1.50%	-1.54%
American Funds® IS The Bond Fund of America® — Class 4										
NonStandardized[2]	Moderate	12/14/2012	5/1/2022	2.01%	-2.64%	-2.47%	3.34%	-1.99%	-0.01%	0.12%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-9.30%	1.11%	-3.19%	-0.01%	-1.24%
American Funds® IS U.S. Government Securities Fund® — Class 4										
NonStandardized[2]	Moderate	12/2/1985	5/1/2024	2.80%	-2.73%	-2.45%	3.07%	-2.01%	-0.47%	2.37%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-9.28%	0.83%	-3.22%	-0.47%	-0.39%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
NonStandardized[2]	Moderate	5/3/2010	5/1/2022	2.16%	-2.54%	-2.43%	4.75%	-2.30%	0.28%	0.34%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-9.26%	2.58%	-3.50%	0.28%	-1.01%
NYLIM VP Bond – Service Class										
NonStandardized[2]	Moderate	6/2/2003	5/1/2015	2.20%	-2.07%	-1.95%	3.77%	-2.21%	-0.39%	1.30%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-8.81%	1.56%	-3.42%	-0.39%	1.30%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized[2]	Moderate	8/15/2005	5/1/2022	2.34%	-1.96%	-2.02%	3.88%	-1.62%	0.26%	0.65%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-8.88%	1.67%	-2.83%	0.26%	-0.69%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized[2]	Moderate	4/19/2018	11/23/2020	2.31%	-1.88%	-1.84%	3.53%	-1.96%	N/A	-2.22%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-8.71%	1.31%	-3.17%	N/A	-3.06%
NYLIM VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized[2]	Moderate	6/2/2003	6/2/2003	2.28%	-2.13%	-2.04%	3.72%	-1.49%	-0.73%	0.69%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-8.90%	1.51%	-2.70%	-0.73%	0.69%
NYLIM VP PIMCO Real Return – Service Class										
NonStandardized[2]	Moderate	2/17/2012	2/17/2012	2.62%	-1.58%	-2.15%	3.38%	-1.16%	0.83%	0.24%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-9.00%	1.15%	-2.37%	0.83%	0.24%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized[2]	Moderate	4/29/2016	5/1/2020	1.89%	-1.44%	-0.61%	5.63%	1.46%	2.44%	2.84%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-7.56%	3.50%	0.30%	2.44%	2.30%

New York Life Essentials Variable Annuity Performance Summary

As of October 31, 2026

For policies purchased June 2, 2003 to August 15, 2010

Average Annual Total Return as of October 31, 2026 (Updated Monthly)

Investment Divisions[4]	Volatility/ Risk Level[3]	Portfolio Inception Date	Investment Division Inception Date[1]	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	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	1.07%	-2.41%	-2.85%	3.18%	-0.31%	0.54%	1.24%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-9.65%	0.94%	-1.54%	0.54%	1.24%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized[2]	Moderate	2/28/2006	5/1/2014	2.63%	-1.95%	-1.75%	4.82%	-1.37%	0.25%	0.48%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-8.63%	2.65%	-2.59%	0.25%	0.48%
Western Asset Core Plus VIT - Class II										
NonStandardized[2]	Moderate	5/1/2015	5/1/2022	2.32%	-1.92%	-1.80%	3.91%	-2.82%	-0.32%	0.18%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	-8.67%	1.70%	-4.01%	-0.32%	-1.18%
Lord Abbett Series Fund, Inc. - Short Duration Income Portfolio - Class VC										
NonStandardized[2]	Moderate	4/14/2014	5/1/2026	0.71%	0.14%	0.79%	3.58%	0.90%	0.92%	0.10%
Standardized	Moderate	4/14/2014	5/1/2026	-	-	-6.21%	1.35%	-0.28%	0.92%	-6.90%
Voya Intermediate Bond Portfolio - Class S										
NonStandardized[2]	Moderate	5/3/2002	5/1/2026	2.43%	-1.53%	-1.48%	4.71%	-1.40%	0.31%	-1.69%
Standardized	Moderate	5/3/2002	5/1/2026	-	-	-8.38%	2.54%	-2.61%	0.31%	-8.57%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized[2]	Moderate	2/15/2012	5/1/2014	0.44%	-0.61%	0.38%	6.98%	2.32%	3.56%	2.99%
Standardized	Moderate	2/15/2012	5/1/2014	-	-	-6.62%	4.91%	1.20%	3.56%	2.99%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
NonStandardized[2]	Moderate	4/30/2012	5/1/2015	1.25%	-1.60%	-0.82%	8.12%	0.32%	1.12%	1.52%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	-7.76%	6.09%	-0.89%	1.12%	1.52%
NYLIM VP Floating Rate – Service Class										
NonStandardized[2]	Moderate	5/1/2005	5/1/2005	-0.31%	1.19%	1.81%	4.49%	3.50%	2.80%	2.40%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-5.19%	2.31%	2.43%	2.80%	2.40%
NYLIM VP MacKay Convertible – Service Class										
NonStandardized[2]	Moderate	6/2/2003	6/2/2003	-3.28%	13.96%	15.46%	14.69%	4.94%	9.50%	7.28%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	8.46%	12.89%	3.93%	9.50%	7.28%
NYLIM VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized[2]	Moderate	6/2/2003	6/2/2003	0.78%	-0.45%	0.35%	5.36%	1.92%	3.00%	4.78%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-6.65%	3.21%	0.78%	3.00%	4.78%
NYLIM VP MacKay Strategic Bond – Service Class										
NonStandardized[2]	Moderate	5/1/2011	5/1/2011	0.94%	-1.24%	-0.81%	6.06%	1.86%	1.95%	2.09%
Standardized	Moderate	5/1/2011	5/1/2011	-	-	-7.76%	3.94%	0.72%	1.95%	2.09%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized[2]	Moderate	5/18/2009	5/2/2016	0.32%	5.29%	5.66%	7.99%	2.27%	3.12%	3.08%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-1.34%	5.95%	1.15%	3.12%	3.08%
NYLIM VP Hedge Multi-Strategy - Service Class										
NonStandardized[2]	Moderate	5/1/2013	5/1/2013	-1.73%	4.29%	4.47%	6.92%	2.25%	1.19%	-0.49%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-2.53%	4.84%	1.12%	1.19%	-0.49%
Asset Allocation										
American Funds® IS Asset Allocation Fund — Class 4										
NonStandardized[2]	Moderate	12/14/2012	5/1/2018	-0.48%	3.41%	5.31%	14.67%	5.50%	7.76%	7.33%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	-1.69%	12.87%	4.51%	7.76%	7.33%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized[2]	Moderate	11/18/2003	5/1/2011	-1.80%	3.61%	5.38%	13.36%	3.60%	6.01%	4.39%
Standardized	Moderate	11/18/2003	5/1/2011	-	-	-1.62%	11.52%	2.54%	6.01%	4.39%
Fidelity® VIP FundsManager® 60% — Service Class										
NonStandardized[2]	Moderate	8/22/2007	5/1/2019	-1.33%	5.77%	6.33%	13.40%	4.31%	6.94%	6.99%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-0.67%	11.56%	3.27%	6.94%	6.99%
NYLIM VP Balanced – Service Class										
NonStandardized[2]	Moderate	5/1/2005	5/1/2005	4.01%	8.44%	11.78%	11.21%	4.66%	5.86%	5.19%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	4.78%	9.29%	3.64%	5.86%	5.19%
NYLIM VP Conservative Allocation – Service Class										
NonStandardized[2]	Moderate	2/13/2006	2/13/2006	0.19%	3.40%	3.95%	8.55%	1.84%	3.64%	3.73%
Standardized	Moderate	2/13/2006	2/13/2006	-	-	-3.05%	6.53%	0.70%	3.64%	3.73%

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Investment Divisions[4]	Volatility/ Risk Level[3]	Portfolio Inception Date	Investment Division Inception Date[1]	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Asset Allocation										
NYLIM VP Income Builder – Service Class										
NonStandardized[2]	Moderate	6/2/2003	6/2/2003	2.54%	14.18%	15.69%	17.35%	6.08%	6.37%	5.57%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	8.69%	15.63%	5.12%	6.37%	5.57%
NYLIM VP Janus Henderson Balanced – Initial Class7										
NonStandardized[2]	Moderate	2/17/2012	2/17/2012	0.30%	2.90%	2.76%	13.84%	5.04%	8.94%	7.95%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-4.24%	12.01%	4.04%	8.94%	7.95%
NYLIM VP Janus Henderson Balanced – Service Class										
NonStandardized[2]	Moderate	2/17/2012	2/17/2012	0.28%	2.69%	2.51%	13.56%	4.78%	8.67%	7.68%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-4.49%	11.72%	3.76%	8.67%	7.68%
NYLIM VP Moderate Allocation–Service Class										
NonStandardized[2]	Moderate	2/13/2006	2/13/2006	-0.39%	5.44%	6.12%	11.10%	3.15%	5.38%	4.62%
Standardized	Moderate	2/13/2006	2/13/2006	-	-	-0.88%	9.18%	2.07%	5.38%	4.62%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized[2]	Moderate	5/1/2020	5/1/2020	1.32%	0.13%	0.29%	7.06%	0.66%	N/A	2.29%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-6.71%	4.99%	-0.54%	N/A	1.74%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized[2]	Moderate	5/1/2020	5/1/2020	-0.12%	3.97%	4.30%	12.54%	3.89%	N/A	7.03%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.70%	10.67%	2.84%	N/A	6.60%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized[2]	Moderate	5/1/2020	5/1/2020	-0.56%	5.20%	5.62%	14.63%	5.07%	N/A	9.07%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-1.38%	12.82%	4.06%	N/A	8.69%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized[2]	Moderate	5/1/2020	5/1/2020	0.59%	2.21%	2.55%	10.01%	2.57%	N/A	5.09%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-4.45%	8.05%	1.46%	N/A	4.61%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized[2]	High	5/1/2020	5/1/2020	-1.44%	7.80%	8.36%	18.01%	6.96%	N/A	12.02%
Standardized	High	5/1/2020	5/1/2020	-	-	1.36%	16.31%	6.02%	N/A	11.69%
NYLIM VP Equity Allocation – Service Class										
NonStandardized[2]	High	2/13/2006	2/13/2006	-0.91%	9.67%	10.86%	15.59%	4.96%	8.36%	5.87%
Standardized	High	2/13/2006	2/13/2006	-	-	3.86%	13.82%	3.95%	8.36%	5.87%
NYLIM VP Growth Allocation–Service Class										
NonStandardized[2]	High	2/13/2006	2/13/2006	-0.67%	7.73%	8.84%	13.43%	4.46%	7.08%	5.46%
Standardized	High	2/13/2006	2/13/2006	-	-	1.84%	11.59%	3.43%	7.08%	5.46%
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized[2]	High	6/1/1999	5/1/2022	4.66%	19.25%	22.94%	17.20%	8.88%	10.48%	10.79%
Standardized	High	6/1/1999	5/1/2022	-	-	15.94%	15.48%	8.01%	10.48%	9.85%
American Funds® IS Washington Mutual Investors FundSM — Class 4										
NonStandardized[2]	High	12/14/2012	11/13/2017	3.90%	8.88%	10.76%	18.23%	9.78%	10.40%	9.87%
Standardized	High	12/14/2012	11/13/2017	-	-	3.76%	16.54%	8.94%	10.40%	9.87%
American Funds® IS Growth Fund — Class 4										
NonStandardized[2]	High	12/14/2012	11/13/2017	-3.26%	2.78%	1.78%	22.94%	7.76%	15.85%	14.64%
Standardized	High	12/14/2012	11/13/2017	-	-	-5.22%	21.37%	6.85%	15.85%	14.64%
American Funds® IS Growth-Income Fund - Class 4										
NonStandardized[2]	High	12/14/2012	5/1/2026	-1.28%	8.09%	8.26%	20.61%	9.70%	12.33%	1.87%
Standardized	High	12/14/2012	5/1/2026	-	-	1.26%	18.98%	8.86%	12.33%	-5.13%
BNY Mellon Sustainable US Equity - Service Shares										
NonStandardized[2]	High	12/31/2000	5/1/2022	-1.55%	7.23%	6.47%	19.73%	7.25%	12.15%	12.14%
Standardized	High	12/31/2000	5/1/2022	-	-	-0.53%	18.08%	6.32%	12.15%	11.23%
LVIP ClearBridge Appreciation Fund - Service Class										
NonStandardized[2]	High	2/28/2015	5/1/2017	1.04%	6.51%	6.10%	16.63%	8.38%	11.87%	11.21%
Standardized	High	2/28/2015	5/1/2017	-	-	-0.90%	14.89%	7.50%	11.87%	11.21%
Fidelity® VIP Contrafund® – Service Class 2										
NonStandardized[2]	High	1/12/2000	6/2/2003	-3.68%	5.17%	5.82%	23.01%	9.89%	14.20%	10.37%
Standardized	High	1/12/2000	6/2/2003	-	-	-1.18%	21.44%	9.05%	14.20%	10.37%

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Large Cap Equity										
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized[2]	High	1/12/2000	6/2/2003	5.23%	15.05%	19.13%	19.32%	9.63%	10.39%	7.42%
Standardized	High	1/12/2000	6/2/2003	-	-	12.13%	17.65%	8.78%	10.39%	7.42%
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized[2]	High	1/12/2000	5/1/2014	-9.99%	3.46%	1.59%	26.35%	6.81%	18.71%	15.85%
Standardized	High	1/12/2000	5/1/2014	-	-	-5.41%	24.87%	5.87%	18.71%	15.85%
NYLIM VP Epoch U.S. Equity Yield – Service Class										
NonStandardized[2]	High	6/2/2003	6/2/2003	4.92%	19.29%	21.43%	20.15%	10.61%	10.37%	7.41%
Standardized	High	6/2/2003	6/2/2003	-	-	14.43%	18.51%	9.79%	10.37%	7.41%
NYLIM VP Dimensional U.S. Equity - Service Class										
NonStandardized[2]	High	6/2/2003	6/2/2003	2.61%	10.26%	9.65%	19.33%	8.13%	11.70%	8.53%
Standardized	High	6/2/2003	6/2/2003	-	-	2.65%	17.67%	7.24%	11.70%	8.53%
NYLIM VP Wellington Growth – Service Class9										
NonStandardized[2]	High	6/2/2003	6/2/2003	-6.08%	-4.95%	-6.94%	16.42%	3.60%	11.39%	7.08%
Standardized	High	6/2/2003	6/2/2003	-	-	-13.46%	14.68%	2.54%	11.39%	7.08%
NYLIM VP S&P 500 Index5 – Service Class										
NonStandardized[2]	High	6/2/2003	6/2/2003	-1.01%	10.09%	10.08%	21.16%	10.04%	13.33%	9.07%
Standardized	High	6/2/2003	6/2/2003	-	-	3.08%	19.54%	9.21%	13.33%	9.07%
NYLIM VP Winslow Large Cap Growth – Service Class										
NonStandardized[2]	High	6/2/2003	6/2/2003	-5.50%	-1.48%	-6.12%	18.83%	5.89%	14.37%	9.30%
Standardized	High	6/2/2003	6/2/2003	-	-	-12.69%	17.16%	4.92%	14.37%	9.30%
NYLIM VP American Century Sustainable Equity – Service Class										
NonStandardized[2]	High	2/17/2012	2/17/2012	-1.12%	6.67%	6.17%	16.05%	9.34%	9.81%	9.21%
Standardized	High	2/17/2012	2/17/2012	-	-	-0.83%	14.29%	8.49%	9.81%	9.21%
NYLIM VP MFS® Investors Trust - Service Class11										
NonStandardized[2]	High	5/1/2000	2/10/2025	-0.73%	8.56%	8.73%	17.08%	6.75%	11.25%	10.15%
Standardized	High	5/1/2000	2/10/2025	-	-	1.73%	15.35%	5.80%	11.25%	6.33%
NYLIM VP MFS® Research - Service Class11										
NonStandardized[2]	High	5/1/2000	2/10/2025	-1.61%	5.57%	5.20%	15.82%	6.44%	11.20%	7.74%
Standardized	High	5/1/2000	2/10/2025	-	-	-1.80%	14.06%	5.49%	11.20%	3.86%
Voya Growth and Income Portfolio - Class S										
NonStandardized[2]	High	12/31/1979	5/1/2024	-0.99%	7.24%	8.26%	19.63%	10.15%	13.09%	15.15%
Standardized	High	12/31/1979	5/1/2024	-	-	1.26%	17.98%	9.32%	13.09%	12.85%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized[2]	High	1/12/2000	9/8/2003	0.56%	17.57%	22.07%	20.22%	7.50%	10.22%	9.28%
Standardized	High	1/12/2000	9/8/2003	-	-	15.07%	18.59%	6.59%	10.22%	9.28%
Janus Henderson VIT Enterprise Portfolio – Service Shares										
NonStandardized[2]	High	12/31/1999	11/13/2017	2.93%	3.93%	5.45%	13.93%	4.01%	10.66%	8.93%
Standardized	High	12/31/1999	11/13/2017	-	-	-1.55%	12.10%	2.97%	10.66%	8.93%
NYLIM VP Schroders Mid Cap Opportunities - Service Class										
NonStandardized[2]	High	6/2/2003	6/2/2003	3.54%	17.63%	21.08%	16.16%	3.46%	7.00%	7.78%
Standardized	High	6/2/2003	6/2/2003	-	-	14.08%	14.40%	2.39%	7.00%	7.78%
MFS® Mid Cap Value Portfolio - Service Class										
NonStandardized[2]	High	3/7/2008	5/1/2020	6.38%	14.35%	17.14%	15.44%	6.66%	1.43%	13.85%
Standardized	High	3/7/2008	5/1/2020	-	-	10.14%	13.66%	5.72%	1.43%	13.55%
Neuberger Berman AMT Mid-Cap Growth – Class S										
NonStandardized[2]	High	2/18/2003	6/2/2003	-6.17%	-7.64%	-14.52%	11.12%	-1.85%	8.52%	7.95%
Standardized	High	2/18/2003	6/2/2003	-	-	-20.51%	9.20%	-3.06%	8.52%	7.95%
Invesco V.I. Main Street Small Cap Fund - Series II										
NonStandardized[2]	Highest	7/16/2001	5/1/2020	1.92%	10.00%	13.37%	16.76%	4.30%	9.40%	13.75%
Standardized	Highest	7/16/2001	5/1/2020	-	-	6.37%	15.02%	3.27%	9.40%	13.44%
Columbia Variable Portfolio Small Cap Value Discovery Fund - Class 2										
NonStandardized[2]	Highest	6/1/2000	11/15/2004	4.26%	14.57%	19.98%	19.10%	8.31%	10.04%	7.46%
Standardized	Highest	6/1/2000	11/15/2004	-	-	12.98%	17.43%	7.42%	10.04%	7.46%
Columbia Variable Portfolio Small Company Growth Fund - Class 2										
NonStandardized[2]	Highest	6/1/2000	5/1/2026	-6.49%	5.28%	4.46%	21.63%	1.60%	13.58%	-6.79%
Standardized	Highest	6/1/2000	5/1/2026	-	-	-2.54%	20.03%	0.44%	13.58%	-13.32%

New York Life Essentials Variable Annuity Performance Summary

As of October 31, 2026

For policies purchased June 2, 2003 to August 15, 2010

Average Annual Total Return as of October 31, 2026 (Updated Monthly)

Investment Divisions[4]	Volatility/ Risk Level[3]	Portfolio Inception Date	Investment Division Inception Date[1]	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Small/Mid Cap Equity										
Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
NonStandardized[2]	Highest	4/17/2018	5/1/2024	1.38%	13.84%	15.36%	18.73%	5.04%	N/A	14.32%
Standardized	Highest	4/17/2018	5/1/2024	-	-	8.36%	17.05%	4.03%	N/A	11.99%
Nomura VIP Small Cap Value Series - Service Class										
NonStandardized[2]	Highest	5/1/2000	11/13/2017	4.03%	14.02%	18.50%	15.88%	5.24%	7.45%	5.95%
Standardized	Highest	5/1/2000	11/13/2017	-	-	11.50%	14.12%	4.24%	7.45%	5.95%
NYLIM VP Wellington Small Cap - Service Class										
NonStandardized[2]	Highest	5/2/2016	5/2/2016	1.29%	16.02%	22.07%	19.56%	4.30%	6.80%	6.65%
Standardized	Highest	5/2/2016	5/2/2016	-	-	15.07%	17.91%	3.26%	6.80%	6.65%
NYLIM VP Small Cap Growth – Initial Class6										
NonStandardized[2]	Highest	2/17/2012	2/17/2012	1.74%	11.10%	11.79%	13.97%	-0.43%	8.44%	7.37%
Standardized	Highest	2/17/2012	2/17/2012	-	-	4.79%	12.15%	-1.65%	8.44%	7.37%
NYLIM VP Small Cap Growth – Service Class										
NonStandardized[2]	Highest	2/17/2012	2/17/2012	1.72%	10.87%	11.51%	13.69%	-0.67%	8.17%	7.10%
Standardized	Highest	2/17/2012	2/17/2012	-	-	4.51%	11.85%	-1.90%	8.17%	7.10%
International/Global Equity										
American Funds® IS SMALLCAP World Fund® — Class 4										
NonStandardized[2]	High	12/14/2012	5/1/2015	-3.48%	4.50%	5.72%	12.32%	-2.44%	5.90%	4.34%
Standardized	High	12/14/2012	5/1/2015	-	-	-1.28%	10.44%	-3.64%	5.90%	4.34%
Fidelity® VIP International Index — Service Class 2										
NonStandardized[2]	High	4/16/2018	5/1/2019	-3.00%	9.73%	12.65%	19.09%	6.71%	N/A	7.50%
Standardized	High	4/16/2018	5/1/2019	-	-	5.65%	17.43%	5.77%	N/A	7.50%
Fidelity® VIP International Capital Appreciation Portfolio - Service Class 2										
NonStandardized[2]	High	12/22/2004	5/1/2026	-8.77%	-3.24%	-3.72%	12.17%	1.77%	7.61%	-6.85%
Standardized	High	12/22/2004	5/1/2026	-	-	-10.46%	10.29%	0.63%	7.61%	-13.37%
Goldman Sachs VIT International Equity Insights Fund - Service Class										
NonStandardized[2]	High	1/9/2006	5/1/2026	-1.66%	8.62%	13.50%	20.46%	9.01%	7.82%	0.77%
Standardized	High	1/9/2006	5/1/2026	-	-	6.50%	18.83%	8.15%	7.82%	-6.23%
Invesco V.I. EQV International Equity Fund - Series II										
NonStandardized[2]	High	9/19/2001	5/1/2014	-2.33%	5.11%	6.48%	10.83%	2.30%	5.11%	3.33%
Standardized	High	9/19/2001	5/1/2014	-	-	-0.52%	8.89%	1.18%	5.11%	3.33%
Janus Henderson VIT Global Research Portfolio – Service Shares										
NonStandardized[2]	High	12/31/1999	6/2/2003	-2.54%	6.15%	6.67%	20.55%	8.53%	11.81%	7.11%
Standardized	High	12/31/1999	6/2/2003	-	-	-0.33%	18.92%	7.65%	11.81%	7.11%
NYLIM VP Pinestone International Equity – Service Class										
NonStandardized[2]	High	6/2/2003	6/2/2003	3.26%	3.90%	5.25%	10.85%	-3.05%	4.29%	4.39%
Standardized	High	6/2/2003	6/2/2003	-	-	-1.75%	8.92%	-4.24%	4.29%	4.39%
MFS® International Intrinsic Equity Portfolio - Service Class										
NonStandardized[2]	High	8/31/2001	5/1/2017	0.41%	8.64%	13.04%	19.32%	6.07%	8.53%	8.12%
Standardized	High	8/31/2001	5/1/2017	-	-	6.04%	17.66%	5.10%	8.53%	8.12%
MFS® VIT Research International - Service Class										
NonStandardized[2]	High	8/24/2001	5/1/2022	-1.11%	7.93%	10.90%	13.78%	3.34%	6.68%	7.89%
Standardized	High	8/24/2001	5/1/2022	-	-	3.90%	11.94%	2.27%	6.68%	6.85%
Putnam VT International Value Fund - Class IB										
NonStandardized[2]	High	1/2/1997	5/1/2024	-0.18%	9.37%	14.67%	19.16%	9.95%	8.43%	16.51%
Standardized	High	1/2/1997	5/1/2024	-	-	7.67%	17.49%	9.12%	8.43%	14.25%
American Funds® IS New World Fund® — Class 4										
NonStandardized[2]	Highest	12/14/2012	5/1/2014	-8.55%	3.68%	4.65%	15.37%	3.20%	7.07%	5.04%
Standardized	Highest	12/14/2012	5/1/2014	-	-	-2.35%	13.58%	2.12%	7.07%	5.04%
Fidelity® VIP Emerging Markets – Service Class 2										
NonStandardized[2]	Highest	1/23/2008	5/1/2018	-8.48%	12.35%	14.62%	23.77%	6.87%	9.31%	7.56%
Standardized	Highest	1/23/2008	5/1/2018	-	-	7.62%	22.23%	5.93%	9.31%	7.56%
NYLIM VP Candriam Emerging Markets Equity – Service Class9										
NonStandardized[2]	Highest	2/17/2012	2/17/2012	-9.37%	12.75%	13.25%	22.52%	3.41%	5.84%	1.88%
Standardized	Highest	2/17/2012	2/17/2012	-	-	6.25%	20.95%	2.34%	5.84%	1.88%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2[10]										
NonStandardized[2]	High	4/30/2013	5/1/2015	-0.54%	32.95%	35.68%	14.99%	10.39%	7.15%	4.29%
Standardized	High	4/30/2013	5/1/2015	-	-	28.68%	13.20%	9.57%	7.15%	4.29%
NYLIM VP Fidelity Institutional AM® Utilities – Service Class										
NonStandardized[2]	High	2/17/2012	2/17/2012	8.87%	-1.06%	-5.63%	14.95%	8.52%	7.90%	7.25%
Standardized	High	2/17/2012	2/17/2012	-	-	-12.24%	13.16%	7.64%	7.90%	7.25%

New York Life Essentials Variable Annuity Performance Summary

As of October 31, 2026

For policies purchased June 2, 2003 to August 15, 2010

Average Annual Total Return as of October 31, 2026 (Updated Monthly)

Investment Divisions[4]	Volatility/ Risk Level[3]	Portfolio Inception Date	Investment Division Inception Date[1]	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Sector										
NYLIM VP CBRE Global Infrastructure — Service Class										
NonStandardized[2]	High	5/1/2015	5/1/2015	8.17%	8.18%	9.26%	13.96%	4.72%	0.68%	-1.10%
Standardized	High	5/1/2015	5/1/2015	-	-	2.26%	12.14%	3.70%	0.68%	-1.10%
NYLIM VP Newton Technology Growth - Service Class11										
NonStandardized[2]	Highest	12/29/2000	2/10/2025	-12.71%	14.19%	11.47%	30.11%	7.51%	16.33%	19.22%
Standardized	Highest	12/29/2000	2/10/2025	-	-	4.47%	28.72%	6.60%	16.33%	15.62%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized[2]	Highest	7/18/2001	5/1/2019	3.46%	20.48%	26.39%	16.79%	4.01%	10.38%	9.48%
Standardized	Highest	7/18/2001	5/1/2019	-	-	19.39%	15.05%	2.96%	10.38%	9.48%
Franklin Gold and Precious Metals VIP Fund - Class 2										
NonStandardized[2]	Highest	5/1/2026	5/1/2026	-14.77%	-13.38%	9.27%	49.33%	17.85%	11.45%	-18.00%
Standardized	Highest	5/1/2026	5/1/2026	-	-	2.27%	48.28%	17.22%	11.45%	-23.74%
NYLIM VP Natural Resources – Initial Class										
NonStandardized[2]	Highest	2/17/2012	2/17/2012	3.06%	25.39%	37.12%	13.40%	14.11%	8.68%	3.16%
Standardized	Highest	2/17/2012	2/17/2012	-	-	30.12%	11.56%	13.39%	8.68%	3.16%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized[2]	Highest	5/1/1998	5/1/2024	3.77%	10.66%	9.64%	10.95%	-0.03%	4.99%	9.78%
Standardized	Highest	5/1/1998	5/1/2024	-	-	2.64%	9.02%	-1.26%	4.99%	7.30%

Please read the important disclosures below regarding the product performance.

To obtain a copy of the product and funds prospectuses, please contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019. Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. Both the product prospectus and the underlying fund prospectuses contain this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

[1] The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except NYLIM VP U.S. Government Money Market, NYLIM VP Small Cap Growth — Initial Class, NYLIM VP Janus Henderson Balanced — Initial Class and NYLIM VP Natural Resources — Initial Class). Performance for these classes/shares is lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

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

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

[4] The New York Life Essentials Variable Annuity was first offered for sale on May 10, 2002. Certain Portfolios and Investment Divisions existed prior to this date. The performance for NYLIM VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. Performance that precedes Investment Division Inception has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Essentials Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

[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 NYLIM VP S&P 500 Index Portfolio. The NYLIM 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 NYLIM VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

[6] New allocations to the NYLIM 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 NYLIM 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 NYLIM VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the NYLIM 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 NYLIM 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 NYLIM VP Wellington Growth and NYLIM 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.

[11] On February 10, 2025, shares of each of the MFS Investors Trust, MFS Research Series, and the BNY Mellon IP Technology Growth Portfolios ("Replaced Portfolios") were substituted with shares of the NYLIM VP MFS Investors Trust, NYLIM VP MFS Research Portfolio, and NYLIM VP Newton Technology Growth Portfolio ("New Portfolios"), respectively. As of the date of the substitutions, each of the New Portfolios had substantially similar Investing objectives, principal investment strategies, and principal risks as the corresponding Replaced Portfolios. In addition, the investment adviser of each of the Replaced Portfolios became the sub-adviser of the corresponding New Portfolios and New York Life Investments became the investment adviser of the New Portfolios. The Portfolio Inception Dates shown in the table reflect the inception date of the Replaced Portfolios. The inception date of each of the New Portfolios was February 10, 2025 which is also the date the Investment Divisions investing in the New Portfolios were first offered. Performance shown for periods prior to February 10, 2025 reflects performance attributable to the applicable Replaced Portfolio adjusted for Separate Account charges and portfolio expenses as described below.

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 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 October 31, 2026

For policies purchased June 2, 2003 to August 15, 2010

Average Annual Total Return as of September 30, 2026 (Updated Quarterly)

Investment Divisions[4]	Volatility/ Risk Level[3]	Portfolio Inception Date	Investment Division Inception Date[1]	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Investment Grade Bond								
NYLIM VP U.S. Government Money Market – Current 7-day yield is 3.67%8								
NonStandardized[2]	Low	1/29/1993	5/1/2015	2.05%	2.82%	2.05%	0.67%	0.10%
Standardized	Low	1/29/1993	5/1/2015	-4.95%	0.57%	0.92%	0.67%	0.10%
PIMCO VIT Low Duration Portfolio - Advisor Class								
NonStandardized[2]	Low	3/31/2006	5/2/2016	-1.07%	2.45%	-0.13%	0.00%	0.02%
Standardized	Low	3/31/2006	5/2/2016	-8.00%	0.18%	-1.36%	0.00%	0.02%
PIMCO VIT Short-Term Portfolio - Advisor Class								
NonStandardized[2]	Low	9/30/1999	5/1/2024	2.44%	3.40%	2.21%	1.32%	3.08%
Standardized	Low	9/30/1999	5/1/2024	-4.56%	1.17%	1.09%	1.32%	0.24%
American Funds® IS Capital World Bond Fund® — Class 4								
NonStandardized[2]	Moderate	10/4/2006	5/1/2024	-5.69%	1.62%	-4.23%	-1.82%	0.87%
Standardized	Moderate	10/4/2006	5/1/2024	-12.29%	-0.69%	-5.41%	-1.82%	-2.05%
American Funds® IS The Bond Fund of America® — Class 4								
NonStandardized[2]	Moderate	12/14/2012	5/1/2022	-3.91%	2.08%	-2.36%	-0.28%	-0.33%
Standardized	Moderate	12/14/2012	5/1/2022	-10.63%	-0.21%	-3.57%	-0.28%	-1.72%
American Funds® IS U.S. Government Securities Fund® — Class 4								
NonStandardized[2]	Moderate	12/2/1985	5/1/2024	-4.75%	1.59%	-2.58%	-0.79%	1.29%
Standardized	Moderate	12/2/1985	5/1/2024	-11.42%	-0.73%	-3.77%	-0.79%	-1.62%
Columbia Variable Portfolio — Intermediate Bond - Class 2								
NonStandardized[2]	Moderate	5/3/2010	5/1/2022	-4.05%	3.26%	-2.81%	0.00%	-0.14%
Standardized	Moderate	5/3/2010	5/1/2022	-10.77%	1.02%	-4.01%	0.00%	-1.53%
NYLIM VP Bond – Service Class								
NonStandardized[2]	Moderate	6/2/2003	5/1/2015	-3.63%	2.38%	-2.67%	-0.70%	1.21%
Standardized	Moderate	6/2/2003	5/1/2015	-10.38%	0.10%	-3.86%	-0.70%	1.21%
Fidelity® VIP Investment Grade Bond - Service Class 2								
NonStandardized[2]	Moderate	8/15/2005	5/1/2022	-3.87%	2.40%	-2.09%	-0.05%	0.13%
Standardized	Moderate	8/15/2005	5/1/2022	-10.60%	0.13%	-3.30%	-0.05%	-1.25%
Fidelity® VIP Bond Index – Service Class 2								
NonStandardized[2]	Moderate	4/19/2018	11/23/2020	-3.60%	2.14%	-2.45%	N/A	-2.63%
Standardized	Moderate	4/19/2018	11/23/2020	-10.35%	-0.15%	-3.65%	N/A	-3.48%
NYLIM VP MacKay U.S. Infrastructure Bond – Service Class								
NonStandardized[2]	Moderate	6/2/2003	6/2/2003	-3.62%	2.33%	-2.00%	-1.00%	0.60%
Standardized	Moderate	6/2/2003	6/2/2003	-10.37%	0.06%	-3.21%	-1.00%	0.60%
NYLIM VP PIMCO Real Return – Service Class								
NonStandardized[2]	Moderate	2/17/2012	2/17/2012	-4.33%	2.20%	-1.55%	0.53%	0.06%
Standardized	Moderate	2/17/2012	2/17/2012	-11.03%	-0.09%	-2.76%	0.53%	0.06%
PIMCO VIT Income Portfolio - Advisor Class								
NonStandardized[2]	Moderate	4/29/2016	5/1/2020	-1.17%	4.51%	1.01%	2.32%	2.57%
Standardized	Moderate	4/29/2016	5/1/2020	-8.09%	2.33%	-0.17%	2.32%	2.02%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
NonStandardized[2]	Moderate	5/1/2014	5/1/2014	-2.88%	2.69%	-0.69%	0.34%	1.16%
Standardized	Moderate	5/1/2014	5/1/2014	-9.68%	0.43%	-1.91%	0.34%	1.16%
PIMCO VIT Total Return Portfolio - Advisor Class								
NonStandardized[2]	Moderate	2/28/2006	5/1/2014	-3.33%	3.26%	-1.97%	-0.08%	0.28%
Standardized	Moderate	2/28/2006	5/1/2014	-10.10%	1.02%	-3.17%	-0.08%	0.28%
Western Asset Core Plus VIT - Class II								
NonStandardized[2]	Moderate	5/1/2015	5/1/2022	-3.55%	2.27%	-3.32%	-0.63%	-0.34%
Standardized	Moderate	5/1/2015	5/1/2022	-10.30%	-0.01%	-4.50%	-0.63%	-1.73%
Lord Abbett Series Fund, Inc. - Short Duration Income Portfolio - Class VC								
NonStandardized[2]	Moderate	4/14/2014	5/1/2026	0.33%	3.29%	0.69%	0.85%	-0.60%
Standardized	Moderate	4/14/2014	5/1/2026	-6.67%	1.06%	-0.50%	0.85%	-7.56%
Voya Intermediate Bond Portfolio - Class S								
NonStandardized[2]	Moderate	5/3/2002	5/1/2026	-3.31%	3.23%	-1.92%	0.00%	-4.02%
Standardized	Moderate	5/3/2002	5/1/2026	-10.08%	0.99%	-3.12%	0.00%	-10.74%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized[2]	Moderate	2/15/2012	5/1/2014	0.25%	6.32%	2.20%	3.50%	2.97%
Standardized	Moderate	2/15/2012	5/1/2014	-6.75%	4.22%	1.07%	3.50%	2.97%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2								
NonStandardized[2]	Moderate	4/30/2012	5/1/2015	-0.05%	7.18%	0.01%	0.89%	1.42%
Standardized	Moderate	4/30/2012	5/1/2015	-7.04%	5.11%	-1.22%	0.89%	1.42%
NYLIM VP Floating Rate – Service Class								
NonStandardized[2]	Moderate	5/1/2005	5/1/2005	1.97%	4.52%	3.56%	2.87%	2.42%
Standardized	Moderate	5/1/2005	5/1/2005	-5.03%	2.34%	2.49%	2.87%	2.42%
NYLIM VP MacKay Convertible – Service Class								
NonStandardized[2]	Moderate	6/2/2003	6/2/2003	21.64%	14.52%	6.27%	9.55%	7.46%
Standardized	Moderate	6/2/2003	6/2/2003	14.64%	12.71%	5.31%	9.55%	7.46%

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Investment Divisions[4]	Volatility/ Risk Level[3]	Portfolio Inception Date	Investment Division Inception Date[1]	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Non-Investment Grade Bond								
NYLIM VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized[2]	Moderate	6/2/2003	6/2/2003	-0.45%	4.82%	1.65%	2.94%	4.76%
Standardized	Moderate	6/2/2003	6/2/2003	-7.42%	2.65%	0.50%	2.94%	4.76%
NYLIM VP MacKay Strategic Bond – Service Class								
NonStandardized[2]	Moderate	5/1/2011	5/1/2011	-1.19%	5.31%	1.64%	1.85%	2.04%
Standardized	Moderate	5/1/2011	5/1/2011	-8.11%	3.16%	0.49%	1.85%	2.04%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized[2]	Moderate	5/18/2009	5/2/2016	5.74%	7.45%	2.66%	2.93%	3.07%
Standardized	Moderate	5/18/2009	5/2/2016	-1.26%	5.39%	1.56%	2.93%	3.07%
NYLIM VP Hedge Multi-Strategy - Service Class								
NonStandardized[2]	Moderate	5/1/2013	5/1/2013	6.94%	7.02%	2.77%	1.27%	-0.37%
Standardized	Moderate	5/1/2013	5/1/2013	-0.06%	4.94%	1.67%	1.27%	-0.37%
Asset Allocation								
American Funds® IS Asset Allocation Fund — Class 4								
NonStandardized[2]	Moderate	12/14/2012	5/1/2018	6.00%	14.02%	6.44%	7.69%	7.47%
Standardized	Moderate	12/14/2012	5/1/2018	-1.00%	12.20%	5.49%	7.69%	7.47%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized[2]	Moderate	11/18/2003	5/1/2011	8.63%	13.41%	4.53%	6.06%	4.53%
Standardized	Moderate	11/18/2003	5/1/2011	1.63%	11.56%	3.50%	6.06%	4.53%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized[2]	Moderate	8/22/2007	5/1/2019	9.47%	12.93%	5.25%	6.86%	7.27%
Standardized	Moderate	8/22/2007	5/1/2019	2.47%	11.07%	4.25%	6.86%	7.27%
NYLIM VP Balanced – Service Class								
NonStandardized[2]	Moderate	5/1/2005	5/1/2005	7.20%	8.83%	4.49%	5.28%	5.02%
Standardized	Moderate	5/1/2005	5/1/2005	0.20%	6.82%	3.46%	5.28%	5.02%
NYLIM VP Conservative Allocation – Service Class								
NonStandardized[2]	Moderate	2/13/2006	2/13/2006	4.72%	7.74%	2.21%	3.50%	3.74%
Standardized	Moderate	2/13/2006	2/13/2006	-2.28%	5.69%	1.08%	3.50%	3.74%
NYLIM VP Income Builder – Service Class								
NonStandardized[2]	Moderate	6/2/2003	6/2/2003	13.88%	15.22%	6.02%	5.96%	5.48%
Standardized	Moderate	6/2/2003	6/2/2003	6.88%	13.44%	5.06%	5.96%	5.48%
NYLIM VP Janus Henderson Balanced – Initial Class7								
NonStandardized[2]	Moderate	2/17/2012	2/17/2012	3.99%	13.03%	5.94%	8.80%	7.98%
Standardized	Moderate	2/17/2012	2/17/2012	-3.01%	11.18%	4.97%	8.80%	7.98%
NYLIM VP Janus Henderson Balanced – Service Class								
NonStandardized[2]	Moderate	2/17/2012	2/17/2012	3.73%	12.75%	5.67%	8.53%	7.71%
Standardized	Moderate	2/17/2012	2/17/2012	-3.27%	10.89%	4.69%	8.53%	7.71%
NYLIM VP Moderate Allocation–Service Class								
NonStandardized[2]	Moderate	2/13/2006	2/13/2006	7.75%	10.36%	3.88%	5.27%	4.65%
Standardized	Moderate	2/13/2006	2/13/2006	0.75%	8.41%	2.82%	5.27%	4.65%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized[2]	Moderate	5/1/2020	5/1/2020	-0.21%	5.97%	0.62%	N/A	2.11%
Standardized	Moderate	5/1/2020	5/1/2020	-7.20%	3.85%	-0.58%	N/A	1.55%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized[2]	Moderate	5/1/2020	5/1/2020	5.72%	11.80%	4.64%	N/A	7.14%
Standardized	Moderate	5/1/2020	5/1/2020	-1.28%	9.90%	3.62%	N/A	6.71%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized[2]	Moderate	5/1/2020	5/1/2020	7.60%	14.01%	6.02%	N/A	9.29%
Standardized	Moderate	5/1/2020	5/1/2020	0.60%	12.19%	5.06%	N/A	8.90%
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
NonStandardized[2]	Moderate	5/1/2020	5/1/2020	2.96%	9.13%	2.98%	N/A	5.06%
Standardized	Moderate	5/1/2020	5/1/2020	-4.04%	7.14%	1.89%	N/A	4.58%

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Investment Divisions[4]	Volatility/ Risk Level[3]	Portfolio Inception Date	Investment Division Inception Date[1]	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Asset Allocation								
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized[2]	High	5/1/2020	5/1/2020	11.57%	17.60%	8.44%	N/A	12.44%
Standardized	High	5/1/2020	5/1/2020	4.57%	15.89%	7.56%	N/A	12.11%
NYLIM VP Equity Allocation – Service Class								
NonStandardized[2]	High	2/13/2006	2/13/2006	13.40%	14.71%	6.18%	8.23%	5.94%
Standardized	High	2/13/2006	2/13/2006	6.40%	12.91%	5.22%	8.23%	5.94%
NYLIM VP Growth Allocation–Service Class								
NonStandardized[2]	High	2/13/2006	2/13/2006	10.95%	12.59%	5.47%	6.96%	5.52%
Standardized	High	2/13/2006	2/13/2006	3.95%	10.72%	4.48%	6.96%	5.52%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized[2]	High	6/1/1999	5/1/2022	16.35%	14.14%	8.88%	9.79%	9.87%
Standardized	High	6/1/1999	5/1/2022	9.35%	12.32%	8.02%	9.79%	8.87%
American Funds® IS Washington Mutual Investors FundSM — Class 4								
NonStandardized[2]	High	12/14/2012	11/13/2017	6.66%	16.16%	10.34%	9.72%	9.49%
Standardized	High	12/14/2012	11/13/2017	-0.34%	14.41%	9.51%	9.72%	9.49%
American Funds® IS Growth Fund — Class 4								
NonStandardized[2]	High	12/14/2012	11/13/2017	7.44%	22.87%	10.33%	16.00%	15.22%
Standardized	High	12/14/2012	11/13/2017	0.44%	21.30%	9.51%	16.00%	15.22%
American Funds® IS Growth-Income Fund - Class 4								
NonStandardized[2]	High	12/14/2012	5/1/2026	11.52%	20.49%	11.30%	12.26%	3.19%
Standardized	High	12/14/2012	5/1/2026	4.52%	18.86%	10.51%	12.26%	-3.81%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized[2]	High	12/31/2000	5/1/2022	11.33%	19.43%	9.13%	12.06%	12.78%
Standardized	High	12/31/2000	5/1/2022	4.33%	17.77%	8.28%	12.06%	11.86%
LVIP ClearBridge Appreciation Fund - Service Class								
NonStandardized[2]	High	2/28/2015	5/1/2017	6.01%	15.99%	9.62%	11.48%	11.19%
Standardized	High	2/28/2015	5/1/2017	-0.99%	14.23%	8.77%	11.48%	11.19%
Fidelity® VIP Contrafund® – Service Class 2								
NonStandardized[2]	High	1/12/2000	6/2/2003	11.80%	23.90%	12.38%	14.34%	10.59%
Standardized	High	1/12/2000	6/2/2003	4.80%	22.36%	11.62%	14.34%	10.59%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized[2]	High	1/12/2000	6/2/2003	13.23%	16.27%	9.62%	9.72%	7.21%
Standardized	High	1/12/2000	6/2/2003	6.23%	14.51%	8.78%	9.72%	7.21%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized[2]	High	1/12/2000	5/1/2014	15.98%	29.24%	10.31%	19.57%	16.95%
Standardized	High	1/12/2000	5/1/2014	8.98%	27.82%	9.49%	19.57%	16.95%
NYLIM VP Epoch U.S. Equity Yield – Service Class								
NonStandardized[2]	High	6/2/2003	6/2/2003	15.34%	17.34%	10.61%	9.53%	7.22%
Standardized	High	6/2/2003	6/2/2003	8.34%	15.62%	9.79%	9.53%	7.22%
NYLIM VP Dimensional U.S. Equity - Service Class								
NonStandardized[2]	High	6/2/2003	6/2/2003	6.79%	17.82%	8.96%	11.18%	8.44%
Standardized	High	6/2/2003	6/2/2003	-0.21%	16.12%	8.10%	11.18%	8.44%
NYLIM VP Wellington Growth – Service Class9								
NonStandardized[2]	High	6/2/2003	6/2/2003	2.24%	17.78%	6.11%	11.88%	7.39%
Standardized	High	6/2/2003	6/2/2003	-4.76%	16.07%	5.15%	11.88%	7.39%
NYLIM VP S&P 500 Index5 – Service Class								
NonStandardized[2]	High	6/2/2003	6/2/2003	13.63%	20.65%	11.73%	13.22%	9.15%
Standardized	High	6/2/2003	6/2/2003	6.63%	19.02%	10.95%	13.22%	9.15%
NYLIM VP Winslow Large Cap Growth – Service Class								
NonStandardized[2]	High	6/2/2003	6/2/2003	3.98%	20.63%	8.73%	14.64%	9.60%
Standardized	High	6/2/2003	6/2/2003	-3.02%	19.00%	7.86%	14.64%	9.60%
NYLIM VP American Century Sustainable Equity – Service Class								
NonStandardized[2]	High	2/17/2012	2/17/2012	9.14%	15.71%	10.49%	9.83%	9.35%
Standardized	High	2/17/2012	2/17/2012	2.14%	13.94%	9.68%	9.83%	9.35%

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Investment Divisions[4]	Volatility/ Risk Level[3]	Portfolio Inception Date	Investment Division Inception Date[1]	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Large Cap Equity								
NYLIM VP MFS® Investors Trust - Service Class11								
NonStandardized[2]	High	5/1/2000	2/10/2025	10.76%	16.76%	8.15%	11.13%	11.18%
Standardized	High	5/1/2000	2/10/2025	3.76%	15.02%	7.26%	11.13%	7.17%
NYLIM VP MFS® Research - Service Class11								
NonStandardized[2]	High	5/1/2000	2/10/2025	8.71%	15.90%	8.07%	11.11%	9.22%
Standardized	High	5/1/2000	2/10/2025	1.71%	14.14%	7.17%	11.11%	5.16%
Voya Growth and Income Portfolio - Class S								
NonStandardized[2]	High	12/31/1979	5/1/2024	13.63%	19.70%	11.78%	13.04%	16.19%
Standardized	High	12/31/1979	5/1/2024	6.63%	18.05%	11.00%	13.04%	13.81%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized[2]	High	1/12/2000	9/8/2003	21.24%	17.99%	8.72%	9.81%	9.29%
Standardized	High	1/12/2000	9/8/2003	14.24%	16.29%	7.85%	9.81%	9.29%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized[2]	High	12/31/1999	11/13/2017	2.28%	9.83%	4.18%	9.89%	8.66%
Standardized	High	12/31/1999	11/13/2017	-4.72%	7.86%	3.14%	9.89%	8.66%
NYLIM VP Schroders Mid Cap Opportunities - Service Class								
NonStandardized[2]	High	6/2/2003	6/2/2003	19.43%	12.91%	3.60%	6.37%	7.65%
Standardized	High	6/2/2003	6/2/2003	12.43%	11.05%	2.54%	6.37%	7.65%
MFS® Mid Cap Value Portfolio - Service Class								
NonStandardized[2]	High	3/7/2008	5/1/2020	8.30%	11.59%	6.45%	0.53%	12.95%
Standardized	High	3/7/2008	5/1/2020	1.30%	9.68%	5.50%	0.53%	12.62%
Neuberger Berman AMT Mid-Cap Growth – Class S								
NonStandardized[2]	High	2/18/2003	6/2/2003	-9.24%	11.38%	0.76%	8.72%	8.27%
Standardized	High	2/18/2003	6/2/2003	-15.60%	9.47%	-0.44%	8.72%	8.27%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized[2]	Highest	7/16/2001	5/1/2020	10.22%	12.96%	5.06%	8.89%	13.60%
Standardized	Highest	7/16/2001	5/1/2020	3.22%	11.10%	4.06%	8.89%	13.29%
Columbia Variable Portfolio Small Cap Value Discovery Fund - Class 2								
NonStandardized[2]	Highest	6/1/2000	11/15/2004	14.16%	15.04%	8.06%	9.08%	7.28%
Standardized	Highest	6/1/2000	11/15/2004	7.16%	13.25%	7.17%	9.08%	7.28%
Columbia Variable Portfolio Small Company Growth Fund - Class 2								
NonStandardized[2]	Highest	6/1/2000	5/1/2026	16.90%	21.70%	3.63%	13.73%	-0.32%
Standardized	Highest	6/1/2000	5/1/2026	9.90%	20.10%	2.57%	13.73%	-7.30%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
NonStandardized[2]	Highest	4/17/2018	5/1/2024	14.23%	15.64%	5.71%	N/A	14.20%
Standardized	Highest	4/17/2018	5/1/2024	7.23%	13.87%	4.73%	N/A	11.76%
Nomura VIP Small Cap Value Series - Service Class								
NonStandardized[2]	Highest	5/1/2000	11/13/2017	12.53%	12.35%	5.28%	6.83%	5.54%
Standardized	Highest	5/1/2000	11/13/2017	5.53%	10.47%	4.28%	6.83%	5.54%
NYLIM VP Wellington Small Cap - Service Class								
NonStandardized[2]	Highest	5/2/2016	5/2/2016	19.77%	16.07%	4.92%	6.09%	6.57%
Standardized	Highest	5/2/2016	5/2/2016	12.77%	14.31%	3.91%	6.09%	6.57%
NYLIM VP Small Cap Growth – Initial Class6								
NonStandardized[2]	Highest	2/17/2012	2/17/2012	11.18%	10.54%	0.60%	7.78%	7.29%
Standardized	Highest	2/17/2012	2/17/2012	4.18%	8.60%	-0.60%	7.78%	7.29%
NYLIM VP Small Cap Growth – Service Class								
NonStandardized[2]	Highest	2/17/2012	2/17/2012	10.90%	10.26%	0.35%	7.51%	7.02%
Standardized	Highest	2/17/2012	2/17/2012	3.90%	8.31%	-0.86%	7.51%	7.02%
International/Global Equity								
American Funds® IS SMALLCAP World Fund® — Class 4								
NonStandardized[2]	High	12/14/2012	5/1/2015	10.51%	11.26%	-1.02%	5.87%	4.70%
Standardized	High	12/14/2012	5/1/2015	3.51%	9.34%	-2.24%	5.87%	4.70%
Fidelity® VIP International Index — Service Class 2								
NonStandardized[2]	High	4/16/2018	5/1/2019	18.03%	18.81%	7.91%	N/A	8.03%
Standardized	High	4/16/2018	5/1/2019	11.03%	17.14%	7.02%	N/A	8.03%
Invesco V.I. EQV International Equity Fund - Series II								
NonStandardized[2]	High	9/19/2001	5/1/2014	9.42%	11.07%	3.39%	5.00%	3.55%
Standardized	High	9/19/2001	5/1/2014	2.42%	9.14%	2.32%	5.00%	3.55%
Janus Henderson VIT Global Research Portfolio – Service Shares								
NonStandardized[2]	High	12/31/1999	6/2/2003	10.78%	20.66%	10.31%	11.78%	7.26%
Standardized	High	12/31/1999	6/2/2003	3.78%	19.03%	9.49%	11.78%	7.26%

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Investment Divisions[4]	Volatility/ Risk Level[3]	Portfolio Inception Date	Investment Division Inception Date[1]	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
International/Global Equity								
NYLIM VP Pinestone International Equity – Service Class								
NonStandardized[2]	High	6/2/2003	6/2/2003	3.59%	8.94%	-2.97%	3.47%	4.26%
Standardized	High	6/2/2003	6/2/2003	-3.41%	6.93%	-4.16%	3.47%	4.26%
MFS® International Intrinsic Equity Portfolio - Service Class								
NonStandardized[2]	High	8/31/2001	5/1/2017	12.28%	17.86%	6.71%	8.03%	8.15%
Standardized	High	8/31/2001	5/1/2017	5.28%	16.15%	5.77%	8.03%	8.15%
MFS® VIT Research International - Service Class								
NonStandardized[2]	High	8/24/2001	5/1/2022	12.92%	12.99%	4.30%	6.56%	8.32%
Standardized	High	8/24/2001	5/1/2022	5.92%	11.13%	3.27%	6.56%	7.26%
Putnam VT International Value Fund - Class IB								
NonStandardized[2]	High	1/2/1997	5/1/2024	13.02%	17.26%	10.37%	8.25%	17.21%
Standardized	High	1/2/1997	5/1/2024	6.02%	15.54%	9.55%	8.25%	14.86%
American Funds® IS New World Fund® — Class 4								
NonStandardized[2]	Highest	12/14/2012	5/1/2014	17.61%	17.54%	5.47%	7.97%	5.84%
Standardized	Highest	12/14/2012	5/1/2014	10.61%	15.83%	4.48%	7.97%	5.84%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized[2]	Highest	1/23/2008	5/1/2018	29.26%	26.00%	9.16%	10.08%	8.78%
Standardized	Highest	1/23/2008	5/1/2018	22.26%	24.51%	8.30%	10.08%	8.78%
Fidelity® VIP International Capital Appreciation Portfolio - Service Class 2								
NonStandardized[2]	Highest	12/22/2004	5/1/2026	5.29%	14.80%	4.78%	8.09%	2.11%
Standardized	Highest	12/22/2004	5/1/2026	-1.71%	13.00%	3.76%	8.09%	-4.89%
Goldman Sachs VIT International Equity Insights Fund - Service Class								
NonStandardized[2]	Highest	1/9/2006	5/1/2026	16.58%	19.71%	9.74%	7.59%	2.47%
Standardized	Highest	1/9/2006	5/1/2026	9.58%	18.06%	8.90%	7.59%	-4.53%
NYLIM VP Candriam Emerging Markets Equity – Service Class9								
NonStandardized[2]	Highest	2/17/2012	2/17/2012	29.56%	24.91%	5.78%	6.96%	2.57%
Standardized	Highest	2/17/2012	2/17/2012	22.56%	23.39%	4.80%	6.96%	2.57%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2[10]								
NonStandardized[2]	High	4/30/2013	5/1/2015	39.46%	15.25%	11.02%	7.16%	4.38%
Standardized	High	4/30/2013	5/1/2015	32.46%	13.47%	10.22%	7.16%	4.38%
NYLIM VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized[2]	High	2/17/2012	2/17/2012	-10.23%	12.29%	8.04%	6.78%	6.68%
Standardized	High	2/17/2012	2/17/2012	-16.51%	10.41%	7.14%	6.78%	6.68%
NYLIM VP CBRE Global Infrastructure — Service Class								
NonStandardized[2]	High	5/1/2015	5/1/2015	-0.20%	10.62%	4.12%	-0.56%	-1.78%
Standardized	High	5/1/2015	5/1/2015	-7.19%	8.68%	3.08%	-0.56%	-1.78%
NYLIM VP Newton Technology Growth - Service Class11								
NonStandardized[2]	Highest	12/29/2000	2/10/2025	34.02%	34.43%	11.76%	17.74%	30.64%
Standardized	Highest	12/29/2000	2/10/2025	27.02%	33.12%	10.99%	17.74%	27.03%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized[2]	Highest	7/18/2001	5/1/2019	28.96%	13.39%	4.36%	8.96%	9.09%
Standardized	Highest	7/18/2001	5/1/2019	21.96%	11.55%	3.33%	8.96%	9.09%
Franklin Gold and Precious Metals VIP Fund - Class 2								
NonStandardized[2]	Highest	5/1/2026	5/1/2026	24.58%	57.72%	24.53%	12.39%	-3.78%
Standardized	Highest	5/1/2026	5/1/2026	17.58%	56.77%	24.03%	12.39%	-10.52%
NYLIM VP Natural Resources – Initial Class								
NonStandardized[2]	Highest	2/17/2012	2/17/2012	30.07%	9.86%	15.19%	7.99%	2.96%
Standardized	Highest	2/17/2012	2/17/2012	23.07%	7.90%	14.50%	7.99%	2.96%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized[2]	Highest	5/1/1998	5/1/2024	3.63%	8.23%	0.61%	3.99%	8.46%
Standardized	Highest	5/1/1998	5/1/2024	-3.37%	6.20%	-0.59%	3.99%	5.83%

Please read the important disclosures below regarding the product performance.

To obtain a copy of the product and funds prospectuses, please contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019. Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. Both the product prospectus and the underlying fund prospectuses contain this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

[1] The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except NYLIM VP U.S. Government Money Market, NYLIM VP Small Cap Growth — Initial Class, NYLIM VP Janus Henderson Balanced — Initial Class and NYLIM VP Natural Resources — Initial Class). Performance for these classes/shares is lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

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

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

[4] The New York Life Essentials Variable Annuity was first offered for sale on May 10, 2002. Certain Portfolios and Investment Divisions existed prior to this date. The performance for NYLIM VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. Performance that precedes Investment Division Inception has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Essentials Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

[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 NYLIM VP S&P 500 Index Portfolio. The NYLIM 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 NYLIM VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

[6] New allocations to the NYLIM 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 NYLIM 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 NYLIM VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the NYLIM 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 NYLIM 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 NYLIM VP Wellington Growth and NYLIM 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.

[11] On February 10, 2025, shares of each of the MFS Investors Trust, MFS Research Series, and the BNY Mellon IP Technology Growth Portfolios ("Replaced Portfolios") were substituted with shares of the NYLIM VP MFS Investors Trust, NYLIM VP MFS Research Portfolio, and NYLIM VP Newton Technology Growth Portfolio ("New Portfolios"), respectively. As of the date of the substitutions, each of the New Portfolios had substantially similar Investing objectives, principal investment strategies, and principal risks as the corresponding Replaced Portfolios. In addition, the investment adviser of each of the Replaced Portfolios became the sub-adviser of the corresponding New Portfolios and New York Life Investments became the investment adviser of the New Portfolios. The Portfolio Inception Dates shown in the table reflect the inception date of the Replaced Portfolios. The inception date of each of the New Portfolios was February 10, 2025 which is also the date the Investment Divisions investing in the New Portfolios were first offered. Performance shown for periods prior to February 10, 2025 reflects performance attributable to the applicable Replaced Portfolio adjusted for Separate Account charges and portfolio expenses as described below.

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 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.