

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 1.30% and Fund Company Expenses. An annual policy service charge, equal to the lesser of \$30 or 2% of the Accumulation Value of the policy is not included in these charges, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value is less than \$10,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$10,000. 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. The maximum Surrender Charge for each withdrawal is 7%, declining to 1% by the 9th year after the initial premium payment, with no charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59%, 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 Flexible Premium Variable Annuity and described herein are different from mutual funds that may have similar names but are available directly to the public. Investment results may differ.

		-	Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
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	0.23%	0.68%	3.38%	2.70%	1.09%	0.27%	1.01%
Standardized	Low	1/29/1993	1/29/1993	-	-	-3.62%	0.43%	0.11%	0.27%	1.01%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized ²	Low	3/31/2006	5/2/2016	0.21%	1.35%	4.23%	1.39%	0.01%	-0.04%	0.10%
Standardized PIMCO VIT Short-Term Portfolio - Advisor Class	Low	3/31/2006	5/2/2016	-	-	-2.77%	-0.94%	-1.01%	-0.04%	-0.01%
NonStandardized ²	Low	9/30/1999	5/1/2024	0.15%	0.77%	3.93%	3.23%	2.02%	1.03%	3.50%
Standardized	Low	9/30/1999	5/1/2024	0.15%	0.77%	-3.93%	0.99%	1.08%	1.03%	-3.50%
American Funds IS Capital World Bond Fund® - Class 4	LOW	3/30/1333	3/1/2024	-	-	-3.07 /8	0.3376	1.00%	1.0376	-3.3078
NonStandardized ²	Moderate	10/4/2006	5/1/2024	0.62%	2.77%	0.73%	-3.02%	-2.74%	-1.26%	3.52%
Standardized	Moderate	10/4/2006	5/1/2024	0.02 /0	2.1170	-6.27%	-5.34%	-3.73%	-1.26%	-3.48%
American Funds IS The Bond Fund of America® - Class 4	modorato	10/ 1/2000	0/1/2021			0.21 /0	0.0170	0.1070	1.2070	0.1070
NonStandardized ²	Moderate	12/14/2012	5/1/2022	-0.11%	2.43%	3.30%	-1.26%	-1.06%	0.23%	0.24%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-3.70%	-3.62%	-2.07%	0.23%	-2.21%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized ²	Moderate	12/2/1985	5/1/2024	0.20%	2.95%	3.68%	-1.91%	-2.16%	-0.27%	5.99%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-3.32%	-4.25%	-3.16%	-0.27%	-1.01%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
NonStandardized ²	Moderate	5/3/2010	5/1/2022	-0.11%	3.04%	4.53%	-1.62%	-0.25%	0.50%	0.17%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-2.47%	-3.97%	-1.27%	0.50%	-2.29%
NYLI VP Bond – Initial Class										
NonStandardized ²	Moderate	1/23/1984	12/15/1993	-0.09%	2.27%	3.68%	-1.07%	-1.29%	0.10%	2.89%
Standardized	Moderate	1/23/1984	12/15/1993	-	-	-3.32%	-3.44%	-2.30%	0.10%	2.89%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized ²	Moderate	8/15/2005	5/1/2022	-0.11%	2.52%	3.62%	-0.69%	-0.57%	0.50%	0.87%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-3.38%	-3.06%	-1.58%	0.50%	-1.55%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized ²	Moderate	4/19/2018	11/23/2020	-0.11%	2.31%	3.15%	-1.18%	-2.21%	N/A	-3.08%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-3.85%	-3.54%	-3.21%	N/A	-4.21%
NYLI VP MacKay U.S. Infrastructure Bond - Initial Class										
NonStandardized ²	Moderate	1/29/1993	1/29/1993	-0.08%	2.63%	3.43%	-0.69%	-1.85%	-0.47%	2.44%
Standardized	Moderate	1/29/1993	1/29/1993	-		-3.57%	-3.06%	-2.85%	-0.47%	2.44%
NYLI VP PIMCO Real Return – Service Class	modorato	1/20/1000	1/20/1000			0.01 /0	0.0070	2.0070	0.1170	2.1170
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.65%	4.27%	5.19%	-1.22%	1.25%	0.92%	0.39%
Standardized	Moderate	2/17/2012	2/17/2012	-	4.27%	-1.81%	-3.58%	0.28%	0.92%	0.39%
PIMCO VIT Income Portfolio - Advisor Class	moderate	2/11/2012	2/11/2012	-	-	1.0170	-0.00 /0	0.2070	0.32/0	0.3370
NonStandardized ²	Moderate	4/29/2016	5/1/2020	0.03%	2.69%	5.49%	2.81%	3.59%	N/A	3.06%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-1.51%	0.55%	2.70%	N/A	2.14%

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized ²	Moderate	5/1/2014	5/1/2014	-0.68%	-0.16%	2.94%	1.06%	0.47%	0.85%	1.57%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-4.06%	-1.28%	-0.53%	0.85%	1.57%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized ²	Moderate	2/28/2006	5/1/2014	0.00%	2.97%	4.54%	-0.59%	-1.13%	0.24%	0.51%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-2.46%	-2.96%	-2.14%	0.24%	0.51%
Western Asset Core Plus VIT - Class II										
NonStandardized ²	Moderate	5/1/2015	5/1/2022	-0.32%	2.77%	1.91%	-1.93%	-1.51%	-0.03%	-0.03%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	-5.09%	-4.28%	-2.52%	-0.03%	-2.49%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund – Class III Shares	Madaget	0/45/0040	E/4/004 4	4.0467	0.400/	F 200/	2.240/	F 700/	2.00%	0.00%
NonStandardized ² Standardized	Moderate Moderate	2/15/2012 2/15/2012	5/1/2014 5/1/2014	-1.31%	0.42%	5.36% -1.64%	3.31% 1.07%	5.73% 4.92%	3.26% 3.26%	2.99% 2.99%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	woderate	2/10/2012	3/1/2014	<u> </u>	-	-1.04%	1.07%	4.92%	3.20%	2.39%
NonStandardized ²	Moderate	4/30/2012	5/1/2015	-1.03%	1.75%	5.03%	1.81%	2.56%	1.37%	1.18%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	-1.97%	-0.50%	1.64%	1.37%	1.18%
NYLI VP Floating Rate – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2005	-0.68%	-0.14%	4.37%	4.73%	5.99%	2.72%	2.50%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-2.63%	2.56%	5.18%	2.72%	2.50%
NYLI VP MacKay Convertible – Initial Class										
NonStandardized ²	Moderate	10/1/1996	10/1/1996	-2.77%	-2.08%	3.24%	0.25%	10.36%	6.67%	6.80%
Standardized	Moderate	10/1/1996	10/1/1996	-	-	-3.76%	-2.13%	9.68%	6.67%	6.80%
NYLI VP MacKay High Yield Corporate Bond – Initial Class	Moderate	5/1/1995	5/1/1995	-0.91%	0.67%	4.91%	3.43%	5.72%	3.75%	5.95%
NonStandardized ² Standardized	Moderate	5/1/1995	5/1/1995	-0.91%	0.07 %	-2.09%	1.20%	4.91%	3.75%	5.95%
NYLI VP MacKay Strategic Bond – Service Class	Moderate	6/1/1000	0/1/1000			2.0070	1.2070	4.0170	0.1070	0.0070
NonStandardized ²	Moderate	5/1/2011	5/1/2011	-0.29%	2.31%	6.41%	3.59%	3.89%	1.82%	2.24%
Standardized	Moderate	5/1/2011	5/1/2011	-		-0.59%	1.37%	3.01%	1.82%	2.24%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized ²	Moderate	5/18/2009	5/2/2016	0.27%	2.84%	5.65%	0.44%	6.49%	1.79%	2.58%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-1.35%	-1.93%	5.70%	1.79%	2.49%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized ²	Moderate	5/1/2013	5/1/2013	-1.49%	-0.78%	1.99%	1.59%	2.33%	-1.11%	-1.33%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-5.01%	-0.72%	1.41%	-1.11%	-1.33%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2018	-3.29%	-1.10%	6.32%	4.73%	9.63%	6.47%	6.51%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	-0.68%	2.55%	8.93%	6.47%	6.21%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	11/18/2003	5/1/2011	-2.75%	-0.32%	2.10%	2.03%	7.18%	3.69%	3.53%
Standardized	Moderate	11/18/2003	5/1/2011	-	-	-4.90%	-0.26%	6.42%	3.69%	3.53%
Fidelity® VIP FundsManager® 60% — Service Class		0/00/000-	5/1/0016	0.7001	0.050/	0.450/	0.000/	0.000/	4.000/	5 500/
NonStandardized ²	Moderate	8/22/2007	5/1/2019	-2.76%	-0.95%	2.45%	2.32%	8.09%	4.86%	5.53%
Standardized NYLI VP Balanced – Service Class	Moderate	8/22/2007	5/1/2019		-	-4.55%	0.04%	7.34%	4.86%	5.00%
	Moderate	5/1/2005	5/1/2005	-1.31%	1.99%	5.15%	2.84%	9.40%	4.35%	4.97%
NonStandardized ² Standardized	Moderate	5/1/2005 5/1/2005	5/1/2005 5/1/2005	-1.31%	1.99%	5.15% -1.85%	2.84% 0.59%	9.40% 8.69%	4.35% 4.35%	4.97% 4.97%
Standardized NYLI VP Conservative Allocation – Service Class	woderate	3/1/2005	3/1/2005	-	-	-1.05%	0.09%	0.09%	4.35%	4.31%
NYEL VP Conservative Allocation – Service Class	Moderate	2/13/2006	2/13/2006	-2.27%	-1.30%	1.10%	0.74%	4.05%	2.41%	3.53%
NonStandardized Standardized	Moderate	2/13/2006	2/13/2006	-2.2170	-1.30%	-5.90%	0.74% -1.61%	4.05% 3.18%	2.41%	3.53%
	moderate	2/10/2000	2/10/2000	L		0.0070	1.0178	0.1070	2.7170	0.0070

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception		(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year ⁴	_ Year⁴	Year ⁴	Inception
Asset Allocation		Date	Date		wontiny)	Tour	i cui	i cui	i cui	inception
NYLI VP Income Builder – Initial Class										
NonStandardized ²	Moderate	1/29/1993	1/29/1993	-2.13%	2.15%	7.34%	3.29%	6.99%	4.08%	5.57%
Standardized	Moderate	1/29/1993	1/29/1993	-	-	0.34%	1.05%	6.22%	4.08%	5.57%
NYLI VP Janus Henderson Balanced – Initial Class7										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	-4.15%	-2.21%	4.45%	3.99%	9.35%	6.97%	7.66%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-2.55%	1.78%	8.64%	6.97%	7.66%
NYLI VP Moderate Allocation–Service Class										
NonStandardized ²	Moderate	2/13/2006	2/13/2006	-3.14%	-2.19%	0.66%	1.43%	6.64%	3.54%	4.27%
Standardized	Moderate	2/13/2006	2/13/2006	-	-	-6.34%	-0.89%	5.85%	3.54%	4.27%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-1.30%	0.89%	3.88%	0.75%	N/A	N/A	1.84%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-3.12%	-1.61%	N/A	N/A	0.88%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-2.99%	-0.72%	4.59%	2.76%	N/A	N/A	6.14%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.41%	0.50%	N/A	N/A	5.33%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-3.58%	-1.41%	4.77%	3.78%	N/A	N/A	8.06%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.23%	1.57%	N/A	N/A	7.30%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-2.16%	0.20%	4.68%	1.97%	N/A N/A	N/A N/A	4.48% 3.60%
Standardized	Moderate	5/1/2020	5/1/2020	-	•	-2.32%	-0.32%	N/A	N/A	3.60%
Franklin Templeton Aggressive Model Portfolio - Class II	Llink	F/4/2020	5/1/2020	4.070/	-2.52%	4.79%	4.84%	N/A	N/A	10.73%
NonStandardized ² Standardized	High High	5/1/2020 5/1/2020	5/1/2020	-4.67%	-2.52%	4.79%	4.84% 2.67%	N/A N/A	N/A N/A	10.73%
NYLI VP Equity Allocation – Service Class	riigii	3/1/2020	3/1/2020	-		-2.21/0	2.07 /6	IN/A	IN/A	10.0478
NonStandardized ²	High	2/13/2006	2/13/2006	-4.77%	-4.16%	-1.33%	1.84%	11.47%	5.25%	5.11%
Standardized	High	2/13/2006	2/13/2006	-4.7770	-4.10%	-8.24%	-0.47%	10.82%	5.25%	5.11%
NYLI VP Growth Allocation–Service Class	riigii	2/10/2000	2/10/2000			0.2470	0.4770	10.0270	0.2070	0.1170
NonStandardized ²	High	2/13/2006	2/13/2006	-4.10%	-3.40%	-0.47%	1.98%	9.62%	4.59%	4.95%
Standardized	High	2/13/2006	2/13/2006	-	-	-7.44%	-0.31%	8.92%	4.59%	4.95%
Large Cap Equity	<u> </u>									
AB VPS Growth & Income - Class B										
NonStandardized ²	High	6/1/1999	5/1/2022	-3.61%	1.42%	2.98%	5.95%	15.39%	8.08%	7.86%
Standardized	High	6/1/1999	5/1/2022	-	-	-4.02%	3.83%	14.82%	8.08%	5.74%
American Funds IS Washington Mutual Investors Fund - Class 4										
NonStandardized ²	High	12/14/2012	11/13/2017	-3.75%	-0.08%	7.78%	7.72%	16.62%	8.57%	8.86%
Standardized	High	12/14/2012	11/13/2017	-	-	0.78%	5.67%	16.07%	8.57%	8.70%
American Funds IS Growth Fund - Class 4										
NonStandardized ²	High	12/14/2012	11/13/2017	-7.87%	-7.50%	6.94%	7.51%	18.53%	13.49%	13.94%
Standardized	High	12/14/2012	11/13/2017	-	-	-0.06%	5.45%	18.02%	13.49%	13.82%
BNY Mellon Sustainable US Equity - Service Shares										
NonStandardized ²	High	12/31/2000	5/1/2022	-7.07%	-7.29%	1.87%	5.00%	14.13%	8.86%	8.68%
Standardized	High	12/31/2000	5/1/2022	-	-	-5.13%	2.84%	13.53%	8.86%	6.59%
ClearBridge Variable Appreciation Portfolio — Class II										
NonStandardized ²	High	2/28/2015	5/1/2017	-5.38%	-3.53%	5.16%	7.41%	15.28%	9.84%	10.68%
Standardized	High	2/28/2015	5/1/2017	-	•	-1.84%	5.35%	14.71%	9.84%	10.56%
Fidelity® VIP Contrafund® – Initial Class	18.1	4/0/4005	10/1/1005	7 000	5.000/	0.75%	0.000/	47 400	11.055	0.010/
NonStandardized ²	High	1/3/1995	10/1/1996	-7.38%	-5.80%	6.75%	9.80%	17.40%	11.25%	9.31%
Standardized	High	1/3/1995	10/1/1996	<u> </u>	-	-0.25%	7.83%	16.87%	11.25%	9.31%
Fidelity® VIP Equity-Income – Initial Class	High	10/9/1986	10/1/1996	-2.05%	2.91%	7.75%	6.77%	14.94%	8.14%	6.67%
NonStandardized ² Standardized	High	10/9/1986	10/1/1996	-2.05%	2.91%	0.75%	4.69%	14.94%	8.14% 8.14%	6.67%
	rigii	10/9/1900	10/1/1990	<u> </u>	-	0.75%	4.09%	14.30%	0.1470	0.07 %



			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date (I	Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	N	/lonthly)	Year ⁴	Year ⁴	Year ⁴	Year ⁴	Inception
Large Cap Equity										
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2014	-9.91%	-11.16%	6.05%	7.12%	17.99%	14.74%	14.95%
Standardized	High	1/12/2000	5/1/2014	-	-	-0.95%	5.05%	17.47%	14.74%	14.95%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized ²	High	5/1/1998	6/1/1998	-3.26%	1.84%	9.89%	7.33%	14.24%	6.83%	5.44%
Standardized	High	5/1/1998	6/1/1998	-	-	2.89%	5.27%	13.65%	6.83%	5.44%
NYLI VP Dimensional U.S. Equity - Initial Class										
NonStandardized ²	High	1/23/1984	12/15/1993	-6.45%	-3.02%	5.70%	7.07%	16.01%	9.42%	8.26%
Standardized	High	1/23/1984	12/15/1993	-	-	-1.30%	4.99%	15.45%	9.42%	8.26%
NYLI VP Wellington Growth – Initial Class9										
NonStandardized ²	High	1/29/1993	1/29/1993	-8.69%	-9.38%	0.67%	5.00%	13.87%	9.22%	6.81%
Standardized	High	1/29/1993	1/29/1993	-	-	-6.33%	2.84%	13.26%	9.22%	6.81%
NYLI VP S&P 500 Index5 – Initial Class										
NonStandardized ²	High	1/29/1993	1/29/1993	-5.74%	-4.61%	6.69%	7.52%	16.91%	10.85%	8.64%
Standardized	High	1/29/1993	1/29/1993	-	-	-0.31%	5.46%	16.37%	10.85%	8.64%
NYLI VP American Century Sustainable Equity – Initial Class										
NonStandardized ²	High	3/31/1994	5/1/1998	-6.97%	-7.55%	-1.17%	6.18%	16.22%	7.78%	8.86%
Standardized	High	3/31/1994	5/1/1998		-	-8.08%	4.07%	15.66%	7.78%	8.86%
NYLI VP Winslow Large Cap Growth – Initial Class		544000	014 14 0005	0.000/	0.540/	0 750/	0.000	10 100	10.100	0.000/
NonStandardized ²	High	5/1/1998	6/1/1998	-8.68%	-8.51%	3.75%	8.96%	16.49%	12.48%	8.22%
Standardized	High	5/1/1998	6/1/1998	-	-	-3.25%	6.96%	15.94%	12.48%	8.22%
NYLI VP MFS® Investors Trust - Initial Class	1.8.1	10/0/1005	0/10/0005	N// A		N 1/A				
NonStandardized ²	High High	10/9/1995 10/9/1995	2/10/2025 2/10/2025	N/A	N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Standardized	High	10/9/1995	2/10/2025	-	-	N/A	N/A	N/A	N/A	IN/A
NYLI VP MFS® Research - Initial Class NonStandardized ²	High	7/26/1995	2/10/2025	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Standardized	High	7/26/1995	2/10/2025	INVA	IN/A	N/A	N/A	N/A	N/A	N/A
Voya Growth and Income Portfolio - Class S	Tiigii	1/20/1995	2/10/2023	-	-	IN/A	IN/A	IN/A	IN/A	N/A
NonStandardized ²	High	12/31/1979	5/1/2024	-5.93%	-3.63%	4.76%	8.11%	18.28%	10.25%	10.07%
Standardized	High	12/31/1979	5/1/2024	-0.0078	-3.03 %	-2.24%	6.08%	17.76%	10.25%	3.07%
Small/Mid Cap Equity	riigii	12/01/10/0	3/1/2024			2.2470	0.0070	11.1070	10.2070	0.0170
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized ²	High	1/12/2000	9/8/2003	-6.71%	-7.14%	-4.20%	3.01%	16.04%	6.23%	8.49%
Standardized	High	1/12/2000	9/8/2003	-0.7178	-7.1470	-4.20 %	0.76%	15.48%	6.23%	8.49%
Janus Henderson VIT Enterprise Portfolio – Service Shares	g	1712/2000	0,0,2000			10.0070	0.1070	10.1070	0.2070	0.1070
NonStandardized ²	High	12/31/1999	11/13/2017	-5.57%	-4.40%	0.52%	4.11%	13.47%	9.46%	9.01%
Standardized	High	12/31/1999	11/13/2017	-	-	-6.48%	1.91%	12.86%	9.46%	8.85%
NYLI VP Schroders Mid Cap Opportunities - Service Class	g.i									
NonStandardized ²	High	7/2/2001	7/6/2001	-4.96%	-5.09%	-4.26%	-0.54%	10.78%	3.96%	6.55%
Standardized	High	7/2/2001	7/6/2001	-	-	-10.97%	-2.92%	10.11%	3.96%	6.55%
MFS® Mid Cap Value Portfolio - Service Class	0			1						
NonStandardized ²	High	3/7/2008	5/1/2020	-3.44%	-3.00%	0.13%	3.69%	15.74%	6.72%	14.00%
Standardized	High	3/7/2008	5/1/2020	-		-6.87%	1.48%	15.18%	6.72%	13.38%
Neuberger Berman AMT Mid-Cap Growth – Class S	•									
NonStandardized ²	High	2/18/2003	6/2/2003	-8.05%	-9.35%	-3.26%	1.26%	11.20%	7.03%	8.07%
Standardized	High	2/18/2003	6/2/2003	-	-	-10.03%	-1.07%	10.54%	7.03%	8.07%
Invesco V.I. Main Street Small Cap Fund - Series II	-									
NonStandardized ²	Highest	7/16/2001	5/1/2020	-6.34%	-6.34%	-2.33%	2.20%	15.67%	6.34%	13.37%
Standardized	Highest	7/16/2001	5/1/2020	-	-	-9.16%	-0.08%	15.11%	6.34%	12.74%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2										
NonStandardized ²	Highest	6/1/2000	11/15/2004	-5.30%	-7.99%	-4.79%	2.87%	17.78%	6.42%	6.43%
Standardized	Highest	6/1/2000	11/15/2004	-	-	-11.45%	0.61%	17.26%	6.42%	6.43%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
NonStandardized ²	Highest	4/17/2018	5/1/2024	-6.40%	-7.39%	-4.06%	0.47%	13.95%	N/A	3.00%
Standardized	Highest	4/17/2018	5/1/2024	-	-	-10.77%	-1.90%	13.35%	N/A	-4.00%
Macquarie VIP Small Cap Value Series - Service Class										
NonStandardized ²	Highest	5/1/2000	11/13/2017	-4.97%	-5.52%	-2.07%	0.01%	14.47%	5.03%	3.87%
Standardized	Highest	5/1/2000	11/13/2017	-	-	-8.93%	-2.38%	13.88%	5.03%	3.66%
			-	-					-	



			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception		(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Small/Mid Cap Equity										
NYLI VP Wellington Small Cap - Initial Class										
NonStandardized ²	Highest	5/2/2016	5/1/2019	-7.02%	-9.15%	-2.84%	-1.36%	11.65%	N/A	2.70%
Standardized	Highest	5/2/2016	5/1/2019	-	-	-9.64%	-3.72%	11.00%	N/A	2.10%
NYLI VP Small Cap Growth – Initial Class6										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-7.69%	-9.47%	-5.87%	-2.57%	10.06%	5.42%	6.51%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-12.46%	-4.90%	9.37%	5.42%	6.51%
NYLI VP Small Cap Growth – Service Class										
NonStandardized ²	Highest	2/17/2012	5/1/2013	-7.71%	-9.53%	-6.10%	-2.81%	9.79%	5.16%	6.09%
Standardized	Highest	2/17/2012	5/1/2013	-	-	-12.68%	-5.13%	9.09%	5.16%	6.09%
International/Global Equity										
American Funds IS Global Small Cap Fund [®] – Class 4										
NonStandardized ²	High	12/14/2012	5/1/2015	-4.67%	-6.94%	-7.86%	-4.33%	6.03%	3.01%	2.74%
Standardized Fidelity [®] VIP International Index — Service Class 2	High	12/14/2012	5/1/2015	-	-	-14.31%	-6.62%	5.23%	3.01%	2.74%
	Llink	111010010	5/1/0016	0.000/	E 050/	4.070/	3.42%	9.47%	N/A	4.20%
NonStandardized ²	High High	4/16/2018	5/1/2019	-0.20%	5.65%	4.87% -2.13%	3.42% 1.19%	9.47% 8.76%	N/A N/A	4.20% 3.64%
Standardized Invesco V.I. EQV International Equity Fund - Series II	підп	4/16/2018	5/1/2019		-	-2.1370	1.1970	0.7070	IN/A	3.0470
NonStandardized ²	High	9/19/2001	5/1/2014	-3.45%	0.80%	-4.03%	1.62%	7.09%	2.51%	2.29%
Standardized	High	9/19/2001	5/1/2014	-3.4376	0.00 %	-10.75%	-0.69%	6.32%	2.51%	2.29%
Janus Henderson VIT Global Research Portfolio – Institutional Shares	riigii	3/13/2001	5/1/2014			10.7070	0.0370	0.0270	2.0170	2.2370
NonStandardized ²	High	9/13/1993	10/1/1996	-5.27%	-1.78%	6.25%	8.77%	15.82%	8.38%	6.15%
Standardized	High	9/13/1993	10/1/1996	-	-	-0.75%	6.76%	15.26%	8.38%	6.15%
NYLI VP Pinestone International Equity – Initial Class										
NonStandardized ²	High	5/1/1995	5/1/1995	-4.58%	0.58%	-3.03%	-3.77%	5.09%	3.14%	4.20%
Standardized	High	5/1/1995	5/1/1995	-	-	-9.82%	-6.07%	4.25%	3.14%	4.20%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized ²	High	8/31/2001	5/1/2017	0.33%	8.05%	6.98%	4.89%	8.41%	6.05%	6.22%
Standardized	High	8/31/2001	5/1/2017	-	-	-0.02%	2.73%	7.67%	6.05%	6.05%
MFS® VIT Research International - Service Class										
NonStandardized ²	High	8/24/2001	5/1/2022	-1.12%	4.41%	1.50%	2.04%	7.92%	3.51%	4.55%
Standardized	High	8/24/2001	5/1/2022	-	-	-5.50%	-0.25%	7.17%	3.51%	2.30%
Putnam VT International Value Fund - Class IB										
NonStandardized ²	High	1/2/1997	5/1/2024	2.28%	10.88%	10.36%	8.65%	14.31%	4.76%	11.97%
Standardized	High	1/2/1997	5/1/2024	-	-	3.36%	6.64%	13.72%	4.76%	4.97%
American Funds IS New World Fund - Class 4										
NonStandardized ²	Highest	12/14/2012	5/1/2014	-0.82%	1.25%	1.44%	1.44%	8.85%	4.47%	3.50%
Standardized	Highest	12/14/2012	5/1/2014	-	-	-5.56%	-0.89%	8.13%	4.47%	3.50%
Fidelity® VIP Emerging Markets – Service Class 2										
NonStandardized ²	Highest	1/23/2008	5/1/2018	3.36%	6.20%	11.98%	3.94%	9.26%	4.80%	3.62%
Standardized	Highest	1/23/2008	5/1/2018	-	-	4.98%	1.73%	8.55%	4.80%	3.26%
NYLI VP Candriam Emerging Markets Equity – Initial Class9										
NonStandardized ²	Highest	2/17/2012	2/17/2012	0.16%	0.39%	7.55%	-3.37%	5.46%	1.26%	-0.61%
Standardized	Highest	2/17/2012	2/17/2012	-		0.55%	-5.68%	4.64%	1.26%	-0.61%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰	18.1	1/00/0016	5/4/0045	0.000/	0.000/	10 110	0.550/	11.010	0.000/	1 0000
NonStandardized ²	High	4/30/2013	5/1/2015	3.66%	8.36%	10.11%	-0.55%	14.91%	2.32%	1.68% 1.68%
Standardized	High	4/30/2013	5/1/2015	-	-	3.11%	-2.93%	14.33%	2.32%	1.68%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	Llink	0/47/0040	0/47/0040	0.400/	0.40%	22.200/	7.000/	40 770/	0.070/	7.000/
NonStandardized ²	High	2/17/2012 2/17/2012	2/17/2012 2/17/2012	-0.40%	2.10%	22.30%	7.29% 5.22%	12.77% 12.14%	6.37%	7.66% 7.66%
Standardized NYLI VP CBRE Global Infrastructure — Service Class	High	2/17/2012	2/17/2012	-	-	15.30%	0.22%	12.14%	6.37%	1.00%
	High	5/1/2015	5/1/2015	1.31%	5.75%	12.74%	1.20%	7.97%	N/A	-2.62%
NonStandardized ²	High High	5/1/2015 5/1/2015	5/1/2015 5/1/2015	1.31%	0.70%	12.74% 5.74%	1.20% -1.14%	7.97% 7.22%	N/A N/A	-2.62% -2.62%
Standardized	nigii	J/1/2013	5/1/2015		-	3.7470	-1.1470	1.2270	IN/A	-2.0270



	Volatility/	Portfolio Inception	Investment Division Inception	Month to Date	Year to Date (Updated	1	3	5	10	Since Investment Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year ⁴	Year⁴	Inception
Sector										
NYLI VP Newton Technology Growth - Initial Class										
NonStandardized ²	Highest	8/31/1999	2/10/2025	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Standardized	Highest	8/31/1999	2/10/2025	-	-	N/A	N/A	N/A	N/A	N/A
Fidelity [®] VIP Health Care — Service Class 2										
NonStandardized ²	Highest	7/18/2001	5/1/2019	-3.52%	-1.40%	-4.14%	-0.25%	6.07%	5.01%	6.45%
Standardized	Highest	7/18/2001	5/1/2019	-		-10.85%	-2.63%	5.27%	5.01%	5.95%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-2.83%	-4.60%	-11.90%	-1.76%	23.66%	3.11%	0.58%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-18.06%	-4.10%	23.23%	3.11%	0.58%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	Highest	5/1/1998	5/1/2024	-2.08%	3.18%	9.76%	-2.31%	8.56%	4.46%	18.46%
Standardized	Highest	5/1/1998	5/1/2024	-	-	2.76%	-4.65%	7.83%	4.46%	11.46%

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

⁵ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500' is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by the NYLI VP S&P 500 Index Portfolio. The NYLI VP S&P 500 Index Portfolio is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard and Poor's makes no representation regarding the advisability of investing in the NYLI VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

6 New allocations to the NYLI VP Small Cap Growth - Initial Class Investment Division will not be accepted from Policyowners who were not invested in the NYLI

VP Small Cap Growth – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the NYLI VP Small Cap Growth – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions.

7 New allocations to the NYLI VP Janus Henderson Balanced - Initial Class Investment Division will not be accepted from Policyowners who were not invested in the

NYLI VP Janus Henderson Balanced – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the NYLI VP Janus Henderson Balanced – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The NYLI VP Janus Henderson Balanced – Service Class imposes a 12b-1 fee.

8 An Investment in the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation

or any other government agency and there can be no assurance that the Portfolio will be able to maintain a stable net asset value. Although the Portfolio seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Portfolio. The current yield more closely reflects the Portfolio's earnings than the total return figures shown. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

9 New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-1 fee.

¹⁰ New allocations to the Columbia Variable Portfolio - Commodity Strategy Investment Division will not be accepted from Policyowners who were not invested in the Investment Division on November 23, 2020. For existing Policyowners, if you remove all of your Accumulation Value from this Investment Division on or after November 23, 2020, you will not be able to reinvest in this Investment Division.

Performance information less than 1 year has not been annualized.

Sales of this version of the New York Life Flexible Premium 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.



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Valuation (V) Incorption (V) Incorption (V) Visit (V) </th <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>Since</th>									Since
Investment Division1 Peak Law? Data Var.									
Investment Bond Marcia Use 1/28/1903	Internet District 1								
NTL VP L2, Government Mony Market – Current yield is 4.37%1 UKU VP L29193 UKU VP L2919 UKU VP L291 UKU VP L2919 UKU VP L291 UKU VP		RISK LEVEL	Date	Date	rear	rear	rear	rear	Inception
Number Num Number Number Number Number Number Number Number Num									
Bandantical Low 12/211963 12/21196 0.21% 0.11% 0.21% 0.11% 0.21% 0.11% 0.21% 0.11% 0.21% 0.11% 0.21% 0.11% 0.21% 0.11% 0.21% 0.11% 0.21% 0.11% 0.21% 0.11% 0.21% 0.11% 0.21% 0.11% 0.21% 0.11% 0.21% 0.11% 0.21% 0.11% 0.21%		Low	1/20/1003	1/20/1003	3 38%	2 70%	1 09%	0.27%	1 01%
MILCO VIT. Low Duration Portfolio - Advisor Class Low 331/2005 62/2014 2.27% 1.39% 0.01% 0.01% 0.01% Beneration Low 331/2005 52/2014 2.27% 0.94% 1.01% 0.01% 0.01% Beneration Low 931/2004 52/01 2.27% 0.94% 0.01% 0.01% Worldswinder Low 931/2004 51/024 2.27% 0.29% 2.24% 1.29% 3.29% Semantics Low 931/2004 0.17% 3.20% 3.27% 3.29% 3.24% 3.29% 3.24% 3.24% 3.29% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Non-Bis-Advanced Scale Low 331/2000 5/2011 2/276 1.979 0.01% 0.0		LOW	1/23/1330	1/23/1333	0.0270	0.4070	0.1170	0.2170	1.0170
Bandinghod Low 9310000 920101 92170 9218 -1018 0.4018 0.4018 Merolik Production Low 93011999 9170224 3.078 3.0		Low	3/31/2006	5/2/2016	4.23%	1.39%	0.01%	-0.04%	0.10%
PINEO VITTER Portfolio - Advisor Class Source Standards				5/2/2016	-2.77%	-0.94%	-1.01%	-0.04%	-0.01%
Low 903/199 5/12024 2.0% 2.0% 1.0% 3.5% American Funds IS Capital World Bond Fund® - Class 4 Moderne 104/2006 5/12024 4.07% <									
American Funds IS Capital World Bond FundS - Class 4 Nodersee 10/42006 51/2024 4.27% 5.39% 3.25% Simulatized Modersee 10/42006 51/2024 4.27% 5.39% 3.25% Simulatized Modersee 12/42012 51/2024 4.27% 5.39% 3.25% Morisine funds IS The Bond Fund of American - Class 4 Modersee 12/42012 51/2024 3.05% 1.26% 0.27% 5.29% 2.21% 5.39% Simulatized Modersee 12/42012 51/2024 3.05% 1.05% 0.22% 5.29% Simulatized Modersee 12/21965 51/2024 3.05% 1.05% 0.27% 5.59% Simulatized Modersee 12/21965 51/2024 3.05% 1.05% 0.07% 0.29% 0.07% 2.29% 0.05% 0.07% 0.29% 0.07% 2.29% 0.05% 0.07% 0.05% 0.07% 0.05% 0.07% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.0	NonStandardized ²	Low	9/30/1999	5/1/2024	3.93%	3.23%	2.02%	1.03%	3.50%
Non-Smandarized Moderate 104/4008 57/2024 0.78% 3.20% 2.78% 1.28% 3.42% American Funds IS The Bond Fund of America® - Class 4 Moderate 12/14/2012 5/12/224 3.00% 3.02% 2.21% 5.47% 3.24% 3.25% 3.24% 3.25%	Standardized	Low	9/30/1999	5/1/2024	-3.07%	0.99%	1.08%	1.03%	-3.50%
Bindmatch Moderane 10/4/2006 4.27% 3.47% 1.27% 3.47% 3.47% 3.47% 3.47% 3.47% 3.47% 3.47% 3.47% 3.27%	American Funds IS Capital World Bond Fund® - Class 4								
American Funds IS The Bond Fund of America® - Class 4 Moderate 12/14/2012 6/12/2022 3.0% 1.2% 0.0% Standardzed Moderate 12/14/2012 6/12/2022 3.0% 1.2% 0.0% 0.2% 2.2% 0.2%	NonStandardized ²	Moderate	10/4/2006	5/1/2024	0.73%	-3.02%	-2.74%	-1.26%	3.52%
Non-Simulatized Moderation 12/14/2012 9/17/0202 3.7.0% 3.6.0% 0.2.3%	Standardized	Moderate	10/4/2006	5/1/2024	-6.27%	-5.34%	-3.73%	-1.26%	-3.48%
Signal space Moderate 12/14/2012 3.70% 3.82% 2.77% 0.82% 2.21% Namerican Funds (SU. Scovernment Securities Funde) ~ Class 4 Moderate 12/21985 51/2024 3.82% 4.27% 5.99% Sinudatized Moderate 12/21985 51/2024 3.82% 4.27% 5.99% Sinudatized Moderate 53/2010 51/2024 4.5% 1.82% 0.27% 5.9% Sinudatized Moderate 53/2010 51/2024 4.5% 1.82% 0.5% 0.1% 2.8% Sinudatized Moderate 1/21984 1/211983 3.8% 1.0% 2.8% 3.5% 1.6% 0.5% <td< td=""><td>American Funds IS The Bond Fund of America® - Class 4</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	American Funds IS The Bond Fund of America® - Class 4								
American Funds (S U.S. Government Securities Funde) - Class 4 Moderate 1/2/1985 5/1/2024 3.88% -1.91% 2.16% 0.27% 5.99% Samdarized Moderate 1/2/1985 5/1/2024 3.88% -1.91% -0.27% 5.99% Samdarized Moderate 5/2/2010 5/1/2024 4.38% -1.91% -0.27% 5.99% Samdarized Moderate 5/2/2010 5/1/2024 4.38% -1.91% -0.27% 5.99% -2.28% 5.95% -2.28% 5.95% -2.28% 5.95% -2.28% 5.95% -2.28% 5.95% -2.28% 5.95% -2.28% 5.95% -2.85% 5.95% -2.85% 5.95% -2.85% 5.95% -2.95% 5.95% -2.95% 5.95% -5.95% 5.95% <td< td=""><td>NonStandardized²</td><td>Moderate</td><td>12/14/2012</td><td>5/1/2022</td><td>3.30%</td><td>-1.26%</td><td>-1.06%</td><td>0.23%</td><td>0.24%</td></td<>	NonStandardized ²	Moderate	12/14/2012	5/1/2022	3.30%	-1.26%	-1.06%	0.23%	0.24%
Nor-Sinandraizer ² Moderate 1/20/208 5/12/204 3.88% 1/91% 2-16% 0.97% 5.9% Signadraided Moderate 5/20/201 5/12/202 3.28% 1.67% 0.27% 1.07% Signadraided Moderate 5/20/201 5/12/202 2.47% 3.97% 0.50% 0.27% 1.07% Signadraided Moderate 5/20/201 5/12/202 2.47% 3.97% 0.17% 2.89% Signadraided Moderate 1/23/1944 1/21/1949 3.86% 1.07% 0.10% 2.89% Signadraided Moderate 1/22/1944 1/21/1949 3.86% 0.60% 0.57% 0.55% 0.57%	Standardized	Moderate	12/14/2012	5/1/2022	-3.70%	-3.62%	-2.07%	0.23%	-2.21%
Sindsdard Moderate 1/22/1985 5/12/224 3.2% 4.2% 3.1% 0.2% 1.01% Columbit Virishing Profibio – Intermediate Bond - Class 2 Moderate 5/20/201 5/12/202 4.2% 3.1% 0.2% </td <td>American Funds IS U.S. Government Securities Fund® - Class 4</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	American Funds IS U.S. Government Securities Fund® - Class 4								
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Standardzed Moderate 57/2010 57/2020 2.47% 3.97% 1.27% 0.50% 2.29% Non/Standardzed [*] Moderate 1/23/1984 121/51/1993 3.68% 1.07% 1.29% 0.10% 2.89% Standardzed Moderate 1/23/1984 121/51/1993 3.68% 1.07% 1.29% 0.10% 2.89% Standardzed Moderate 8/15/2005 5/12/202 3.62% 0.69% 0.57% 0.59% 0.57% 0.59% 0.47% 2.44% Non/Standardzed Moderate 1/221991 1/221919	Columbia Variable Portfolio — Intermediate Bond - Class 2								
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Standardized Moderate 1/23/1984 1/21/51/1893 3.32% 3.44% -2.30% 0.10% 2.89% Finding VIP Investment Grade Bond - Service Class 2 Moderate 8/15/2005 5/12/2022 3.26% 0.69% 0.57% 0.50% 0.80% Standardized Moderate 8/15/2005 5/12/2022 3.26% 0.69% 0.57% 0.50% 0.80% Standardized Moderate 4/19/2018 1/12/2020 3.15% 1.19% -2.21% N/A -2.75% Standardized Moderate 4/19/2018 1/12/2020 3.65% 5.74% -2.41% N/A -2.75% NNSI Standardized Moderate 1/12/19/201 1/12/19/201 3.45% 0.68% -1.65% 0.47% 2.44% NVLL VP MocKay US. Intrastructure Bond - Initial Class Moderate 1/12/19/103 1.291/193 3.45% 0.68% -1.65% 0.47% 0.28% 0.39% Standardized Moderate 2/17/2012 2/17/2012 1.15% 0.28% 0.47% 0.28%									
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Sindardized Moderate 8/15/2005 5/1/2022 3.38% 3.08% 1.58% 0.50% 1.55% Fideling VIP Devolation Labor Service Class 2 Moderate 4/19/2018 11/23/2020 3.85% 3.06% 3.25% 3.08									
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NYLI VP PINCO Real Return – Service Class Moderate 2/17/2012 2/17/2012 2/17/2012 1.25% 0.92% 0.93% Standardized ¹ Moderate 2/17/2012 2/17/2012 1.18% 3.58% 0.28% 0.92% 0.93% Standardized ¹ Moderate 2/17/2012 2/17/2012 1.18% 3.58% 0.28% 0.92% 0.93% Standardized ¹ Moderate 2/12/2012 5/1/2010 5/1/2020 5.49% 2.81% 3.58% N/A 3.06% NorsStandardized ² Moderate 4/29/2016 5/1/2014 5/1/2014 0.47% 0.85% 1.57% NorsStandardized ² Moderate 5/1/2014 5/1/2014 4.06% 1.28% 0.55% 1.57% NorsStandardized ¹ Moderate 5/1/2014 5/1/2014 4.06% -1.28% 0.51% NorsStandardized ¹ Moderate 2/28/2006 5/1/2014 4.54% 0.59% -1.13% 0.24% 0.51% Standardized ¹ Moderate 2/12015 5/1/2014 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
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PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5/1/2014 2.94% 1.06% 0.47% 0.85% 1.57% NonStandardized ² Moderate 5/1/2014 5/1/2014 2.94% 1.06% 0.47% 0.85% 1.57% PIMCO VIT Total Return Portfolio - Advisor Class Moderate 5/1/2014 5/1/2014 4.66% -1.28% 0.85% 1.57% NonStandardized ² Moderate 2/28/2006 5/1/2014 4.54% -0.59% -1.13% 0.24% 0.51% Western Asset Core Plus VIT - Class II Moderate 5/1/2015 5/1/2022 1.91% -1.93% -1.51% -0.03% -0.03% -0.03% -0.03% -0.03% -0.03% -0.03% -0.03% -0.03% -2.49% NonStandardized Moderate 2/15/2012 5/1/2014 5.36% 3.31% 5.73% 3.26% 2.99% 2.99% 2.99% 2.99% 2.99% 2.99% 2.99% 2.99% 2.99% 2.99% 2.99% 2.99% 2.99% 2.11%	Standardized								2.14%
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PIMCO VIT Total Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2014 4.54% -0.59% -1.13% 0.24% 0.51% Standardized ² Moderate 2/28/2006 5/1/2014 -2.46% -2.96% -2.14% 0.24% 0.51% Western Asset Core Plus VIT - Class II Moderate 5/1/2015 5/1/2022 1.91% -1.93% -1.51% -0.03% -0.03% Standardized ² Moderate 5/1/2015 5/1/2022 -5.09% -4.28% -2.52% -0.03% -0.03% Standardized ² Moderate 5/1/2015 5/1/2022 -5.09% -4.28% -2.52% -0.03% -2.49% Non-Investment Grade Bond Moderate 5/1/2015 5/1/2012 -5/1/2014 -1.64% 1.07% 4.92% 3.26% 2.99% NonStandardized ² Moderate 2/15/2012 5/1/2014 -1.64% 1.07% 4.92% 3.26% 2.99% Standardized ² Moderate 2/15/2012 5/1/2014 -1.64% 1.37% 1.18%	NonStandardized ²	Moderate	5/1/2014	5/1/2014	2.94%	1.06%	0.47%	0.85%	1.57%
NonStandardized ² Moderate 2/28/2006 5/1/2014 4.5.4% -0.59% -1.13% 0.24% 0.51% Standardized Moderate 2/28/2006 5/1/2014 -2.46% -2.96% -2.14% 0.24% 0.51% Western Asset Core Plus VIT - Class II NonStandardized ² Moderate 5/1/2015 5/1/2022 -5.09% -4.28% -2.52% -0.03% -0.03% Standardized ² Moderate 5/1/2015 5/1/2022 -5.09% -4.28% -2.52% -0.03% -2.49% Non-Investment Grade Bond V V V V V V V V -2.52% -0.03% -2.49% Non-Investment Grade Bond V V V V V -2.52% -0.03% -2.99% Standardized ¹ Moderate 2/15/2012 5/1/2014 5.63% 3.31% 5.73% 3.26% 2.99% Standardized ¹ Moderate 2/15/2012 5/1/2014 -1.64% 1.07% 1.18% Stan	Standardized								
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Western Asset Core Plus VIT - Class II Moderate 5/1/2015 5/1/2022 1.91% -1.51% -0.03% -2.49% Nonstandardized 5.05% 3.31% 5.73% 3.26% 2.99% 2.49% Standardized Moderate 2/15/2012 5/1/2014 5.36% 3.31% 5.73% 3.26% 2.99% 2.99% Standardized Moderate 2/15/2012 5/1/2014 -1.64% 1.07% 4.92% 3.26% 2.99% 2.99% Standardized ² Moderate 4/30/2012 5/1/2014 -1.64% 1.07% 4.92% 3.26% 2.99% 1.18% NonStandardized ² Moderate 4/30/2012 5/1/2015 5.03% 1.81% 2.56% 1.37% 1.18% NU LV PLI VP Floating Rate - Service Class <td>NonStandardized²</td> <td>Moderate</td> <td>2/28/2006</td> <td>5/1/2014</td> <td>4.54%</td> <td>-0.59%</td> <td>-1.13%</td> <td>0.24%</td> <td>0.51%</td>	NonStandardized ²	Moderate	2/28/2006	5/1/2014	4.54%	-0.59%	-1.13%	0.24%	0.51%
NonStandardized ² Moderate 5/1/2015 5/1/2022 1.91% -1.93% -1.51% -0.03% -0.03% Standardized Moderate 5/1/2015 5/1/2022 -5.09% -4.28% -2.52% -0.03% -2.49% Non-Investment Grade Bond V V V V V -0.03% -2.49% BlackRock@High Yield V.I. Fund – Class III Shares V V V V -0.03% 2.49% Standardized Moderate 2/15/2012 5/1/2014 5.36% 3.31% 5.73% 3.26% 2.99% Standardized Moderate 2/15/2012 5/1/2014 -1.64% 1.07% 4.92% 3.26% 2.99% Standardized ² Moderate 2/15/2012 5/1/2014 -1.64% 1.07% 1.18% Standardized 2.56% 1.181% 2.56% 1.18% Standardized Noderate 4/30/2012 5/1/2015 -1.97% 0.50% 1.18% 1.81% 2.56% 1.18% 1.18% Standardized Noderate	Standardized	Moderate	2/28/2006	5/1/2014	-2.46%	-2.96%	-2.14%	0.24%	0.51%
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Non-Investment Grade Bond Subscription Subscripion Subscription S	NonStandardized ²	Moderate	5/1/2015		1.91%	-1.93%	-1.51%	-0.03%	-0.03%
BlackRock® High Yield V.I. Fund – Class III Shares Moderate 2/15/2012 5/1/2014 5.36% 3.31% 5.73% 3.26% 2.99% Standardized ² Moderate 2/15/2012 5/1/2014 5.36% 3.31% 5.73% 3.26% 2.99% Standardized ² Moderate 2/15/2012 5/1/2014 5.16% 1.07% 4.92% 3.26% 2.99% Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 NonStandardized ² 5/1/2015 5.03% 1.81% 2.56% 1.37% 1.18% Standardized ² Moderate 4/30/2012 5/1/2015 5.03% 1.81% 2.56% 1.37% 1.18% NYLI VP Floating Rate – Service Class Moderate 5/1/2005 5/1/2005 5/1/2005 4.37% 5.99% 2.72% 2.50% Standardized ² Moderate 5/1/2005 5/1/2005 5/1/2005 -2.63% 2.66% 5.18% 2.72% 2.50% NVLI VP MacKay Convertible – Initial Class NonStandardized ² Moderate 10/1/1996 10/1/1996 3.24%<	Standardized	Moderate	5/1/2015	5/1/2022	-5.09%	-4.28%	-2.52%	-0.03%	-2.49%
NonStandardized ² Moderate 2/15/2012 5/1/2014 5.36% 3.31% 5.73% 3.26% 2.99% Standardized Moderate 2/15/2012 5/1/2014 -1.64% 1.07% 4.92% 3.26% 2.99% Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 4.92% 3.26% 2.99% NonStandardized ² Moderate 4/30/2012 5/1/2015 5.03% 1.81% 2.56% 1.37% 1.18% Standardized ² Moderate 4/30/2012 5/1/2015 -1.97% -0.50% 1.64% 1.37% 1.18% NVLI VP Floating Rate – Service Class Noderate 5/1/2005 5/1/2005 5/1/2005 -2.63% 5.89% 2.72% 2.50% Standardized Moderate 5/1/2005 5/1/2005 5/1/2005 -2.63% 5.88% 2.72% 2.50% NVLI VP MacKay Convertible – Initial Class NonStandardized ² Moderate 10/1/1996 10/1/1996 3.24% 0.25%	Non-Investment Grade Bond								
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Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 Moderate 4/30/2012 5/1/2015 5.03% 1.81% 2.56% 1.37% 1.18% NonStandardized Moderate 4/30/2012 5/1/2015 5.03% 1.81% 2.56% 1.37% 1.18% NVLI VP Floating Rate – Service Class Moderate 5/1/2005 5/1/2005 4.37% 4.73% 5.99% 2.72% 2.50% Standardized Moderate 5/1/2005 5/1/2005 5/1/2005 -2.63% 2.56% 5.18% 2.72% 2.50% Standardized Moderate 5/1/2005 5/1/2005 5/1/2005 -2.63% 2.56% 5.18% 2.72% 2.50% Null VP MacKay Convertible – Initial Class Moderate 10/1/1996 10/1/1996 3.24% 0.25% 10.36% 6.67% 6.80%									
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Standardized Moderate 4/30/2012 5/1/2015 -1.97% -0.50% 1.64% 1.37% 1.18% NYLI VP Floating Rate – Service Class Moderate 5/1/2005 5/1/2005 4.37% 5.99% 2.72% 2.50% Standardized ² Moderate 5/1/2005 5/1/2005 -2.63% 2.56% 5.18% 2.72% 2.50% NYLI VP MacKay Convertible – Initial Class Moderate 10/1/1996 10/1/1996 3.24% 0.25% 10.36% 6.67% 6.80%									
NYLI VP Floating Rate – Service Class Moderate 5/1/2005 5/1/2005 4.37% 4.73% 5.99% 2.72% 2.50% Standardized ² Moderate 5/1/2005 5/1/2005 5/1/2005 -2.63% 2.56% 5.18% 2.72% 2.50% NVLI VP MacKay Convertible – Initial Class Moderate 10/1/1996 10/1/1996 3.24% 0.25% 10.36% 6.67% 6.80%									
NonStandardized ² Moderate 5/1/2005 5/1/2005 4.37% 4.73% 5.99% 2.72% 2.50% Standardized Moderate 5/1/2005 5/1/2005 -2.63% 2.56% 5.18% 2.72% 2.50% NYLI VP MacKay Convertible – Initial Class Noderate 10/1/1996 10/1/1996 3.24% 0.25% 10.36% 6.67% 6.80%	Standardized	Moderate	4/30/2012	5/1/2015	-1.97%	-0.50%	1.64%	1.37%	1.18%
Standardized Moderate 5/1/2005 5/1/2005 -2.63% 2.56% 5.18% 2.72% 2.50% NYLI VP MacKay Convertible – Initial Class Noderate 10/1/1996 10/1/1996 3.24% 0.25% 10.36% 6.67% 6.80%	NYLI VP Floating Rate – Service Class								
NYLI VP MacKay Convertible - Initial Class NonStandardized ² Moderate 10/1/1996 3.24% 0.25% 10.36% 6.67% 6.80%									
NonStandardized ² Moderate 10/1/1996 10/1/1996 3.24% 0.25% 10.36% 6.67% 6.80%	Standardized	Moderate	5/1/2005	5/1/2005	-2.63%	2.56%	5.18%	2.72%	2.50%
Standardized Moderate 10/1/1996 10/1/1996 -3.76% -2.13% 9.68% 6.67% 6.80%									
	Standardized	Moderate	10/1/1996	10/1/1996	-3.76%	-2.13%	9.68%	6.67%	6.80%



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Volatility/ Investiment Division* 1 3 5 10 Division* Non-Anvestment Carde Bond Date Date Date Valid ************************************				Investment					Since
Investment Divisions1 Prior Model Year <			Portfolio	Division					Investment
Investment Divisions ¹ Risk Level ² Date Date Youn ⁴		Volatility/	Inception	Inception	1			10	Division
Non-Structure Value	Investment Divisions ¹				Year ⁴	Year ⁴	Year ⁴	Year ⁴	Inception
NLL VP MacKay High Yigh Organize Bond – Initial Class Moderate 5/1/1995 5/			Batto						
No.53andarizzer ¹ Moderate 5/1/1995 6/1/1995 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Sandardized Modente 5/1/1095 2-0.0% 1.2.% 4.9.% 3.7.% 5.9.8 NonShardurized* Modente 5/1/2011 5/1/2011 6.1/2011		Moderate	5/1/1995	5/1/1995	4.91%	3.43%	5.72%	3.75%	5.95%
NYLL VP MacKey Strategic Bond – Service Class Moderate 61/2011 61/12011 64/18 3.89% 1.82% 2.24 NonStandardized Moderate 61/2011 61/12011 64/19 3.01% 1.82% 2.24 Atternatives 51/82009 52/2016 5.65% 0.44% 6.49% 1.79% 2.290 Standardized Moderate 51/82009 52/2016 1.95% 1.95% 5.70% 1.79% 2.49% NonStandardized Moderate 51/82009 52/2016 1.99% 1.99% 3.97% 1.79% 2.49% NonStandardized Moderate 51/2013 51/12013 51/12013 50/12013 50/12013 50/12013 50/12013 50/12013 50/12013 50/12013 50/12013 50/12013 50/12014 6.32% 4.73% 9.63% 6.47% 6.51% Standardized Moderate 12/142012 51/12018 6.32% 4.73% 9.63% 6.55% Standardized Moderate 12/142012 51/12018									
NonStandardized* Moderate 61/10/11									
Sandardized Moderate 91/2011 91/2011 91/2011 9.0.5% 3.01% 8.2% 2.2% DWS Alternatives Asset Allocation VIP - Class B Moderate 5/18/2009 5/2/2016 5.6% 0.44% 6.4% 7.7% 2.2% NonStandarkord* Moderate 5/18/2009 5/2/2016 5.6% 0.44% 6.4% 7.7% 2.4% NonStandarkord* Moderate 5/18/2009 5/12/2013 5/11/2013 1.0% 1.0% 2.3% 1.1% 1.3% 3.0% 4.7% 2.4% NonStandarkord* Moderate 01/2013 5/11/2013 5/01% 0.7% 1.4% 1.1% 1.3% Standarkord* Moderate 12/14/2013 5/17/2018 0.83% 4.7% 6.3% Standarkord* Moderate 11/18/2003 5/17/2018 0.83% 6.3% 5.5% Standarkord* Moderate 12/14/2012 5/17/2018 0.83% 6.47% 6.5% Standarkord* Moderate 12/14/2013 5/17/2018		Moderate	5/1/2011	5/1/2011	6.41%	3.59%	3.89%	1.82%	2.24%
Alternatives Alternatives Norsiandarizadi Moderate 5/192009 5/2/2/16 5.65% 0.44% 6.49% 1.79% 2.89 Norsiandarizadi Moderate 5/192009 5/2/2/16 1.39% 1.59% 5.55% 0.44% 6.49% 1.79% 2.89 NYLL YP Hedge Multi-Strategy - Service Class Moderate 5/1/2/013 5/1/2/014 5/1/2/014 5/1/2/014 5/1/2/015 5/1/2/014 5/1/2/014 5/1/2/014 5/1/2/014 5/1/2/015 5/1/2/015 5/1/2/015 5/1/2/015 5/1/2/015 5/1/2/015 5/1/2/015 5/1/2/015 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>2.24%</td></td<>									2.24%
DWS Atternative Asset Allocation VIP - Class B Non-Standardized* 5722016 5.55% 0.44% 6.49% 1.79% 2.898 Non-Standardized* Moderate 51/120209 5/22016 1.35% 1.99% 5.70% 1.79% 2.499 Non-Standardized* Moderate 51/12013 51/12013 50/10% 2.73% 1.11% -1.33% Standardized* Moderate 51/12013 51/12013 50/10% 2.73% 1.11% -1.33% Standardized* Moderate 51/12013 51/12013 50/10% 0.72% 1.41% -1.11% -1.33% Standardized* Moderate 11/142012 51/12018 6.32% 4.73% 9.63% 6.47% 6.51% Standardized Moderate 11/142003 51/12011 2.10% 0.20% 6.47% 6.51% NorStandardized* Moderate 51/2001 1.00% 0.20% 6.48% 5.53% Standardized* Moderate 51/2005 51/2011 2.10% 0.33%					0.0070		010170		
NonStandardized ² Moderate 5/12/2006 5/22/2016 5.65% 0.44% 6.49% 1.79% 2.289 NYLL VP Hedge Mulli-Strategy - Service Class NonStandardized 5/12/2013 5/12/2014 5/12									
Standardzed Moderate 5/12/0209 5/22016 1.3% 1.9% 5.7% 1.7% 2.49% NordSandurdzed* Moderate 5/12/013 5/10/013 1.9% 2.3% -1.11% -1.33% 1.9% 2.3% -1.11% -1.33% -1.9% 2.3% -1.11% -1.33% -1.9% 2.3% -1.11% -1.33% -1.9% 2.3% -1.11% -1.33% -1.11% -1.11% -1.33%		Moderate	5/18/2009	5/2/2016	5 65%	0.44%	6 49%	1 79%	2 58%
NYL V Priedge Multi-Strategy - Service Class Moderate 5/1/2013 5/1/2014 4/2014 5/1/2014 4/2014 5/1/2014 4/2014 5/1/2013 5/1/2013 5/1/2014 4/2014 5/1/2013 5/1/2014 4/2014 5/1/2013 5/1/2014 4/2014 5/1/2014 4/2014 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>									
Incr Moderate 5/1/2013 6/1/2013 6/1/2013 6/1/2013 6/1/2013 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 <th< td=""><td></td><td>Moderate</td><td>3/10/2003</td><td>5/2/2010</td><td>1.0070</td><td>1.5570</td><td>0.1070</td><td>1.1070</td><td>2.4370</td></th<>		Moderate	3/10/2003	5/2/2010	1.0070	1.5570	0.1070	1.1070	2.4370
Standardized Moderate 5/1/2013 5/1/2013 5/1/2013 5/1/2013 5/1/2013 5/1/2013 5/1/2013 5/1/2013 5/1/2013 5/1/2013 5/1/2013 5/1/2013 5/1/2013 5/1/2013 5/1/2014		Moderate	5/1/2013	5/1/2013	1 99%	1 59%	2.33%	-1 11%	-1.33%
Asset Allocation American Funds IS asset Allocation Fund - Class 4 American Funds IS asset Allocation Fund - Class II Shares Moderate 12/14/2012 5/1/2018 6.32%, 4.73%, 9.63%, 6.47%, 6.51% Standardized Moderate 12/14/2012 5/1/2018 -0.66% 2.55%, 8.39%, 6.47%, 6.51% NonStandardized Moderate 11/18/2003 5/1/2011 4.90%, 0.22%, 6.42%, 8.99%, 3.53% Standardized Moderate 11/18/2003 5/1/2011 4.90%, 0.22%, 6.42%, 3.69%, 3.53% Standardized Moderate 11/18/2003 5/1/2019 2.45%, 0.22%, 6.40%, 5.53% Standardized Moderate 8/22/2007 5/1/2019 2.45%, 0.24%, 4.86%, 5.50% VIV UP Balanced - Service Class Moderate 5/1/2005 5/1/2016 5.15%, 2.84%, 9.40%, 4.35%, 4.97% Standardized Moderate 5/1/2005 5/1/2005 5.15%, 2.84%, 9.40%, 4.35%, 4.97% Standardized Moderate 5/1/2005 5.15%, 0.59%, 8.69%, 4.35%, 4.97% Standardized Moderate 2/1/3/2006 1.10%, 0.74%, 4.05%, 2.41%, 3.59% Standardized Moderate 2/1/3/2006 1.61%, 3									
American Funds 18 Asset Allocation Fund - Class 4 Moderate 12/14/2012 5/1/2018 6.32% 4.73% 9.63% 6.47% 6.51% Standardized* Moderate 12/14/2012 5/1/2018 6.32% 4.73% 9.63% 6.47% 6.21% BlackRock® Global Allocation V.I. Fund - Class III Shares Moderate 11/18/2003 5/1/2011 2.10% 2.03% 7.18% 3.69% 3.53% Standardized* Moderate 11/18/2003 5/1/2011 2.40% 0.28% 6.42% 3.69% 3.53% Standardized* Moderate 8/22/2007 5/1/2019 -4.55% 0.04% 7.34% 4.86% 5.55% Standardized* Moderate 8/22/2007 5/1/2016 5.15% 2.84% 9.40% 4.35% 4.97% Standardized Moderate 5/1/2006 5/1/2006 5/1/2006 5/1/2006 5/1/2006 5/1/2006 1.61% 3.18% 2.41% 3.53% Standardized* Moderate 2/13/2006 2/13/2006 1.01% 0.40%		Moderate	3/1/2013	0/1/2010	0.0178	0.7270	1.41/0	1.1170	1.0078
InonStandardized ² Moderate 1/2/14/2012 5/1/2018 6.32% 4.73% 9.63% 6.47% 6.519 Standardized ² Standardized ² Standardized ² 5/1/2018 -0.68% 2.55% 8.33% 6.47% 6.519 Standardized ² Moderate 1/1/18/2003 5/1/2011 2.10% 2.03% 7.18% 3.69% 3.537 Standardized ² Moderate 1/1/18/2003 5/1/2011 2.10% 2.03% 7.18% 3.69% 3.537 Standardized ² Moderate 8/22/2007 5/1/2019 2.46% 0.42% 3.69% 4.55% 5.09 Standardized ² Moderate 8/22/2007 5/1/2015 5.15% 2.84% 9.40% 4.35% 4.97 Standardized ² Moderate 5/1/2005 5/1/2005 5.15% 2.84% 9.40% 4.35% 4.97 Standardized ² Moderate 2/1/3/206 2/1/3/206 1.10% 0.74% 4.24% 3.59% Standardized ² Moderate <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>									
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Fidelity® VIP FundsManager® 60% — Service Class Moderate 8/22/2007 5/1/2019 2.45% 2.32% 8.09% 4.86% 5.59 Standardized Moderate 8/22/2007 5/1/2019 -4.55% 0.04% 7.34% 4.86% 5.09 NVL UP Balanced – Service Class Moderate 5/1/2005 5/1/2005 5.15% 2.84% 9.40% 4.35% 4.97 NonStandardized Moderate 5/1/2005 5/1/2005 5.15% 2.84% 9.40% 4.35% 4.97 NorStandardized Moderate 5/1/2005 5/1/2005 -1.85% 0.59% 8.66% 4.35% 4.97 NorStandardized Moderate 2/13/2006 2/13/2006 1.0% 0.74% 4.05% 2.41% 3.539 NVL VP Conservative Allocation – Service Class Moderate 1/29/1993 1/29/1993 0.34% 1.05% 6.29% 4.08% 5.57% NVL VP Income Builder – Initial Class 7 Moderate 2/17/2012 2/17/2012 2/17/2012 4.56% 3.99% 6.97% <									
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Standardized Moderate 8/22/2007 5/1/2019 -4.55% 0.04% 7.34% 4.86% 5.00% NYL VP Balanced – Service Class NonStandardized ² Moderate 5/1/2005 5/1/2012 2/1/2/2012 4/2/1% 5/1/2005 5/1/2012 5/1/2012 5/1/2012 5/1/2012 5/1/2012 5/1/2012 5/1/2012 5/1/2012 5/1/2012 5/1/		Moderate	8/22/2007	E/1/2010	2 459/	2 220/	0.000/	4 969/	E E 29/
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NonStandardized ² Moderate 6/1/2005 5/1/2005 <td></td> <td>Moderate</td> <td>8/22/2007</td> <td>5/1/2019</td> <td>-4.55%</td> <td>0.04%</td> <td>7.34%</td> <td>4.80%</td> <td>5.00%</td>		Moderate	8/22/2007	5/1/2019	-4.55%	0.04%	7.34%	4.80%	5.00%
Standardized Moderate 5/1/2005 5/1/2005 5/1/2005 1.8% 0.59% 8.69% 4.35% 4.97% NNYLI VP Conservative Allocation – Service Class Moderate 2/13/2006 2/13/2006 1.10% 0.74% 4.05% 2.41% 3.53% Standardized ² Moderate 2/13/2006 2/13/2006 1.61% 3.18% 2.41% 3.53% NYLI VP Income Builder – Initial Class Moderate 1/29/1993 1/29/1993 7.34% 3.29% 6.99% 4.08% 5.57% NYLI VP Janus Henderson Balanced – Initial Class7 Moderate 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2.45% 1.08% 6.97% 7.66% NYLI VP Moderate Allocation–Service Class Moderate 2/13/2006 2/13/2006 0.66% 1.43% 6.64% 3.54% 4.27% NYLI VP Moderate Allocation–Service Class Moderate 2/13/2006 2/13/2006 0.66% 1.43% 6.64% 3.54% 4.27% Standardized ⁴ Moderate 2/13/2006 2/13/2006 2/13/2006 </td <td></td> <td>Madanata</td> <td>E /4 /200E</td> <td>E /4 /200E</td> <td>E 450/</td> <td>0.040/</td> <td>0.40%</td> <td>4.050/</td> <td>4.070/</td>		Madanata	E /4 /200E	E /4 /200E	E 450/	0.040/	0.40%	4.050/	4.070/
NYLI VP Conservative Allocation – Service Class Moderate 2/13/2006 2/13/2006 1.10% 0.74% 4.05% 2.41% 3.53% NonStandardized ² Moderate 2/13/2006 2/13/2006 1.10% 0.74% 4.05% 2.41% 3.53% NYLI VP Income Builder – Initial Class Moderate 1/29/1993 1/29/1993 7.34% 3.29% 6.99% 4.08% 5.57% Standardized ⁴ Moderate 1/29/1993 1/29/1993 0.34% 1.05% 6.22% 4.08% 5.57% NYLI VP Janus Henderson Balanced – Initial Class7 Moderate 2/17/2012 2/17/2012 4.45% 3.99% 9.35% 6.97% 7.66% Standardized ⁷ Moderate 2/17/2012 2/17/2012 2.178% 8.64% 6.97% 7.66% Standardized ⁷ Moderate 2/13/2006 2/13/2006 0.66% 1.43% 6.64% 3.54% 4.27% Standardized ⁷ Moderate 2/13/2006 2/13/2006 0.66% 1.43% 6.64% 3.54% 4.27% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
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Standardized Moderate 2/13/2006 2/13/2006 -5.90% -1.61% 3.18% 2.41% 3.539 NVL VP Income Builder – Initial Class Moderate 1/29/1993 1/29/1993 7.34% 3.29% 6.99% 4.08% 5.57% NonStandardized ² Moderate 1/29/1993 1/29/1993 1/29/1993 1.05% 6.22% 4.08% 5.57% NYLL VP Janus Henderson Balanced – Initial Class7 Moderate 2/17/2012 2/17/2012 2/17/2012 4.45% 3.99% 9.35% 6.97% 7.66% Standardized ² Moderate 2/17/2012 2/17/2012 2/17/2012 2.55% 1.78% 8.64% 6.97% 7.66% NonStandardized ² Moderate 2/13/2006 2/13/2006 0.66% 1.43% 6.64% 3.54% 4.27% Standardized ² Moderate 2/13/2006 2/13/2006 0.66% 1.43% 6.64% 3.54% 4.27% Franklin Templeton Conservative Model Portfolio - Class II NonStandardized ² Moderate 5/1/2020 5/1/2020 <td></td> <td>Madanata</td> <td>2/42/2000</td> <td>2/42/2000</td> <td>4 4 00/</td> <td>0 740/</td> <td>4.059/</td> <td>0.440/</td> <td>2.520/</td>		Madanata	2/42/2000	2/42/2000	4 4 00/	0 740/	4.059/	0.440/	2.520/
NYLI VP Income Builder – Initial Class Moderate 1/29/1993 1/29/1993 7.34% 3.29% 6.99% 4.08% 5.57% Standardized ² Moderate 1/29/1993 1/29/1993 0.34% 1.05% 6.22% 4.08% 5.57% NonStandardized ² Moderate 2/17/2012 2/17/2012 4.45% 3.99% 9.35% 6.97% 7.66% NonStandardized ² Moderate 2/17/2012 2/17/2012 2/17/2012 -2.55% 1.78% 8.64% 6.97% 7.66% NVLI VP Moderate Allocation-Service Class Moderate 2/13/2006 2/13/2006 0.66% 1.43% 6.64% 3.54% 4.27% Standardized ² Moderate 2/13/2006 2/13/2006 2/13/2006 -6.34% -0.89% 5.85% 3.54% 4.27% Standardized ² Moderate 5/1/2020 5/1/2020 -6.34% -0.89% 5.85% 3.54% 4.27% Standardized ² Moderate 5/1/2020 5/1/2020 -1.61% N/A N/A 0.88%									
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NYLI VP Janus Henderson Balanced – Initial Class7 Moderate 2/17/2012 2/17/2012 2/17/2012 4.45% 3.99% 9.35% 6.97% 7.66% Standardized ² Moderate 2/17/2012 2/17/2012 2/17/2012 2/25% 1.78% 8.64% 6.97% 7.66% NonStandardized ² Moderate 2/13/2006 2/13/2006 0.66% 1.43% 6.64% 3.54% 4.27% Standardized ² Moderate 2/13/2006 2/13/2006 2/13/2006 -6.34% 0.89% 5.85% 3.54% 4.27% Franklin Templeton Conservative Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 -6.34% 0.89% 5.85% 3.54% 4.27% Franklin Templeton Moderate Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 -3.12% -1.61% N/A N/A 0.88% Standardized ² Moderate 5/1/2020 5/1/2020 -5/1/2020 -3.12% N/A N/A 0.414% Standardized ² Moderate 5/1/2020 5/1/2020									
NonStandardized ² Moderate 2/17/2012		Moderate	1/29/1993	1/29/1993	0.34%	1.05%	6.22%	4.08%	5.57%
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Standardized Moderate 2/13/2006 2/13/2006 -6.34% -0.89% 5.85% 3.54% 4.27% Franklin Templeton Conservative Model Portfolio - Class II Noderate 5/1/2020 5/1/2020 3.88% 0.75% N/A N/A 1.84% Standardized ² Moderate 5/1/2020 5/1/2020 -3.12% 1.61% N/A N/A 1.84% Standardized ² Moderate 5/1/2020 5/1/2020 -3.12% 1.61% N/A N/A 1.84% Standardized ² Moderate 5/1/2020 5/1/2020 -3.12% 1.61% N/A N/A 0.88% Franklin Templeton Moderate Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 -2.41% 0.50% N/A N/A 6.14% Standardized ² Moderate 5/1/2020 5/1/2020 -2.41% 0.50% N/A N/A 5.33% Franklin Templeton Moderately Aggressive Model Portfolio - Class II Noderate 5/1/2020 5/1/2020 -2.23% N/A N/A 7.30%									
Franklin Templeton Conservative Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 3.88% 0.75% N/A N/A 1.84% Standardized ² Moderate 5/1/2020 5/1/2020 5/1/2020 3.88% 0.75% N/A N/A 1.84% Franklin Templeton Moderate Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 5/1/2020 4.59% 2.76% N/A N/A 0.88% NonStandardized ² Moderate 5/1/2020 5/1/2020 5/1/2020 4.59% 2.76% N/A N/A 6.14% Standardized ² Moderate 5/1/2020 5/1/2020 5/1/2020 -2.41% 0.50% N/A N/A 5.33% Franklin Templeton Moderately Aggressive Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 4.77% 3.78% N/A N/A 8.66% Standardized ² Moderate 5/1/2020 5/1/2020 -2.23% 1.57% N/A N/A 7.30% Franklin Templeton Moderately Conservative Model Portfolio - Class II Modera									
NonStandardized ² Moderate 5/1/2020 5/1/2020 3.88% 0.75% N/A N/A 1.84% Standardized Moderate 5/1/2020 5/1/2020 -3.12% -1.61% N/A N/A 0.88% Franklin Templeton Moderate Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 4.59% 2.76% N/A N/A 6.14% Standardized Moderate 5/1/2020 5/1/2020 4.59% 2.76% N/A N/A 6.14% Standardized Moderate 5/1/2020 5/1/2020 4.71% 0.50% N/A N/A 5.33% Franklin Templeton Moderately Aggressive Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 4.77% 3.78% N/A N/A 8.06% Standardized ² Moderate 5/1/2020 5/1/2020 4.27% 3.78% N/A N/A 7.30% Franklin Templeton Moderately Conservative Model Portfolio - Class II NonStandardized ² 4.68% 1.97% N/A N/A 4.48%		Moderate	2/13/2006	2/13/2006	-6.34%	-0.89%	5.85%	3.54%	4.27%
Standardized Moderate 5/1/2020 5/1/2020 -3.12% -1.61% N/A N/A 0.889 Franklin Templeton Moderate Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 4.59% 2.76% N/A N/A 6.149 Standardized ² Moderate 5/1/2020 5/1/2020 5/1/2020 -2.41% 0.50% N/A N/A 5.33% Franklin Templeton Moderately Aggressive Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 4.77% 3.78% N/A N/A 8.06% Standardized ² Moderate 5/1/2020 5/1/2020 4.77% 3.78% N/A N/A 8.06% Standardized ² Moderate 5/1/2020 5/1/2020 4.77% 3.78% N/A N/A 8.06% Standardized ² Moderate 5/1/2020 5/1/2020 4.77% 3.78% N/A N/A 8.06% Standardized ² Moderate 5/1/2020 5/1/2020 4.68% 1.97% N/A N/A 4.48%									
Franklin Templeton Moderate Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 4.59% 2.76% N/A N/A 6.14% Standardized Moderate 5/1/2020 5/1/2020 -2.41% 0.50% N/A N/A 5.33% Franklin Templeton Moderately Aggressive Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 4.77% 3.78% N/A N/A 8.06% Standardized ² Moderate 5/1/2020 5/1/2020 5/1/2020 -2.23% 1.57% N/A N/A 8.06% Standardized ² Moderate 5/1/2020 5/1/2020 -2.23% 1.57% N/A N/A 7.30% Franklin Templeton Moderately Conservative Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 4.68% 1.97% N/A N/A 4.48%									
NonStandardized ² Moderate 5/1/2020 5/1/2020 4.59% 2.76% N/A N/A 6.14% Standardized Moderate 5/1/2020 5/1/2020 -2.41% 0.50% N/A N/A 5.33% Franklin Templeton Moderately Aggressive Model Portfolio - Class II 8.06% Standardized ² Moderate 5/1/2020 5/1/2020 4.77% 3.78% N/A N/A 8.06% Standardized ² Moderate 5/1/2020 5/1/2020 4.77% 3.78% N/A N/A 7.30% Franklin Templeton Moderately Conservative Model Portfolio - Class II <t< td=""><td></td><td>Moderate</td><td>5/1/2020</td><td>5/1/2020</td><td>-3.12%</td><td>-1.61%</td><td>N/A</td><td>N/A</td><td>0.88%</td></t<>		Moderate	5/1/2020	5/1/2020	-3.12%	-1.61%	N/A	N/A	0.88%
Standardized Moderate 5/1/2020 5/1/2020 -2.41% 0.50% N/A N/A 5.339 Franklin Templeton Moderately Aggressive Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 4.77% 3.78% N/A N/A 8.66% Standardized ² Moderate 5/1/2020 5/1/2020 -2.23% 1.57% N/A N/A 7.30% Franklin Templeton Moderately Conservative Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 4.68% 1.97% N/A N/A 4.48%					4	0.700			0.4.55
Franklin Templeton Moderately Aggressive Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 4.77% 3.78% N/A N/A 8.06% Standardized ² Moderate 5/1/2020 5/1/2020 -2.23% 1.57% N/A N/A 8.06% Franklin Templeton Moderately Conservative Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 -2.23% 1.57% N/A N/A 4.48% NonStandardized ² Moderate 5/1/2020 5/1/2020 4.68% 1.97% N/A N/A 4.48%									
NonStandardized ² Moderate 5/1/2020 5/1/2020 4.77% 3.78% N/A N/A 8.06% Standardized Moderate 5/1/2020 5/1/2020 -2.23% 1.57% N/A N/A 7.30% Franklin Templeton Moderately Conservative Model Portfolio - Class II Moderate 5/1/2020 5/1/2020 4.68% 1.97% N/A N/A 4.48%		Moderate	5/1/2020	5/1/2020	-2.41%	0.50%	N/A	N/A	5.33%
Standardized Moderate 5/1/2020 5/1/2020 -2.23% 1.57% N/A N/A 7.309 Franklin Templeton Moderately Conservative Model Portfolio - Class II Moderate 5/1/2020 4.68% 1.97% N/A N/A 4.48%									
Franklin Templeton Moderately Conservative Model Portfolio - Class II Moderate 5/1/2020 4.68% 1.97% N/A 4.48%									8.06%
NonStandardized ² Moderate 5/1/2020 5/1/2020 4.68% 1.97% N/A N/A 4.48%		Moderate	5/1/2020	5/1/2020	-2.23%	1.57%	N/A	N/A	7.30%
Standardized Moderate 5/1/2020 5/1/2020 -2.32% -0.32% N/A N/A 3.60%									4.48%
		Moderate	5/1/2020	5/1/2020	-2.32%	-0.32%	N/A	N/A	3.60%
Franklin Templeton Aggressive Model Portfolio - Class II									I
3 1 1 1 1 1 1 1 1 1 1		0							10.73%
Standardized High 5/1/2020 5/1/2020 -2.21% 2.67% N/A N/A 10.04*	Standardized	High	5/1/2020	5/1/2020	-2.21%	2.67%	N/A	N/A	10.04%



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year ⁴	Year ⁴	Year⁴	Year ⁴	Inception
Asset Allocation								
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	2/13/2006	-1.33%	1.84%	11.47%	5.25%	5.11%
Standardized	High	2/13/2006	2/13/2006	-8.24%	-0.47%	10.82%	5.25%	5.11%
NYLI VP Growth Allocation-Service Class								
NonStandardized ²	High	2/13/2006	2/13/2006	-0.47%	1.98%	9.62%	4.59%	4.95%
Standardized	High	2/13/2006	2/13/2006	-7.44%	-0.31%	8.92%	4.59%	4.95%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized ²	High	6/1/1999	5/1/2022	2.98%	5.95%	15.39%	8.08%	7.86%
Standardized	High	6/1/1999	5/1/2022	-4.02%	3.83%	14.82%	8.08%	5.74%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	7.78%	7.72%	16.62%	8.57%	8.86%
Standardized	High	12/14/2012	11/13/2017	0.78%	5.67%	16.07%	8.57%	8.70%
American Funds IS Growth Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	6.94%	7.51%	18.53%	13.49%	13.94%
Standardized	High	12/14/2012	11/13/2017	-0.06%	5.45%	18.02%	13.49%	13.82%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized ²	High	12/31/2000	5/1/2022	1.87%	5.00%	14.13%	8.86%	8.68%
Standardized	High	12/31/2000	5/1/2022	-5.13%	2.84%	13.53%	8.86%	6.59%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized ²	High	2/28/2015	5/1/2017	5.16%	7.41%	15.28%	9.84%	10.68%
Standardized	High	2/28/2015	5/1/2017	-1.84%	5.35%	14.71%	9.84%	10.56%
Fidelity® VIP Contrafund® – Initial Class								
NonStandardized ²	High	1/3/1995	10/1/1996	6.75%	9.80%	17.40%	11.25%	9.31%
Standardized	High	1/3/1995	10/1/1996	-0.25%	7.83%	16.87%	11.25%	9.31%
Fidelity® VIP Equity-Income – Initial Class	-							
NonStandardized ²	High	10/9/1986	10/1/1996	7.75%	6.77%	14.94%	8.14%	6.67%
Standardized	High	10/9/1986	10/1/1996	0.75%	4.69%	14.36%	8.14%	6.67%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2014	6.05%	7.12%	17.99%	14.74%	14.95%
Standardized	High	1/12/2000	5/1/2014	-0.95%	5.05%	17.47%	14.74%	14.95%
NYLI VP Epoch U.S. Equity Yield – Service Class	ÿ							
NonStandardized ²	High	5/1/1998	6/1/1998	9.89%	7.33%	14.24%	6.83%	5.44%
Standardized	High	5/1/1998	6/1/1998	2.89%	5.27%	13.65%	6.83%	5.44%
NYLI VP Dimensional U.S. Equity - Initial Class	g.:				÷ / *			
NonStandardized ²	High	1/23/1984	12/15/1993	5.70%	7.07%	16.01%	9.42%	8.26%
Standardized	High	1/23/1984	12/15/1993	-1.30%	4.99%	15.45%	9.42%	8.26%
NYLI VP Wellington Growth – Initial Class9								
NonStandardized ²	High	1/29/1993	1/29/1993	0.67%	5.00%	13.87%	9.22%	6.81%
Standardized	High	1/29/1993	1/29/1993	-6.33%	2.84%	13.26%	9.22%	6.81%
NYLI VP S&P 500 Index5 – Initial Class	riigii	1/23/1330	1/23/1330	0.0070	2.0470	10.2070	5.2270	0.0170
NonStandardized ²	High	1/29/1993	1/29/1993	6.69%	7.52%	16.91%	10.85%	8.64%
Standardized	High	1/29/1993	1/29/1993	-0.31%	5.46%	16.37%	10.85%	8.64%
	riigii	1/23/1333	1/23/1333	-0.3178	3.4078	10.37 /8	10.0378	0.0478
NYLI VP American Century Sustainable Equity – Initial Class NonStandardized ²	High	3/31/1994	5/1/1998	-1.17%	6.18%	16.22%	7.78%	8.86%
Standardized	High	3/31/1994	5/1/1998	-8.08%	4.07%	15.66%	7.78%	8.86%
Standardized NYLI VP Winslow Large Cap Growth – Initial Class	nigii	3/31/1994	0/1/1990	-0.00%	4.07 %	10.00%	1.10%	0.0076
NYLI VP Winslow Large Cap Growth – Initial Class NonStandardized ²	High	E/1/1008	6/1/1000	2 759/	9.06%	16 /09/	10 400/	0.000/
	High	5/1/1998	6/1/1998	3.75%	8.96%	16.49%	12.48%	8.22%
Standardized	High	5/1/1998	6/1/1998	-3.25%	6.96%	15.94%	12.48%	8.22%
NYLI VP MFS® Investors Trust - Initial Class	115-1	10/0/1007	0/10/0005-					
NonStandardized ²	High	10/9/1995	2/10/2025	N/A	N/A	N/A	N/A	N/A
Standardized	High	10/9/1995	2/10/2025	N/A	N/A	N/A	N/A	N/A



	Volatility/	Portfolio Inception	Investment Division Inception	1			10	Since Investment Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year ⁴	Inception
Large Cap Equity								
NYLI VP MFS® Research - Initial Class								
NonStandardized ²	High	7/26/1995	2/10/2025	N/A	N/A	N/A	N/A	N/A
Standardized	High	7/26/1995	2/10/2025	N/A	N/A	N/A	N/A	N/A
Voya Growth and Income Portfolio - Class S								
NonStandardized ²	High	12/31/1979	5/1/2024	4.76%	8.11%	18.28%	10.25%	10.07%
Standardized	High	12/31/1979	5/1/2024	-2.24%	6.08%	17.76%	10.25%	3.07%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized ²	High	1/12/2000	9/8/2003	-4.20%	3.01%	16.04%	6.23%	8.49%
Standardized	High	1/12/2000	9/8/2003	-10.90%	0.76%	15.48%	6.23%	8.49%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized ²	High	12/31/1999	11/13/2017	0.52%	4.11%	13.47%	9.46%	9.01%
Standardized	High	12/31/1999	11/13/2017	-6.48%	1.91%	12.86%	9.46%	8.85%
NYLI VP Schroders Mid Cap Opportunities - Service Class		7/0/0000	7/0/2222	1.000	0.5.00	10	0.000	0.550
NonStandardized ²	High	7/2/2001	7/6/2001	-4.26%	-0.54%	10.78%	3.96%	6.55%
Standardized	High	7/2/2001	7/6/2001	-10.97%	-2.92%	10.11%	3.96%	6.55%
MFS® Mid Cap Value Portfolio - Service Class	High	3/7/2008	5/1/2020	0.13%	3.69%	15.74%	6.72%	14.00%
NonStandardized ²	-		5/1/2020		3.69% 1.48%			
Standardized Neuberger Berman AMT Mid-Cap Growth – Class S	High	3/7/2008	5/1/2020	-6.87%	1.48%	15.18%	6.72%	13.38%
	High	2/18/2003	6/2/2003	-3.26%	1.26%	11.20%	7.03%	8.07%
NonStandardized ² Standardized	High	2/18/2003	6/2/2003	-3.20%	-1.07%	10.54%	7.03%	8.07%
Invesco V.I. Main Street Small Cap Fund - Series II	riigii	2/10/2000	0/2/2000	10.0070	1.07 /0	10.0470	1.0070	0.0170
NonStandardized ²	Highest	7/16/2001	5/1/2020	-2.33%	2.20%	15.67%	6.34%	13.37%
Standardized	Highest	7/16/2001	5/1/2020	-9.16%	-0.08%	15.11%	6.34%	12.74%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	riighoot	1110/2001	0/1/2020	0.1070	0.0070	10.1170	0.0170	12.1170
NonStandardized ²	Highest	6/1/2000	11/15/2004	-4.79%	2.87%	17.78%	6.42%	6.43%
Standardized	Highest	6/1/2000	11/15/2004	-11.45%	0.61%	17.26%	6.42%	6.43%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
NonStandardized ²	Highest	4/17/2018	5/1/2024	-4.06%	0.47%	13.95%	N/A	3.00%
Standardized	Highest	4/17/2018	5/1/2024	-10.77%	-1.90%	13.35%	N/A	-4.00%
Macquarie VIP Small Cap Value Series - Service Class								
NonStandardized ²	Highest	5/1/2000	11/13/2017	-2.07%	0.01%	14.47%	5.03%	3.87%
Standardized	Highest	5/1/2000	11/13/2017	-8.93%	-2.38%	13.88%	5.03%	3.66%
NYLI VP Wellington Small Cap - Initial Class								
NonStandardized ²	Highest	5/2/2016	5/1/2019	-2.84%	-1.36%	11.65%	N/A	2.70%
Standardized	Highest	5/2/2016	5/1/2019	-9.64%	-3.72%	11.00%	N/A	2.10%
NYLI VP Small Cap Growth – Initial Class6								
NonStandardized ²	Highest	2/17/2012	2/17/2012	-5.87%	-2.57%	10.06%	5.42%	6.51%
Standardized	Highest	2/17/2012	2/17/2012	-12.46%	-4.90%	9.37%	5.42%	6.51%
NYLI VP Small Cap Growth – Service Class								
NonStandardized ²	Highest	2/17/2012	5/1/2013	-6.10%	-2.81%	9.79%	5.16%	6.09%
Standardized	Highest	2/17/2012	5/1/2013	-12.68%	-5.13%	9.09%	5.16%	6.09%
International/Global Equity								
American Funds IS Global Small Cap Fund [®] – Class 4								
NonStandardized ²	High	12/14/2012	5/1/2015	-7.86%	-4.33%	6.03%	3.01% 3.01%	2.74% 2.74%
Standardized Fidelity [®] VIP International Index — Service Class 2	High	12/14/2012	5/1/2015	-14.31%	-6.62%	5.23%	3.01%	2.74%
	High	4/40/0010	E/4/0010	4.87%	3.42%	9.47%	N/A	4.20%
NonStandardized ² Standardized	High	4/16/2018	5/1/2019 5/1/2019	4.87% -2.13%	3.42% 1.19%	9.47% 8.76%	N/A N/A	4.20% 3.64%
Standardized Invesco V.I. EQV International Equity Fund - Series II	r iigit	4/16/2018	5/1/2019	-2.13/0	1.1370	0.7078	11/17	3.0470
NonStandardized ²	High	9/19/2001	5/1/2014	-4.03%	1.62%	7.09%	2.51%	2.29%
Nonstandardized Standardized	High	9/19/2001	5/1/2014	-4.03%	-0.69%	6.32%	2.51%	2.29%
Standardized Janus Henderson VIT Global Research Portfolio – Institutional Shares	піун	3/13/2001	J/1/2014	-10.73%	-0.0976	0.3270	2.3170	2.2370
NonStandardized ²	High	9/13/1993	10/1/1996	6.25%	8.77%	15.82%	8.38%	6.15%
Standardized	High	9/13/1993	10/1/1996	-0.75%	6.76%	15.26%	8.38%	6.15%
NYLI VP Pinestone International Equity – Initial Class	i iigii	0, 10, 1000	10, 1/1000	0.7070	0.1070		0.0070	0.1070
NonStandardized ²	High	5/1/1995	5/1/1995	-3.03%	-3.77%	5.09%	3.14%	4.20%
Standardized	High	5/1/1995	5/1/1995	-9.82%	-6.07%	4.25%	3.14%	4.20%
				5.5270	2.3.70		2.1.75	070



			Investment					Since
		Portfolio	Division					Investmer
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year ⁴	Inceptior
International/Global Equity								
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized ²	High	8/31/2001	5/1/2017	6.98%	4.89%	8.41%	6.05%	6.22%
Standardized	High	8/31/2001	5/1/2017	-0.02%	2.73%	7.67%	6.05%	6.05%
MFS® VIT Research International - Service Class								
NonStandardized ²	High	8/24/2001	5/1/2022	1.50%	2.04%	7.92%	3.51%	4.55%
Standardized	High	8/24/2001	5/1/2022	-5.50%	-0.25%	7.17%	3.51%	2.30%
Putnam VT International Value Fund - Class IB								
NonStandardized ²	High	1/2/1997	5/1/2024	10.36%	8.65%	14.31%	4.76%	11.97%
Standardized	High	1/2/1997	5/1/2024	3.36%	6.64%	13.72%	4.76%	4.97%
American Funds IS New World Fund - Class 4								
NonStandardized ²	Highest	12/14/2012	5/1/2014	1.44%	1.44%	8.85%	4.47%	3.50%
Standardized	Highest	12/14/2012	5/1/2014	-5.56%	-0.89%	8.13%	4.47%	3.50%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized ²	Highest	1/23/2008	5/1/2018	11.98%	3.94%	9.26%	4.80%	3.62%
Standardized	Highest	1/23/2008	5/1/2018	4.98%	1.73%	8.55%	4.80%	3.26%
NYLI VP Candriam Emerging Markets Equity – Initial Class9								
NonStandardized ²	Highest	2/17/2012	2/17/2012	7.55%	-3.37%	5.46%	1.26%	-0.61%
Standardized	Highest	2/17/2012	2/17/2012	0.55%	-5.68%	4.64%	1.26%	-0.61%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰								
NonStandardized ²	High	4/30/2013	5/1/2015	10.11%	-0.55%	14.91%	2.32%	1.68%
Standardized	High	4/30/2013	5/1/2015	3.11%	-2.93%	14.33%	2.32%	1.68%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	2/17/2012	22.30%	7.29%	12.77%	6.37%	7.66%
Standardized	High	2/17/2012	2/17/2012	15.30%	5.22%	12.14%	6.37%	7.66%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized ²	High	5/1/2015	5/1/2015	12.74%	1.20%	7.97%	N/A	-2.62%
Standardized	High	5/1/2015	5/1/2015	5.74%	-1.14%	7.22%	N/A	-2.62%
NYLI VP Newton Technology Growth - Initial Class	18-1	0/04/4000	0/40/0005					
NonStandardized ²	Highest	8/31/1999 8/31/1999	2/10/2025 2/10/2025	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Standardized Fidelity [®] VIP Health Care — Service Class 2	Highest	8/31/1999	2/10/2025	IN/A	N/A	N/A	N/A	N/A
	Llinkest			-4.14%	-0.25%	6.07%	5.01%	6.45%
NonStandardized ²	Highest	7/18/2001	5/1/2019					
Standardized	Highest	7/18/2001	5/1/2019	-10.85%	-2.63%	5.27%	5.01%	5.95%
NYLI VP Natural Resources – Initial Class NonStandardized ²	LB-L ···	0/47/0040	0/47/0040	44.0001	4 700/	00.000/	0.4401	0.500/
	Highest	2/17/2012	2/17/2012	-11.90%	-1.76%	23.66%	3.11%	0.58%
Standardized	Highest	2/17/2012	2/17/2012	-18.06%	-4.10%	23.23%	3.11%	0.58%
Principal VC Real Estate Securities Account - Class 2	18.1	544000	5 (4 /000 ·	0 700/	0.0407	0.500/	1.105	10 1051
NonStandardized ²	Highest	5/1/1998	5/1/2024	9.76%	-2.31%	8.56%	4.46%	18.46%
Standardized	Highest	5/1/1998	5/1/2024	2.76%	-4.65%	7.83%	4.46%	11.46%

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

⁵ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500' is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by the NYLI VP S&P 500 Index Portfolio. The NYLI VP S&P 500 Index Portfolio is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard and Poor's makes no representation regarding the advisability of investing in the NYLI VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

6 New allocations to the NYLI VP Small Cap Growth - Initial Class Investment Division will not be accepted from Policyowners who were not invested in the NYLI

VP Small Cap Growth – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the NYLI VP Small Cap Growth – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions.

7 New allocations to the NYLI VP Janus Henderson Balanced - Initial Class Investment Division will not be accepted from Policyowners who were not invested in the

NYLI VP Janus Henderson Balanced – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the NYLI VP Janus Henderson Balanced – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The NYLI VP Janus Henderson Balanced – Service Class imposes a 12b-1 fee.

8 An Investment in the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation

or any other government agency and there can be no assurance that the Portfolio will be able to maintain a stable net asset value. Although the Portfolio seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Portfolio. The current yield more closely reflects the Portfolio's earnings than the total return figures shown. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

9 New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-1 fee.

¹⁰ New allocations to the Columbia Variable Portfolio - Commodity Strategy Investment Division will not be accepted from Policyowners who were not invested in the Investment Division on November 23, 2020. For existing Policyowners, if you remove all of your Accumulation Value from this Investment Division on or after November 23, 2020, you will not be able to reinvest in this Investment Division.

Performance information less than 1 year has not been annualized.

Sales of this version of the New York Life Flexible Premium 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, 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.