

As of May 31, 2025

For policies investing in NYLIAC Variable Annuity Separate Account III purchased before June 2, 2003

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be lower or higher than the figures shown. The investment return and the Accumulation Value of your policy will fluctuate so that a policy, when surrendered may be worth more or less than the premium payment(s). For current to the most recent month-end performance information, please call 1-800-598-2019 or visit www.newyorklife.com

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested and includes an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.40% 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 \$20,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$20,000. 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 1% by the 9th 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 Flexible Premium 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.

Simulardized				Investment		Year to					Since
Intensiment Divisions*   Bisk Level*   Date   Date   Monthly   Van*											
Investment Grade Bond   Investment Market - Current yield is 4.06%8   Investment Market - Investment Market - Current yield is 4.06%8   Investment Market - Investment Market			Inception		Date	(Updated	1 .				Division
NTLI Y U. S. Government Money Market – Current yield is 4.06%		Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Non-Shandrafized											
Sandardized											
PINCO VIT Low Durstion Portfolio - Advisor Class   Low   3/31/2006   5/2/2016   -0.30%   1.55%   -0.30%   -0.10%   0.02%	NonStandardized <sup>2</sup>				0.23%						
NonStandardized*		Low	1/29/1993	5/1/1995	-	-	-3.88%	0.56%	0.15%	0.24%	0.82%
Sandardized		1	0/04/0000	F/0/0040	0.000/	4.550/	4.000/	4.550/	0.000/	0.400/	0.000/
Non-Standardized					-0.30%	1.55%					
Low   9,30/1996   5,112024   0,47%   1,18%   3,27%   3,37%   1,55%   0,29%   3,29%   3,25%		LOW	3/3 1/2006	5/2/2016	-		-2.77%	-0.76%	-1.34%	-0.10%	0.02%
Sandardized		Low	9/30/1999	5/1/2024	0.47%	1 18%	3 52%	3 37%	1.55%	0.95%	3 56%
Moderate   10/4/2006   5/1/2024   -2   -2   -2   -2   -2   -2   -2					-	-					
Standardized   Moderate   10/4/2006   5/1/2024	American Funds IS Capital World Bond Fund® - Class 4										
American Funds IS The Bond Fund of America® - Class 4  Moderate Moderate 12/14/2012 5/12/2022 -0.97% 1.73% 3.77% -0.41% 1.90% 0.16% -0.08% 1.00%	NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	-0.42%	5.26%	4.75%	-0.53%	-2.99%	-1.00%	5.51%
NonStandardized* NonSta	Standardized	Moderate	10/4/2006	5/1/2024	-	-	-2.25%	-2.91%	-3.98%	-1.00%	-0.96%
Standardized	American Funds IS The Bond Fund of America® - Class 4										
American Funds IS U.S. Government Securities Fund® - Class 4 NonStandardized*	NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	-0.97%	1.73%	3.77%	-0.41%	-1.90%	0.16%	-0.08%
NonStandardized	Standardized	Moderate	12/14/2012	5/1/2022	-	-	-3.23%	-2.79%	-2.90%	0.16%	-2.07%
Standardized   Moderate   12/2/1985   5/1/2024   -   -   -   -   -   -   -   -   -	American Funds IS U.S. Government Securities Fund® - Class 4										
Columbia Variable Portfolio — Intermediate Bond - Class 2   Moderate   S/3/2010   S/1/2022   -0.81%   3.26%   6.05%   -0.08%   -1.44%   0.50%   0.14%	NonStandardized <sup>2</sup>				-1.33%	2.59%					
NonStandardized Noderate S/3/2010 5/1/2022 -0.81% 3.26% 6.05% -0.08% -1.44% 0.50% 0.14% Standardized Noderate S/3/2010 5/1/2022 -0.81% 3.26% 6.05% -0.08% -1.44% 0.50% 0.14% NVLI VP Bond - Initial Class  NonStandardized Noderate 1/23/1984 12/15/1993 -0.76% 1.47% 3.75% 0.02% -2.26% 0.01% 2.72% Standardized Noderate 1/23/1984 12/15/1993 -0.76% 1.47% 3.75% 0.02% -2.22% 0.01% 2.72% Standardized Noderate NonStandardized Noderate 1/23/1984 12/15/1993 -0.76% 1.89% 3.25% 0.25% 0.25% 0.01% 2.72% NonStandardized Noderate Noderate NonStandardized Noderate NonStandardized Noderate NonStandardized Noderate Nodera		Moderate	12/2/1985	5/1/2024	-	-	-2.55%	-3.50%	-3.44%	-0.36%	-1.35%
Moderate   Moderate   S/3/2010   S/1/2022											
NYLI VP Bond – Initial Class NonStandardized <sup>2</sup> Moderate 1/23/1984 12/15/1993 -0.76% 1.47% 3.75% 0.02% -2.22% 0.01% 2.72% Standardized Moderate 1/23/1984 12/15/1993 -0.76% 1.47% 3.75% 0.02% -2.22% 0.01% 2.72% Standardized Standardized <sup>2</sup> Moderate 8/15/2005 5/1/2022 -0.76% 1.89% 3.92% 0.29% -1.56% 0.42% 0.53% Standardized Moderate 8/15/2005 5/1/2022 -0.76% 1.89% 3.92% 0.29% -1.56% 0.42% 0.53% Standardized Moderate 8/15/2005 5/1/2022 -0.76% 1.89% 3.92% 0.29% -2.56% 0.42% 0.53% Standardized Noderate 8/15/2005 5/1/2022 -0.76% 1.89% 3.92% 0.29% -2.56% 0.42% 0.53% Standardized Noderate 4/19/2018 11/23/2020 -0.84% 1.73% 3.61% -0.27% -2.56% 0.42% 0.53% Standardized Moderate 4/19/2018 11/23/2020 -0.84% 1.73% 3.61% -0.27% -2.74% N/A -3.18% Standardized Moderate 1/29/1993 1/29/1993 -0.74% 2.40% 4.49% -0.67% -2.74% N/A -4.27% NYLI VP MacKay U.S. Infrastructure Bond - Initial Class NonStandardized Moderate 1/29/1993 1/29/1993 -0.74% 2.40% 4.49% -0.19% -2.11% -0.56% 2.18% Standardized Moderate 2/17/2012 2/17/2012 -0.59% 3.50% 4.45% -0.44% 0.33% 0.82% 0.23% Standardized Moderate 2/17/2012 2/17/2012 -0.59% 3.50% 4.45% -0.44% 0.33% 0.82% 0.23% Standardized Moderate 4/29/2016 5/1/2020 0.03% 2.62% 5.41% 3.65% 2.28% N/A 2.85% NonStandardized Moderate 4/29/2016 5/1/2020 0.03% 2.62% 5.41% 3.65% 2.28% N/A 2.85%					-0.81%	3.26%					
NonStandardized²		Moderate	5/3/2010	5/1/2022	-	-	-0.95%	-2.46%	-2.45%	0.50%	-1.85%
Standardized   Moderate   Moder					. =						. =
Moderate					-0.76%	1.47%					
NonStandardized²		Moderate	1/23/1984	12/15/1993	-	-	-3.25%	-2.36%	-3.22%	0.01%	2.72%
Standardized Moderate 8/15/2005 5/1/2022											
Fidelity® VIP Bond Index – Service Class 2  NonStandardized²					-0.76%	1.89%					
NonStandardized	Standardized	Moderate	8/15/2005	5/1/2022	-	-	-3.08%	-2.09%	-2.56%	0.42%	-1.43%
Standardized Moderate 4/19/2018 11/23/2020 3.39% - 2.66% - 3.73% N/A - 4.27% NYLI VP MacKay U.S. Infrastructure Bond - Initial Class NonStandardized Moderate 1/29/1993 1/29/1993 - 0.74% 2.40% 4.49% - 0.19% - 2.11% - 0.56% 2.18% Standardized Moderate 1/29/1993 1/29/1993 2.51% - 2.58% - 3.11% - 0.56% 2.18% NYLI VP PIMCO Real Return – Service Class NonStandardized Moderate 2/17/2012 2/17/2012 - 0.59% 3.50% 4.45% - 0.44% 0.33% 0.82% 0.23% Standardized Moderate 2/17/2012 2/17/2012 2.55% - 2.82% - 0.68% 0.82% 0.23% Standardized Moderate 2/17/2012 2/17/2012 2.55% - 2.85% - 2.82% - 0.68% 0.82% 0.23% Standardized Moderate 2/17/2012 2.55% - 2.85% - 2.82% 0.82% 0.23% Standardized Moderate 2/17/2012											
NYLI VP MacKay U.S. Infrastructure Bond - Initial Class  NonStandardized	NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	-0.84%	1.73%	3.61%	-0.27%	-2.74%	N/A	-3.18%
NonStandardized	Standardized	Moderate	4/19/2018	11/23/2020	-	-	-3.39%	-2.66%	-3.73%	N/A	-4.27%
Standardized         Moderate         1/29/1993         1/29/1993         -         -         -         -2.51%         -2.58%         -3.11%         -0.56%         2.18%           NYLI VP PIMCO Real Return – Service Class         Moderate         2/17/2012         2/17/2012         -0.59%         3.50%         4.45%         -0.44%         0.33%         0.82%         0.23%           Standardized         Moderate         2/17/2012         2/17/2012         -         -         -2.55%         -2.82%         -0.68%         0.82%         0.23%           PIMCO VIT Income Portfolio - Advisor Class           NonStandardized <sup>2</sup> Moderate         4/29/2016         5/1/2020         0.03%         2.62%         5.41%         3.65%         2.28%         N/A         2.85%	NYLI VP MacKay U.S. Infrastructure Bond - Initial Class										
NYLI VP PIMCO Real Return – Service Class  NonStandardized² Moderate 2/17/2012 2/17/2012 -0.59% 3.50% 4.45% -0.44% 0.33% 0.82% 0.23%  Standardized Moderate 2/17/2012 2/17/2012 2.55% -2.82% -0.68% 0.82% 0.23%  PIMCO VIT Income Portfolio - Advisor Class  NonStandardized² Moderate 4/29/2016 5/1/2020 0.03% 2.62% 5.41% 3.65% 2.28% N/A 2.85%	NonStandardized <sup>2</sup>	Moderate	1/29/1993	1/29/1993	-0.74%	2.40%	4.49%	-0.19%	-2.11%	-0.56%	2.18%
NonStandardized 2 1/17/2012 2/17/2012 -0.59% 3.50% 4.45% -0.44% 0.33% 0.82% 0.23% 5tandardized Moderate 2/17/2012 2/17/2012 2.55% -2.82% -0.68% 0.82% 0.23% 5tandardized PIMCO VIT Income Portfolio - Advisor Class  NonStandardized 4 1/29/2016 5/11/2020 0.03% 2.62% 5.41% 3.65% 2.28% N/A 2.85%	Standardized	Moderate	1/29/1993	1/29/1993	-	-	-2.51%	-2.58%	-3.11%	-0.56%	2.18%
Standardized         Moderate         2/17/2012         2/17/2012         2.55%         -2.82%         -0.68%         0.82%         0.23%           PIMCO VIT Income Portfolio - Advisor Class           NonStandardized <sup>2</sup> Moderate         4/29/2016         5/1/2020         0.03%         2.62%         5.41%         3.65%         2.28%         N/A         2.85%	NYLI VP PIMCO Real Return - Service Class	<u> </u>									
PIMCO VIT Income Portfolio - Advisor Class           NonStandardized <sup>2</sup> Moderate         4/29/2016         5/1/2020         0.03%         2.62%         5.41%         3.65%         2.28%         N/A         2.85%	NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	-0.59%	3.50%	4.45%	-0.44%	0.33%	0.82%	0.23%
NonStandardized <sup>2</sup> Moderate 4/29/2016 5/1/2020 0.03% 2.62% 5.41% 3.65% 2.28% N/A 2.85%	Standardized	Moderate	2/17/2012	2/17/2012	-	-	-2.55%	-2.82%	-0.68%	0.82%	0.23%
	PIMCO VIT Income Portfolio - Advisor Class										
Moderate 4/20/2016 5/4/2020 1.50% 1.44% 1.35% N/A 2.14%	NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	0.03%	2.62%	5.41%	3.65%	2.28%	N/A	2.85%
Oranical 4/29/2010 3/1/2020	Standardized	Moderate	4/29/2016	5/1/2020	_	-	-1.59%	1.44%	1.35%	N/A	2.14%



As of May 31, 2025

For policies investing in NYLIAC Variable Annuity Separate Account III purchased before June 2, 2003

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	-0.14%	0.47%	4.33%	2.29%	-0.04%	1.09%	1.50%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-2.67%	0.01%	-1.06%	1.09%	1.50%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2014	-0.84%	2.09%	4.33%	0.34%	-1.94%	0.17%	0.33%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-2.67%	-2.04%	-2.94%	0.17%	0.33%
Western Asset Core Plus VIT - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	-0.54%	2.29%	2.86%	-0.69%	-2.76%	-0.20%	-0.27%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	-4.14%	-3.06%	-3.76%	-0.20%	-2.25%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2014	1.64%	2.17%	7.03%	5.20%	4.12%	3.20%	3.01%
Standardized	Moderate	2/15/2012	5/1/2014	-	-	0.03%	3.05%	3.26%	3.20%	3.01%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	4/30/2012	5/1/2015	0.89%	2.00%	5.60%	3.67%	0.76%	1.14%	1.09%
NonStandardized <sup>2</sup> Standardized	Moderate	4/30/2012	5/1/2015	0.69%	2.00%	-1.40%	1.45%	-0.23%	1.14%	1.09%
NYLI VP Floating Rate – Service Class	Moderate	4/30/2012	3/1/2013			-1.40 /0	1.4370	-0.2370	1.1470	1.0370
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	1.44%	0.96%	4.40%	5.98%	4.56%	2.67%	2.44%
Standardized	Moderate	5/1/2005	5/1/2005	1.4470	-	-2.60%	3.86%	3.71%	2.67%	2.44%
NYLI VP MacKay Convertible – Initial Class	moderate	0/ 1/2000	0/ 1/2000			2.0070	0.0070	0.7 770	2.0170	2.1170
NonStandardized <sup>2</sup>	Moderate	10/1/1996	10/1/1996	4.04%	2.19%	8.05%	3.60%	7.48%	6.79%	6.83%
Standardized	Moderate	10/1/1996	10/1/1996	-	-	1.05%	1.38%	6.72%	6.79%	6.83%
NYLI VP MacKay High Yield Corporate Bond – Initial Class										
NonStandardized <sup>2</sup>	Moderate	5/1/1995	5/1/1995	1.26%	1.48%	5.54%	4.53%	4.15%	3.55%	5.84%
Standardized	Moderate	5/1/1995	5/1/1995	-	-	-1.46%	2.35%	3.29%	3.55%	5.84%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2011	0.39%	2.79%	6.83%	4.55%	2.81%	1.71%	2.14%
Standardized	Moderate	5/1/2011	5/1/2011	-	-	-0.17%	2.37%	1.90%	1.71%	2.14%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	0.82%	3.09%	5.10%	1.34%	5.11%	1.72%	2.46%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-1.90%	-0.99%	4.28%	1.72%	2.46%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2013	1.68%	0.48%	3.48%	3.40%	1.54%	-1.12%	-1.31%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-3.52%	1.17%	0.59%	-1.12%	-1.31%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4	Madanta		5/1/2018	3.92%	2.87%	11.32%	7.95%	7.91%	6.59%	6.85%
NonStandardized <sup>2</sup> Standardized	Moderate Moderate	12/14/2012	5/1/2018	3.92%	2.07%	4.32%	7.95% 5.90%	7.91%	6.59%	6.66%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	12/14/2012	3/1/2016	-		4.3270	3.9070	7.1070	0.5970	0.00%
	Moderate	11/18/2003	5/1/2011	3.97%	5.91%	9.06%	5.70%	5.93%	4.02%	3.84%
NonStandardized <sup>2</sup> Standardized	Moderate	11/18/2003	5/1/2011	3.31 70	J.9170 -	2.06%	3.57%	5.93%	4.02%	3.84%
Fidelity® VIP FundsManager® 60% — Service Class	Woderate	11/10/2003	3/1/2011	<del>-</del>		2.0070	3.31 /0	J. 1J /0	4.02/0	3.0470
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	3.46%	2.83%	6.86%	5.74%	6.33%	5.02%	5.92%
Standardized	Moderate	8/22/2007	5/1/2019	3.7070		-0.14%	3.61%	5.53%	5.02%	5.55%
NYLI VP Balanced – Service Class		3/22/2007	3, 1,20.0			5	0.0170	0.0070	0.02.0	0.0070
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	1.61%	1.72%	5.75%	3.29%	6.97%	4.22%	4.80%
Standardized	Moderate	5/1/2005	5/1/2005		-	-1.25%	1.06%	6.20%	4.22%	4.80%
NYLI VP Conservative Allocation – Service Class		3, 1,2000	J, 1,2000			1.2070	1.0070	0.2070	1.2273	1.0070
NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	2.05%	0.76%	3.89%	2.96%	2.79%	2.46%	N/A
Standardized	Moderate	2/13/2006	2/13/2006	-	-	-3.11%	0.71%	1.88%	2.46%	N/A
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For policies investing in NYLIAC Variable Annuity Separate Account III purchased before June 2, 2003

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year <sup>4</sup>	Year⁴	Year⁴	Inception
Asset Allocation										
NYLI VP Income Builder – Initial Class										
NonStandardized <sup>2</sup>	Moderate	1/29/1993	1/29/1993	2.80%	4.84%	10.34%	5.72%	5.73%	4.14%	5.32%
Standardized	Moderate	1/29/1993	1/29/1993	-	-	3.34%	3.58%	4.92%	4.14%	5.32%
NYLI VP Janus Henderson Balanced – Initial Class7										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	4.58%	2.67%	9.89%	8.28%	8.12%	7.28%	7.85%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	2.89%	6.25%	7.38%	7.28%	7.85%
NYLI VP Moderate Allocation–Service Class										
NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	3.07%	0.88%	4.63%	4.41%	5.00%	3.65%	N/A
Standardized	Moderate	2/13/2006	2/13/2006	-	-	-2.37%	2.22%	4.16%	3.65%	N/A
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	0.68%	1.84%	5.58%	2.46%	1.45%	N/A	1.88%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-1.42%	0.19%	0.49%	N/A	1.14%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	2.93%	2.21%	7.58%	5.79%	5.77%	N/A	6.45%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	0.58%	3.66%	4.96%	N/A	5.83%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.06%	2.46%	8.72%	7.38%	7.61%	N/A	8.51%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	1.72%	5.31%	6.85%	N/A	7.94%
Franklin Templeton Moderately Conservative Model Portfolio - Class II				4.000/				4 000/		
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	1.98%	2.13%	6.78%	4.26%	4.03%	N/A	4.62%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-0.22%	2.07%	3.16%	N/A	3.96%
Franklin Templeton Aggressive Model Portfolio - Class II	High	5/1/2020	5/1/2020	5.34%	2.33%	9.59%	9.19%	10.28%	N/A	11.32%
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	5.34%	2.33%	2.59%	7.19%	9.60%	N/A N/A	10.81%
Standardized NYLI VP Equity Allocation – Service Class	nigii	3/1/2020	3/1/2020	-		2.3970	7.1970	9.00%	IN/A	10.6176
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	5.04%	0.43%	4.47%	6.17%	9.00%	5.45%	N/A
Standardized	High	2/13/2006	2/13/2006	3.04 /0	0.4370	-2.53%	4.06%	8.28%	5.45%	N/A
NYLI VP Growth Allocation–Service Class	riigii	2/10/2000	2/10/2000			-2.0070	4.0070	0.2070	0.4070	14/74
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	4.06%	0.39%	4.34%	5.53%	7.51%	4.73%	N/A
Standardized	High	2/13/2006	2/13/2006	-	-	-2.66%	3.40%	6.75%	4.73%	N/A
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	2.69%	0.17%	3.11%	6.42%	11.68%	7.76%	6.89%
Standardized	High	6/1/1999	5/1/2022	-	-	-3.89%	4.32%	11.03%	7.76%	5.16%
American Funds IS Washington Mutual Investors Fund - Class 4	_									
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	5.13%	3.75%	12.98%	10.62%	13.45%	8.63%	9.09%
Standardized	High	12/14/2012	11/13/2017	-	-	5.98%	8.68%	12.84%	8.63%	8.94%
American Funds IS Growth Fund - Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	8.80%	2.55%	19.94%	17.21%	16.10%	14.20%	15.06%
Standardized	High	12/14/2012	11/13/2017		-	12.94%	15.49%	15.54%	14.20%	14.96%
BNY Mellon Sustainable US Equity - Service Shares										
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	8.32%	0.33%	8.24%	11.12%	12.12%	9.51%	10.90%
Standardized	High	12/31/2000	5/1/2022	-	-	1.24%	9.20%	11.48%	9.51%	9.31%
ClearBridge Variable Appreciation Portfolio — Class II										·
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	5.49%	1.59%	10.61%	11.55%	13.07%	10.14%	11.05%
Standardized	High	2/28/2015	5/1/2017	-	-	3.61%	9.64%	12.45%	10.14%	10.99%
Fidelity® VIP Contrafund® – Initial Class										
NonStandardized <sup>2</sup>	High	1/3/1995	10/1/1996	8.00%	2.93%	14.20%	18.06%	14.97%	11.90%	9.57%
Standardized	High	1/3/1995	10/1/1996	-	-	7.20%	16.36%	14.39%	11.90%	9.57%
Fidelity® VIP Equity-Income – Initial Class										
NonStandardized <sup>2</sup>	High	10/9/1986	10/1/1996	3.62%	4.42%	8.43%	8.32%	12.43%	7.92%	6.57%
Standardized	High	10/9/1986	10/1/1996	-	-	1.43%	6.30%	11.80%	7.92%	6.57%



As of May 31, 2025

For policies investing in NYLIAC Variable Annuity Separate Account III purchased before June 2, 2003

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Dute	Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity	KISK LEVEI	Date	Date		(WOTHING)	I eai	Ieai	Ieai	Ieai	псерион
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	11.06%	-0.83%	16.05%	18.38%	14.27%	15.58%	15.74%
Standardized	High	1/12/2000	5/1/2014	11.0070	-0.0070	9.05%	16.69%	13.68%	15.58%	15.74%
NYLI VP Epoch U.S. Equity Yield – Service Class	riigii	1712/2000	0/1/2014			3.0070	10.0070	10.0070	10.0070	10.7470
NonStandardized <sup>2</sup>	High	5/1/1998	6/1/1998	3.40%	2.16%	10.16%	7.99%	11.45%	6.51%	5.15%
Standardized	High	5/1/1998	6/1/1998	3.4070	2.1070	3.16%	5.95%	10.80%	6.51%	5.15%
NYLI VP Dimensional U.S. Equity - Initial Class	riigii	3/1/1990	0/1/1990			3.1070	3.3370	10.0070	0.5170	3.1370
NonStandardized <sup>2</sup>	High	1/23/1984	12/15/1993	5.72%	1.23%	10.08%	11.80%	12.96%	9.64%	8.19%
Standardized	High	1/23/1984	12/15/1993	0.7270	-	3.08%	9.90%	12.34%	9.64%	8.19%
NYLI VP Wellington Growth – Initial Class9	g	172071001	12, 10, 1000			0.0070	0.0070	12.0170	0.0170	0.1070
NonStandardized <sup>2</sup>	High	1/29/1993	1/29/1993	8.33%	0.80%	12.38%	14.96%	11.46%	10.08%	6.74%
Standardized	High	1/29/1993	1/29/1993	0.0070	0.0070	5.38%	13.17%	10.81%	10.08%	6.74%
NYLI VP S&P 500 Index5 – Service Class	riigii	1/25/1550	1/23/1330			0.0070	10.1770	10.0170	10.0070	0.7470
NonStandardized <sup>2</sup>	High	1/29/1993	1/29/1993	6.16%	0.43%	11.78%	12.68%	14.19%	11.10%	8.58%
Standardized	High	1/29/1993	1/29/1993		-	4.78%	10.81%	13.59%	11.10%	8.58%
NYLI VP Winslow Large Cap Growth – Initial Class		1,20,1000	1,20,1000	<u> </u>		570	10.0170	.0.0070	1070	0.0070
NonStandardized <sup>2</sup>	High	5/1/1998	6/1/1998	9.78%	2.55%	17.15%	19.89%	14.32%	13.50%	N/A
NonStandardized Standardized	High	5/1/1998	6/1/1998	3.7070	2.00/0	10.15%	18.24%	13.73%	13.50%	N/A
NYLI VP American Century Sustainable Equity – Initial Class	iligii	0/1/1000	0/1/1000	<del>-</del>		10.1070	10.24 /0	10.7070	10.0070	11//
NonStandardized <sup>2</sup>	High	3/31/1994	5/1/1998	6.27%	-2.77%	4.67%	10.32%	14.58%	8.03%	9.05%
Standardized	High	3/31/1994	5/1/1998	0.21 /0	-2.7770	-2.33%	8.37%	13.99%	8.03%	9.05%
NYLI VP MFS® Investors Trust - Initial Class	riigii	0/01/1004	0/1/1000			-2.0070	0.01 /0	10.5576	0.0070	3.0070
NonStandardized <sup>2</sup>	High	10/9/1995	2/10/2025	5.27%	0.66%	6.87%	9.57%	11.53%	9.38%	-1.75%
Standardized	High	10/9/1995	2/10/2025	5.21 /0	0.0070	-0.13%	7.60%	10.87%	9.38%	-8.62%
NYLI VP MFS® Research - Initial Class	riigii	10/9/1995	2/10/2023			-0.1370	7.0070	10.07 /0	3.3070	-0.02 /0
NonStandardized <sup>2</sup>	High	7/26/1995	2/10/2025	6.18%	-0.61%	7.39%	9.92%	11.18%	9.71%	-3.39%
Standardized	High	7/26/1995	2/10/2025	0.1070	-0.0170	0.39%	7.95%	10.52%	9.71%	-10.16%
Voya Growth and Income Portfolio - Class S	riigii	1120/1000	2/10/2020			0.0070	7.5570	10.0270	3.7170	-10.1070
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	6.39%	-0.38%	9.68%	12.18%	15.24%	10.33%	12.63%
Standardized	High	12/31/1979	5/1/2024	0.0070	-0.0070	2.68%	10.29%	14.66%	10.33%	6.20%
Small/Mid Cap Equity	riigii	12/01/10/10	0/ 1/2024			2.00%	10.2370	14.00%	10.0070	0.2070
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	9/8/2003	6.50%	-3.43%	0.40%	7.04%	12.41%	6.48%	8.44%
Standardized	High	1/12/2000	9/8/2003	-	-	-6.60%	4.96%	11.78%	6.48%	8.44%
Janus Henderson VIT Enterprise Portfolio – Service Shares	g	17 12/2000	0,0,2000			0.0070	1.0070	11070	0.1070	0.1170
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	5.26%	-0.79%	6.87%	7.91%	9.65%	9.74%	9.24%
Standardized	High	12/31/1999	11/13/2017	-	-	-0.13%	5.87%	8.95%	9.74%	9.09%
NYLI VP Schroders Mid Cap Opportunities - Initial Class		12,0.71000		<u> </u>		5.1070	5.51 70	5.5570	J., 470	0.0070
NonStandardized <sup>2</sup>	High	7/2/2001	7/6/2001	4.14%	-3.95%	1.36%	3.09%	6.62%	3.97%	6.35%
Standardized	High	7/2/2001	7/6/2001		-	-5.64%	0.85%	5.84%	3.97%	6.35%
MFS® Mid Cap Value Portfolio - Service Class		.,2,2001	1,0,2001	<u> </u>		5.5470	0.0070	5.5470	5.51 /6	0.0070
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	4.51%	-2.86%	1.12%	4.52%	11.77%	6.53%	13.44%
Standardized	High	3/7/2008	5/1/2020	5170	-2.0070	-5.88%	2.34%	11.12%	6.53%	12.96%
Neuberger Berman AMT Mid-Cap Growth – Class S	9	3,1,2000	J, 1, 2020			3.0070	2.01.0		0.0070	.2.0070
NonStandardized <sup>2</sup>	High	2/18/2003	6/2/2003	9.82%	3.65%	15.95%	11.13%	8.85%	8.14%	8.75%
Standardized	High	2/18/2003	6/2/2003	- 0.52 /0	-	8.95%	9.21%	8.13%	8.14%	8.75%
Invesco V.I. Main Street Small Cap Fund - Series II		2, 15, 2000	5,2,2000	<u> </u>		0.0070	U.L.170	5. 1070	5.1470	5 570
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	5.29%	-2.70%	4.05%	6.47%	11.41%	6.74%	13.65%
Standardized	Highest	7/16/2001	5/1/2020	J.23/0 -	-2.1070	-2.95%	4.37%	10.75%	6.74%	13.18%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	1 11911001	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	5, 1,2525			2.0073		10.10.0	0	10.1070
NonStandardized <sup>2</sup>	Highest	6/1/2000	11/15/2004	5.68%	-6.88%	-2.30%	5.10%	13.91%	6.63%	6.35%
NonStandardized Standardized	Highest	6/1/2000	11/15/2004	- 0.0070	-0.0070	-2.30 % -9.13%	2.95%	13.31%	6.63%	6.35%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	riigiicat	3/1/2000	11/13/2004	<del>-</del>		-3.1370	2.3370	10.01/0	0.0070	0.5570
NonStandardized <sup>2</sup>	Higheet	4/17/2018	5/1/2024	5.58%	-4.35%	2.68%	4.64%	9.91%	N/A	5.83%
NonStandardized Standardized	Highest Highest	4/17/2018	5/1/2024	5.56%	-4.35%	-4.32%	4.64% 2.47%	9.91%	N/A N/A	-0.63%
Macquarie VIP Small Cap Value Series - Service Class	riigiicat	7/1//2010	3/1/2024	<del>-</del>		-+.UZ /0	2.41 /0	J.Z I /0	IN/A	-0.0370
	Highest	5/1/2000	11/13/2017	5.06%	-4.46%	-0.44%	1.62%	11.37%	5.18%	3.84%
NonStandardized <sup>2</sup>		5/1/2000	11/13/2017	5.00%	-4.40%	-0.44% -7.41%	-0.69%	10.71%	5.18%	3.63%
Standardized	Highest	5/1/2000	11/13/2017	_	-	-1.41%	-U.09%	10.71%	ნ. 18%	ა.ნპ%



As of May 31, 2025

For policies investing in NYLIAC Variable Annuity Separate Account III purchased before June 2, 2003

Marie   Mari				Investment		Year to					Since
Marchaffed Cipe Cipe Cipe Cipe Cipe Cipe Cipe Cipe		Valatility/	Portfolio	Division			4		-	40	Investment
Small Mid Cip Equity   Wilston Small Cip - Initial Class   Highest   Mid Cip - Initi	Investment Divisions				Date						
March   Marc		RISK Level	Date	Date		WOTHIN)	Tear	rear	rear	Tear	псериоп
Monitor   March   Ma											
Sementation   Page		Highest	5/2/2016	5/1/2019	3.76%	-9.02%	-2.59%	2.39%	7.34%	N/A	2.56%
MILLY PS SMILL CAG Growth - Initial Classed		-			-	-					
Mighest   Migh		g						*****			
Standardized   Highes   21/12/012   21/1		Highest	2/17/2012	2/17/2012	5.74%	-6.03%	0.33%	3.42%	5.67%	5.66%	6.62%
Mighest   2017/2012   2017/2		-			_	-					
Signification of Highest   217/2012   2. 17/2012   3. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.	NYLI VP Small Cap Growth - Service Class										
Signolar   Higher   1777012   2   777012   3   7   6   7   6   7   7   7   7   7   7	NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	5.71%	-6.13%	0.08%	3.16%	5.41%	5.39%	6.35%
American Funds IS Global Small Cap Fund" - Class 4  High 12/14/2012 5/12/015 7.4% 1.0% 1.0% 2.4% 2.3% 2.7% 3.4% 5.0% 3.4% 5.0% 2.4% 3.4% 2.7% 3.4% 5.0% 5.0% 3.4% 5.0% 3.4% 5.0% 3.4% 5.0% 3.4% 5.0% 3.4% 5.0% 3.4% 5.0% 3.4% 5.0% 3.4% 5.0% 3.4% 5.0% 3.4% 5.0% 3.4% 5.0% 3.4% 5.0% 5.0% 3.4% 5.0% 5.0% 5.0% 5.0% 5.0% 5.0% 5.0% 5.0	Standardized	Highest	2/17/2012	2/17/2012	-	-	-6.92%	0.92%	4.58%	5.39%	6.35%
Non-Sundardizard High 1214/2012 5/12015 6/16 100 100 100 100 100 100 100 100 100 1	International/Global Equity										
Part	American Funds IS Global Small Cap Fund <sup>®</sup> − Class 4										
Figeting	NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	7.41%	1.00%	1.90%	2.41%	3.19%	2.79%	3.43%
High	Standardized	High	12/14/2012	5/1/2015	-	-	-5.10%	0.14%	2.30%	2.79%	3.43%
High	Fidelity® VIP International Index — Service Class 2	. <u></u>									
The sect of L. EQV International Equity Fund - Series II   High   9/19/2001   5/12/2014   4.40%   8.34%   4.34%   5.69%   6.03%   2.88%   2.83%   2.	NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	4.65%	13.80%	11.62%	7.88%	8.50%	N/A	5.26%
NonStandardized*   High   91/92/001   51/2014   4.0%   8.3%   4.3%   6.9%   6.0%   6.2%   2.8%   2.83%   Standardized*   High   91/92/001   51/2014   -1.0%   51/2014   -1.0%   5.2%   2.8%   2.83%   2.83%   Standardized*   High   91/92/001   51/2014   -1.0%   51/2014   -1.0%   5.2%   2.8%   2.83%   2.83%   Standardized*   High   91/31/933   101/11996   6.89%   6.18%   13.09%   14.89%   15.09%   12.87%   2.80%	Standardized	High	4/16/2018	5/1/2019		-	4.62%	5.84%	7.77%	N/A	4.88%
Sandardized	Invesco V.I. EQV International Equity Fund - Series II	<u> </u>									
Janual Handerson VIT Global Research Portfolio – Institutional Shares   High   9/13/1993   10/11/1996   6.69%   6.14%   13.09%   14.69%   13.04%   8.89%   6.29%   13.00%   14.69%   13.04%	NonStandardized <sup>2</sup>				4.40%	8.34%					
NonStandardized**   High   9/13/1993   10/1/1996   6.69   6.14   1.090   1.4 88"   13.64%   8.29%   6.29%   1.000   1.	Standardized	High	9/19/2001	5/1/2014	-	-	-2.66%	3.56%	5.22%	2.88%	2.83%
High   9/13/1993   10/11/1996   2   0   0.09%   12.87%   13.03%   8.89%   6.29%   12.87%   13.03%   8.89%   6.29%   12.87%   13.03%   8.89%   6.29%   12.87%   13.03%   8.89%   6.29%   12.87%   13.03%   8.89%   6.29%   12.87%   13.03%	Janus Henderson VIT Global Research Portfolio – Institutional Shares										
NTL UP Pinestone International Equity - Initial Class   High   S/1/1995   S	NonStandardized <sup>2</sup>	-			6.69%	6.14%					
NonStandardized High 51/1995 51/1995 6	Standardized	High	9/13/1993	10/1/1996	-	-	6.09%	12.87%	13.03%	8.89%	6.29%
Migh   Sindardized   High   Si1/1996   Si1	NYLI VP Pinestone International Equity – Initial Class										
Mr.   High   Si   1/2011   Si   1/2017   S		-			2.92%	6.92%					
NonStandardized*   High   8/31/2011   5/11/2017   4.81%   16.13%   12.44%   10.44%   7.17%   6.48%   6.94%   5.046%   5.		High	5/1/1995	5/1/1995	-	-	-4.33%	-0.56%	2.46%	3.35%	4.41%
High   Siandardized   High   Sianized   Siandardized   High   Sianized   Siandardized   Sianda			010410004	=:::00:=		10.100/			- 4-07		
MFS® VIT Research International - Service Class NonSlandardized' High 8/24/2001 5/1/2022 0.83% 4.2% 6.3% 7.0% 3.78% 6.81% 5.88hadradized' 6.28h 8/24/2001 5/1/2022 0.83% 4.2% 6.28h 3.78% 6.88h 5.88hadradized' 6.28h 8/24/2001 5/1/2022 0.83% 4.2% 6.28h 3.78% 6.88h 5.88h 5.88hadradized' 8.18h 1/2/197 5/1/2024 4.72% 18.79% 13.94% 11.91% 13.60% 4.99% 18.27% 18.30h 6.30h 7.00h 4.99% 18.27% 18.30h 18.27% 18.30h 18.27h 18.20h 1		-			4.81%	16.13%					
NonStandardized		High	8/31/2001	5/1/2017	<del>  -</del>	-	5.44%	8.49%	6.40%	6.48%	6.86%
Standardized   High   8/24/2001   5/1/2022   -   -   0.83%   4.22%   6.26%   3.78%   5.08%   5.08%   Putnam VT International Value Fund - Class IB   High   1/2/1997   5/1/2024   4.72%   18.79%   13.94%   11.91%   13.60%   4.99%   18.27%   5.146/2014   5.14/2012   5/1/2024   -   -   6.94%   10.02%   12.99%   4.99%   18.27%   5.14/2012   5.14/2012   5/1/2014   -   -   6.94%   10.02%   12.99%   4.99%   11.86%   5.14/2012   5/1/2014   -   -   6.94%   10.02%   12.99%   4.99%   11.86%   5.14/2012   5/1/2014   -   -   -   -   -   -   -   -   -		I II ada	0/04/0004	E/4/2022	4.000/	10.040/	7 020/	6 220/	7.040/	2 700/	6.040/
Putnam VT International Value Fund - Class IB   NonStandardized		•			4.88%	12.64%					
NonStandardized		nign	6/24/2001	5/1/2022		-	0.63%	4.22%	0.20%	3.76%	5.06%
Standardized   High   1/2/1997   5/1/2024   -   -   6.94%   10.02%   12.99%   4.99%   11.86%		Lliab	1/2/1007	E/1/2024	4 720/	10 700/	12 040/	11 01%	12 60%	4.00%	10 270/
American Funds IS New World Fund - Class 4   Highest   12/14/2012   5/1/2014   5.57%   8.87%   8.43%   6.83%   7.00%   4.92%   4.03%   5/14/2014   5.57%   5.7%   8.87%   8.43%   6.83%   7.00%   4.92%   4.03%   5/14/2014   5.57%   8.87%   8.43%   6.83%   7.00%   4.92%   4.03%   5/14/2014   5.57%   8.87%   8.43%   6.83%   7.00%   4.92%   4.03%   5/14/2014   5.57%   8.87%   8.87%   8.43%   6.83%   7.00%   4.92%   4.03%   5/14/2014   5.57%   8.87%   8.		-			4.7270	10.7970					
NonStandardized		riigii	1/2/1997	3/1/2024	<del></del>		0.3470	10.02 /0	12.3370	4.3370	11.0070
Standardized   Highest   12/14/2012   5/1/2014     1.43%   4.74%   6.23%   4.92%   4.03%     Fidelity® VIP Emerging Markets - Service Class 2		Highest	12/14/2012	5/1/2014	5 57%	8 87%	8 43%	6 83%	7 00%	4 02%	4.03%
Fidelity   VIP Emerging Markets - Service Class 2		-			3.37 /0	0.07 /0					
NonStandardized Highest 1/23/2008 5/1/2018 4.12% 8.61% 10.17% 6.04% 6.98% 5.02% 3.76% Standardized Highest 1/23/2008 5/1/2018 3.17% 3.93% 6.21% 5.02% 3.53% 5/1/2018 5/1/2018 3.17% 3.93% 6.21% 5.02% 3.53% 5/1/2018 5/1		riigricst	12/14/2012	0/1/2014			1.4070	4.1470	0.2070	4.0270	4.0070
Highest   1/23/2008   5/1/2018   3.17%   3.93%   6.21%   5.02%   3.53%   NYLI VP Candriam Emerging Markets Equity – Initial Class9   Highest   2/17/2012   2/17/2012   3.76%   4.45%   9.48%   0.75%   3.63%   1.24%   -0.41%   5.02		Highest	1/23/2008	5/1/2018	4.12%	8.61%	10.17%	6.04%	6.98%	5.02%	3.76%
NonStandardized					1270	-					
NonStandardized²		goct	.12012000	3/1/2010			5	0.0070	J.L.173	0.02.0	0.0070
Standardized         Highest         2/17/2012         2/17/2012	NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	3.76%	4.45%	9.48%	0.75%	3.63%	1.24%	-0.41%
Sector   S					-	-					
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>   High   4/30/2013   5/1/2015   -0.37%   1.79%   -0.30%   -5.01%   12.75%   1.20%   0.93%   5/30/2014   -0.37%   1.79%   -0.30%   -5.01%   12.75%   1.20%   0.93%   -0.30%   -5.01%   12.75%   1.20%   0.93%   -0.30		<u> </u>				_					
NonStandardized² High 4/30/2013 5/1/2015 -0.37% 1.79% -0.30% -5.01% 12.75% 1.20% 0.93% 5tandardized High 4/30/2013 5/1/2015 -0.37% 1.79% -0.30% -5.01% 12.75% 1.20% 0.93% 5tandardized 5/1/2015 -0.37% 1.20% -7.28% 1.20% 0.93% 5/1/2015 -0.37											
Standardized         High         4/30/2013         5/1/2015         - <th< td=""><td>NonStandardized<sup>2</sup></td><td>High</td><td>4/30/2013</td><td>5/1/2015</td><td>-0.37%</td><td>1.79%</td><td>-0.30%</td><td>-5.01%</td><td>12.75%</td><td>1.20%</td><td>0.93%</td></th<>	NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	-0.37%	1.79%	-0.30%	-5.01%	12.75%	1.20%	0.93%
NonStandardized	Standardized	High	4/30/2013	5/1/2015			-7.28%	-7.28%	12.13%	1.20%	0.93%
Standardized         High         2/17/2012         2/17/2012         -         -         2.75%         5.98%         10.15%         6.16%         7.57%           NYLI VP CBRE Global Infrastructure — Service Class           NonStandardized²         High         5/1/2015         5/1/2015         1.50%         8.96%         12.27%         3.02%         6.27%         -2.21%         -2.38%	NYLI VP Fidelity Institutional AM® Utilities – Service Class										
NYLI VP CBRE Global Infrastructure — Service Class  NonStandardized²  High 5/1/2015 5/1/2015 1.50% 8.96% 12.27% 3.02% 6.27% -2.21% -2.38%	NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	1.72%	3.51%	9.75%	8.02%	10.82%	6.16%	7.57%
NonStandardized <sup>2</sup> High 5/1/2015 5/1/2015 1.50% 8.96% 12.27% 3.02% 6.27% -2.21% -2.38%	Standardized	High	2/17/2012	2/17/2012	-	-	2.75%	5.98%	10.15%	6.16%	7.57%
· · · · · · · · · · · · · · · · · · ·	NYLI VP CBRE Global Infrastructure — Service Class										
Standardized High 5/1/2015 5/1/2015 5.27% 0.77% 5.47% -2.21% -2.38%	NonStandardized <sup>2</sup>	-			1.50%	8.96%					
	Standardized	High	5/1/2015	5/1/2015	-	-	5.27%	0.77%	5.47%	-2.21%	-2.38%



As of May 31, 2025

For policies investing in NYLIAC Variable Annuity Separate Account III purchased before June 2, 2003

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

Investment Divisions <sup>1</sup> Sector	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to	Year to Date (Updated Monthly)	1 Year <sup>4</sup>	3 Year⁴	5 Year⁴	10 Year⁴	Since Investment Division Inception
NYLI VP Newton Technology Growth - Initial Class										
NonStandardized <sup>2</sup>	Highest	8/31/1999	2/10/2025	10.66%	1.38%	12.73%	17.05%	11.55%	13.02%	-4.26%
Standardized	Highest	8/31/1999	2/10/2025	-	-	5.73%	15.32%	10.89%	13.02%	-10.96%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-4.12%	-6.80%	-4.75%	1.93%	1.15%	3.99%	5.19%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-11.42%	-0.36%	0.18%	3.99%	4.81%
NYLI VP Natural Resources – Initial Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	6.31%	-7.23%	-17.95%	-4.49%	18.34%	2.46%	0.27%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-23.69%	-6.78%	17.83%	2.46%	0.27%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	0.05%	2.10%	10.77%	0.62%	6.33%	4.94%	15.77%
Standardized	Highest	5/1/1998	5/1/2024	-	-	3.77%	-1.74%	5.53%	4.94%	9.35%

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



As of May 31, 2025

For policies investing in NYLIAC Variable Annuity Separate Account III purchased before June 2, 2003

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

<sup>1</sup> Performance for the inital 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.

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

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

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.

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

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

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

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 NYLL VP Wellington Growth and NYLL 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.

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

Performance information less than 1 year has not been annualized.

Historically, certain fees have been assumed or reduced by some of the portfolios. Had these expenses not been assumed or reduced, the total return for these Investment Divisions would have been lower.

Sales of 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.





As of May 31, 2025

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			Investment					Since
		Portfolio	Division					Investment
and the second of	Volatility/	Inception	Inception	1			10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond								
NYLI VP U.S. Government Money Market – Current yield is 4.06%8 NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/1995	3.28%	2.59%	0.99%	0.17%	0.81%
Standardized	Low	1/29/1993	5/1/1995	-3.72%	0.33%	0.00%	0.17%	0.81%
PIMCO VIT Low Duration Portfolio - Advisor Class	LOW	1725/1555	0/1/1000	-0.1270	0.0070	0.0070	0.1770	0.0170
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	4.12%	1.29%	-0.09%	-0.14%	0.00%
Standardized	Low	3/31/2006	5/2/2016	-2.88%	-1.04%	-1.11%	-0.14%	-0.12%
PIMCO VIT Short-Term Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	3.83%	3.12%	1.92%	0.93%	3.41%
Standardized	Low	9/30/1999	5/1/2024	-3.17%	0.88%	0.98%	0.93%	-3.59%
American Funds IS Capital World Bond Fund® - Class 4								
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	0.63%	-3.11%	-2.83%	-1.36%	3.43%
Standardized	Moderate	10/4/2006	5/1/2024	-6.37%	-5.43%	-3.82%	-1.36%	-3.57%
American Funds IS The Bond Fund of America® - Class 4			=///0000					
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	3.19%	-1.36%	-1.16%	0.13%	0.14%
Standardized	Moderate	12/14/2012	5/1/2022	-3.81%	-3.72%	-2.17%	0.13%	-2.31%
American Funds IS U.S. Government Securities Fund® - Class 4  NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	3.57%	-2.01%	-2.26%	-0.37%	5.89%
Standardized	Moderate	12/2/1985	5/1/2024	-3.43%	-4.35%	-3.26%	-0.37%	-1.11%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	.2/2/1000	0/1/2024	0.4070	4.0070	0.2070	-0.01 /0	-1.1170
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	4.42%	-1.71%	-0.35%	0.40%	0.07%
Standardized	Moderate	5/3/2010	5/1/2022	-2.58%	-4.06%	-1.37%	0.40%	-2.39%
NYLI VP Bond – Initial Class								
NonStandardized <sup>2</sup>	Moderate	1/23/1984	12/15/1993	3.58%	-1.17%	-1.39%	0.00%	2.77%
Standardized	Moderate	1/23/1984	12/15/1993	-3.42%	-3.53%	-2.39%	0.00%	2.77%
Fidelity® VIP Investment Grade Bond - Service Class 2								
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	3.51%	-0.79%	-0.67%	0.40%	0.77%
Standardized	Moderate	8/15/2005	5/1/2022	-3.49%	-3.16%	-1.68%	0.40%	-1.65%
Fidelity® VIP Bond Index – Service Class 2								
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	3.05%	-1.28%	-2.31%	N/A	-3.18%
Standardized NYLI VP MacKay U.S. Infrastructure Bond - Initial Class	Moderate	4/19/2018	11/23/2020	-3.95%	-3.64%	-3.31%	N/A	-4.31%
NonStandardized <sup>2</sup>	Moderate	1/29/1993	1/29/1993	3.33%	-0.79%	-1.95%	-0.57%	2.20%
Standardized	Moderate	1/29/1993	1/29/1993	-3.67%	-3.16%	-2.95%	-0.57%	2.20%
NYLI VP PIMCO Real Return – Service Class	Moderate	172071000	172071000	0.01 70	0.1070	2.0070	0.01 70	2.2070
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	5.08%	-1.32%	1.15%	0.82%	0.28%
Standardized	Moderate	2/17/2012	2/17/2012	-1.92%	-3.68%	0.18%	0.82%	0.28%
PIMCO VIT Income Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	5.38%	2.70%	3.48%	N/A	2.96%
Standardized	Moderate	4/29/2016	5/1/2020	-1.62%	0.44%	2.59%	N/A	2.04%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	2.84%	0.96%	0.37%	0.75%	1.47%
Standardized	Moderate	5/1/2014	5/1/2014	-4.16%	-1.39%	-0.64%	0.75%	1.47%
PIMCO VIT Total Return Portfolio - Advisor Class NonStandardized <sup>2</sup>	Madanta	2/20/2006	E(4/2044	4.420/	0.000/	4 000/	0.440/	0.440/
Standardized	Moderate Moderate	2/28/2006 2/28/2006	5/1/2014 5/1/2014	4.43% -2.57%	-0.68% -3.06%	-1.23% -2.24%	0.14% 0.14%	0.41% 0.41%
Western Asset Core Plus VIT - Class II	iviouerate	2/20/2000	3/1/2014	-2.31 70	-3.0076	-2.2470	0.1476	0.4170
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	1.81%	-2.03%	-1.61%	-0.13%	-0.13%
Standardized	Moderate	5/1/2015	5/1/2022	-5.19%	-4.37%	-2.61%	-0.13%	-2.59%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2014	5.25%	3.20%	5.62%	3.15%	2.89%
Standardized	Moderate	2/15/2012	5/1/2014	-1.75%	0.96%	4.81%	3.15%	2.89%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2								
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	4.92%	1.71%	2.46%	1.27%	1.08%
Standardized	Moderate	4/30/2012	5/1/2015	-2.08%	-0.60%	1.53%	1.27%	1.08%
NYLI VP Floating Rate – Service Class		E 14 1000 =	F141000=	4.0007	4.0001	F 0001	0.0007	0.4007
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	4.26%	4.63%	5.88%	2.62%	2.40%
Standardized	Moderate	5/1/2005	5/1/2005	-2.74%	2.45%	5.07%	2.62%	2.40%
NYLI VP MacKay Convertible – Initial Class NonStandardized <sup>2</sup>	Moderate	10/1/1996	10/1/1996	3.13%	0.15%	10.25%	6.56%	6.71%
Standardized	Moderate	10/1/1996	10/1/1996	-3.87%	-2.24%	9.56%	6.56%	6.71%
Otanuaruizeu	wouterate	10/1/1990	10/1/1990	-0.0170	-L.24 70	3.5070	0.3070	U.1 170



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Portfolio Division  Volatility/ Inception Inception 1 3 5 10  Investment Divisions¹ Risk Level³ Date Date¹ Year⁴ Year⁴ Year⁴ Year  Non-Investment Grade Bond	Investment Division Inception
Non-Investment Grade Bond	4 Inception
Non-Investment Grade Bond	
NYLI VP MacKay High Yield Corporate Bond – Initial Class	
NonStandardized <sup>2</sup> Moderate 5/1/1995 5/1/1995 4.80% 3.33% 5.62% 3.64%	5.84%
Standardized Moderate 5/1/1995 5/1/1995 -2.20% 1.09% 4.80% 3.64%	5.84%
NYLI VP MacKay Strategic Bond – Service Class	
NonStandardized <sup>2</sup> Moderate 5/1/2011 5/1/2011 6.31% 3.49% 3.78% 1.72%	6 2.14%
Standardized Moderate 5/1/2011 5/1/2011 -0.69% 1.26% 2.91% 1.72%	6 2.14%
Alternatives	
DWS Alternative Asset Allocation VIP - Class B	
NonStandardized <sup>2</sup> Moderate 5/18/2009 5/2/2016 5.54% 0.34% 6.38% 1.69%	2.47%
Standardized Moderate 5/18/2009 5/2/2016 -1.46% -2.03% 5.59% 1.69%	6 2.38%
NYLI VP Hedge Multi-Strategy - Service Class	
NonStandardized <sup>2</sup> Moderate 5/1/2013 5/1/2013 1.88% 1.49% 2.23% -1.21%	6 -1.43%
Standardized Moderate 5/1/2013 5/1/2013 -5.12% -0.83% 1.30% -1.21%	6 -1.43%
Asset Allocation	
American Funds IS Asset Allocation Fund - Class 4	
NonStandardized <sup>2</sup> Moderate 12/14/2012 5/1/2018 6.21% 4.62% 9.52% 6.37%	6.41%
Standardized Moderate 12/14/2012 5/1/2018 -0.79% 2.45% 8.82% 6.37%	6.11%
BlackRock® Global Allocation V.I. Fund – Class III Shares	
NonStandardized <sup>2</sup> Moderate 11/18/2003 5/1/2011 2.00% 1.93% 7.08% 3.59%	3.43%
Standardized Moderate 11/18/2003 5/1/2011 -5.00% -0.37% 6.31% 3.59%	3.43%
Fidelity® VIP FundsManager® 60% — Service Class	
NonStandardized <sup>2</sup> Moderate 8/22/2007 5/1/2019 2.35% 2.21% 7.98% 4.76%	5.42%
Standardized Moderate 8/22/2007 5/1/2019 -4.65% -0.07% 7.23% 4.76%	4.89%
NYLI VP Balanced – Service Class	
NonStandardized <sup>2</sup> Moderate 5/1/2005 5/1/2005 5.05% 2.74% 9.29% 4.24%	4.86%
Standardized Moderate 5/1/2005 5/1/2005 -1.95% 0.48% 8.58% 4.24%	
NYLI VP Conservative Allocation – Service Class	
NonStandardized <sup>2</sup> Moderate 2/13/2006 2/13/2006 1.00% 0.64% 3.95% 2.30%	6 N/A
Standardized Moderate 2/13/2006 2/13/2006 -6.00% -1.72% 3.07% 2.30%	
Tarinaria Control Cont	
NonStandardized <sup>2</sup> Moderate 1/29/1993 1/29/1993 7.23% 3.19% 6.89% 3.98%	5.26%
Standardized Moderate 1/29/1993 1/29/1993 0.23% 0.95% 6.11% 3.98%	
NYLI VP Janus Henderson Balanced – Initial Class7	
NonStandardized <sup>2</sup> Moderate 2/17/2012 2/17/2012 4.34% 3.88% 9.24% 6.86%	7.55%
Moderate 2/17/2012 2/17/2012 -2.66% 1.67% 8.53% 6.86%	
Utanianizeu  NYLI VP Moderate Allocation–Service Class	7.0070
Moderate 2/13/2006 2/13/2006 0.56% 1.33% 6.53% 3.449	6 N/A
Noderate 2/13/2006 -6.44% -0.99% 5.74% 3.44%	
Usanizanizeu Franklin Templeton Conservative Model Portfolio - Class II	
Moderate 5/1/2020 5/1/2020 3.78% 0.65% N/A N/A	1.74%
Notification of the Control of the C	0.77%
Stationardized winderdate Winzugu Stationardized Stationardized Winzugu Stationardized Stationar	0.7770
	6.04%
** "==== ** " =====	
	5.22%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	7.050/
NonStandardized <sup>2</sup> Moderate 5/1/2020 5/1/2020 4.66% 3.68% N/A N/A N/A Medicate 5/1/2020 5/1/2020 3.48% N/A	7.95%
<u>Standardized</u> <u>Moderate</u> 5/1/2020 5/1/2020 -2.34% 1.46% N/A N/A N/A	7.19%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	4.070/
NonStandardized <sup>2</sup> Moderate 5/1/2020 5/1/2020 4.58% 1.87% N/A N/A	4.37%
<u>Standardized</u> <u>Moderate</u> 5/1/2020 5/1/2020 -2.42% -0.43% N/A N/A N/A	3.50%
Franklin Templeton Aggressive Model Portfolio - Class II	
NonStandardizzed <sup>2</sup> High 5/1/2020 5/1/2020 4.68% 4.74% N/A N/A N/A	10.62%
Standardized         High         5/1/2020         5/1/2020         -2.32%         2.56%         N/A         N/A         N/A	9.93%



As of May 31, 2025

For policies investing in NYLIAC Variable Annuity Separate Account III purchased before June 2, 2003

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year <sup>4</sup>	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation								
NYLI VP Equity Allocation – Service Class								
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	-1.43%	1.73%	11.36%	5.15%	N/A
Standardized	High	2/13/2006	2/13/2006	-8.33%	-0.57%	10.70%	5.15%	N/A
NYLI VP Growth Allocation-Service Class								
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	-0.57%	1.88%	9.52%	4.49%	N/A
Standardized	High	2/13/2006	2/13/2006	-7.53%	-0.42%	8.81%	4.49%	N/A
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	2.87%	5.84%	15.27%	7.97%	7.75%
Standardized	High	6/1/1999	5/1/2022	-4.13%	3.72%	14.70%	7.97%	5.62%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	7.67%	7.62%	16.50%	8.46%	8.75%
Standardized	High	12/14/2012	11/13/2017	0.67%	5.56%	15.95%	8.46%	8.59%
American Funds IS Growth Fund - Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	6.83%	7.40%	18.41%	13.37%	13.82%
Standardized	High	12/14/2012	11/13/2017	-0.17%	5.34%	17.90%	13.37%	13.70%
BNY Mellon Sustainable US Equity - Service Shares	-							
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	1.77%	4.89%	14.02%	8.75%	8.57%
Standardized	High	12/31/2000	5/1/2022	-5.23%	2.73%	13.42%	8.75%	6.48%
ClearBridge Variable Appreciation Portfolio — Class II	g							
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	5.05%	7.31%	15.16%	9.73%	10.57%
Standardized	High	2/28/2015	5/1/2017	-1.95%	5.24%	14.59%	9.73%	10.44%
Fidelity® VIP Contrafund® – Initial Class	riigii	2/20/2010	0/1/2017	-1.5570	0.2470	14.0070	0.7070	10.4470
NonStandardized <sup>2</sup>	High	1/3/1995	10/1/1996	6.64%	9.69%	17.29%	11.14%	9.29%
NonStandardized Standardized	High	1/3/1995	10/1/1996	-0.36%	7.71%	16.75%	11.14%	9.29%
	nigii	1/3/1993	10/1/1990	-0.30%	1.1170	10.7370	11.1470	9.2970
Fidelity® VIP Equity-Income – Initial Class	High	10/9/1986	10/1/1996	7.64%	6.67%	14.83%	8.03%	6.55%
NonStandardized <sup>2</sup>	•	10/9/1986	10/1/1996	0.64%	4.58%	14.05%	8.03%	6.55%
Standardized	High	10/9/1900	10/1/1996	0.04%	4.56%	14.25%	6.03%	0.55%
Fidelity® VIP Growth Opportunities – Service Class 2			=///00//		= 0.404			
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	5.94%	7.01%	17.87%	14.63%	14.84%
Standardized	High	1/12/2000	5/1/2014	-1.06%	4.94%	17.35%	14.63%	14.84%
NYLI VP Epoch U.S. Equity Yield – Service Class								
NonStandardized <sup>2</sup>	High	5/1/1998	6/1/1998	9.78%	7.22%	14.13%	6.73%	5.17%
Standardized	High	5/1/1998	6/1/1998	2.78%	5.16%	13.53%	6.73%	5.17%
NYLI VP Dimensional U.S. Equity - Initial Class								
NonStandardized <sup>2</sup>	High	1/23/1984	12/15/1993	5.60%	6.96%	15.89%	9.31%	8.08%
Standardized	High	1/23/1984	12/15/1993	-1.40%	4.88%	15.33%	9.31%	8.08%
NYLI VP Wellington Growth – Initial Class9								
NonStandardized <sup>2</sup>	High	1/29/1993	1/29/1993	0.57%	4.90%	13.75%	9.11%	6.40%
Standardized	High	1/29/1993	1/29/1993	-6.43%	2.73%	13.15%	9.11%	6.40%
NYLI VP S&P 500 Index5 – Service Class								
NonStandardized <sup>2</sup>	High	1/29/1993	1/29/1993	6.58%	7.41%	16.80%	10.74%	8.44%
Standardized	High	1/29/1993	1/29/1993	-0.42%	5.35%	16.25%	10.74%	8.44%
NYLI VP Winslow Large Cap Growth – Initial Class	-							
NonStandardized <sup>2</sup>	High	5/1/1998	6/1/1998	3.65%	8.85%	16.37%	12.36%	N/A
Standardized	High	5/1/1998	6/1/1998	-3.35%	6.85%	15.82%	12.36%	N/A
NYLI VP American Century Sustainable Equity – Initial Class								
NonStandardized <sup>2</sup>	High	3/31/1994	5/1/1998	-1.26%	6.07%	16.10%	7.67%	8.75%
Standardized	High	3/31/1994	5/1/1998	-8.18%	3.95%	15.54%	7.67%	8.75%
NYLI VP MFS® Investors Trust - Initial Class	911	5,5 ,, 1007	5, ., 1555	3.1070	5.5576	.0.0470		3 070
NonStandardized <sup>2</sup>	High	10/9/1995	2/10/2025	3.80%	5.85%	14.40%	9.13%	-5.22%
	High High	10/9/1995	2/10/2025	-3.20%	3.73%	13.81%	9.13%	-5.22% -11.86%
Standardized	піун	10/9/1995	2/10/2025	-3.20%	3.1370	13.01%	y. 1370	-11.00%



As of May 31, 2025

For policies investing in NYLIAC Variable Annuity Separate Account III purchased before June 2, 2003

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Year <sup>4</sup>	Inception
Large Cap Equity								
NYLI VP MFS® Research - Initial Class								
NonStandardized <sup>2</sup>	High	7/26/1995	2/10/2025	0.97%	5.46%	13.71%	9.34%	-8.07%
Standardized Country Buffills Class 2	High	7/26/1995	2/10/2025	-6.03%	3.31%	13.10%	9.34%	-14.50%
Voya Growth and Income Portfolio - Class S	High	12/31/1979	5/1/2024	4.65%	8.00%	18.16%	10.14%	9.97%
NonStandardized <sup>2</sup> Standardized	High	12/31/1979	5/1/2024	-2.35%	5.96%	17.64%	10.14%	2.97%
Small/Mid Cap Equity	g	12/01/10/0	0,1,2021	2.0070	0.0070	11.0170	10.1170	2.0170
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	9/8/2003	-4.29%	2.91%	15.92%	6.12%	8.31%
Standardized	High	1/12/2000	9/8/2003	-10.99%	0.65%	15.36%	6.12%	8.31%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	0.42%	4.00%	13.36%	9.35%	8.90%
Standardized	High	12/31/1999	11/13/2017	-6.58%	1.80%	12.75%	9.35%	8.74%
NYLI VP Schroders Mid Cap Opportunities - Initial Class	High	7/2/2001	7/6/2001	-4.36%	-0.64%	10.67%	3.85%	6 240/
NonStandardized <sup>2</sup> Standardized	High High	7/2/2001	7/6/2001	-4.36% -11.06%	-0.64%	10.67%	3.85%	6.34% 6.34%
MFS® Mid Cap Value Portfolio - Service Class	riigii	11212001	11012001	-11.0070	-0.02 /0	10.0070	3.0370	0.5470
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	0.03%	3.59%	15.62%	6.62%	13.89%
Standardized	High	3/7/2008	5/1/2020	-6.97%	1.37%	15.06%	6.62%	13.27%
Neuberger Berman AMT Mid-Cap Growth – Class S								
NonStandardized <sup>2</sup>	High	2/18/2003	6/2/2003	-3.36%	1.16%	11.09%	6.92%	8.15%
Standardized	High	2/18/2003	6/2/2003	-10.12%	-1.18%	10.43%	6.92%	8.15%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-2.43%	2.10%	15.56%	6.24%	13.26%
Standardized	Highest	7/16/2001	5/1/2020	-9.26%	-0.19%	14.99%	6.24%	12.63%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	I limboot	6/1/2000	44/45/2004	-4.88%	2.76%	17.66%	6.32%	6.34%
NonStandardized <sup>2</sup> Standardized	Highest Highest	6/1/2000	11/15/2004 11/15/2004	-4.88% -11.54%	0.51%	17.06%	6.32%	6.34%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	nignesi	0/1/2000	11/15/2004	-11.3470	0.5176	17.1470	0.3270	0.3470
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-4.15%	0.37%	13.84%	N/A	2.91%
Standardized	Highest	4/17/2018	5/1/2024	-10.86%	-2.01%	13.24%	N/A	-4.09%
Macquarie VIP Small Cap Value Series - Service Class								
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	-2.17%	-0.09%	14.35%	4.92%	3.77%
Standardized	Highest	5/1/2000	11/13/2017	-9.02%	-2.48%	13.76%	4.92%	3.55%
NYLI VP Wellington Small Cap - Initial Class								
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/1/2019	-2.94%	-1.46%	11.54%	N/A	2.60%
Standardized	Highest	5/2/2016	5/1/2019	-9.74%	-3.82%	10.88%	N/A	2.00%
NYLI VP Small Cap Growth – Initial Class6	117 -14	047/0040	0/17/0010	5.000/	0.000/	0.050/	5.040/	0.400/
NonStandardized <sup>2</sup> Standardized	Highest Highest	2/17/2012 2/17/2012	2/17/2012 2/17/2012	-5.96% -12.54%	-2.66% -4.99%	9.95% 9.26%	5.31% 5.31%	6.40% 6.40%
NYLI VP Small Cap Growth – Service Class	riigilest	2/11/2012	2/11/2012	-12.3470	-4.3370	3.2070	0.0170	0.4070
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-6.20%	-2.91%	9.68%	5.05%	6.14%
Standardized	Highest	2/17/2012	2/17/2012	-12.76%	-5.23%	8.98%	5.05%	6.14%
International/Global Equity								
American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	-7.95%	-4.43%	5.92%	2.90%	2.63%
Standardized	High	12/14/2012	5/1/2015	-14.39%	-6.71%	5.12%	2.90%	2.63%
Fidelity® VIP International Index — Service Class 2								
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	4.76%	3.32%	9.36%	N/A	4.10%
Standardized Standardized	High	4/16/2018	5/1/2019	-2.24%	1.09%	8.65%	N/A	3.53%
Invesco V.I. EQV International Equity Fund - Series II	U:	9/19/2001	5/1/2014	-4.13%	1.52%	6.99%	2.41%	2.19%
NonStandardized <sup>2</sup> Standardized	High High	9/19/2001	5/1/2014	-4.13% -10.84%	-0.79%	6.21%	2.41%	2.19%
Janus Henderson VIT Global Research Portfolio – Institutional Shares	nıgıı	3/ 13/ZUU I	3/1/2014	-10.04%	-0.1970	U.Z 170	2.4170	2.1970
NonStandardized <sup>2</sup>	High	9/13/1993	10/1/1996	6.14%	8.66%	15.71%	8.27%	6.04%
Standardized	High	9/13/1993	10/1/1996	-0.86%	6.65%	15.14%	8.27%	6.04%
NYLI VP Pinestone International Equity – Initial Class	.g							
NonStandardized <sup>2</sup>	High	5/1/1995	5/1/1995	-3.13%	-3.87%	4.98%	3.04%	4.23%
Standardized	High	5/1/1995	5/1/1995	-9.91%	-6.16%	4.14%	3.04%	4.23%



As of May 31, 2025

For policies investing in NYLIAC Variable Annuity Separate Account III purchased before June 2, 2003

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

			Investment					Since
		Portfolio	Division					Investment
4	Volatility/	Inception	Inception				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year <sup>4</sup>	Year⁴	Year <sup>4</sup>	Year⁴	Inception
International/Global Equity								
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	6.88%	4.79%	8.30%	5.94%	6.11%
Standardized	High	8/31/2001	5/1/2017	-0.12%	2.62%	7.56%	5.94%	5.94%
MFS® VIT Research International - Service Class		0.04.0004	=///0000	4 400/		= 0.404		4 4=0/
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	1.40%	1.94%	7.81%	3.40%	4.45%
Standardized	High	8/24/2001	5/1/2022	-5.60%	-0.36%	7.06%	3.40%	2.19%
Putnam VT International Value Fund - Class IB			=:::000		0 = 40/			
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	10.25%	8.54%	14.20%	4.66%	11.87%
Standardized	High	1/2/1997	5/1/2024	3.25%	6.53%	13.60%	4.66%	4.87%
American Funds IS New World Fund - Class 4			=::::	4 000/			4 000/	
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2014	1.33%	1.33%	8.74%	4.36%	3.40%
Standardized	Highest	12/14/2012	5/1/2014	-5.67%	-0.99%	8.02%	4.36%	3.40%
Fidelity® VIP Emerging Markets – Service Class 2								0.740/
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	11.87%	3.83%	9.16%	4.69%	3.51%
Standardized	Highest	1/23/2008	5/1/2018	4.87%	1.62%	8.44%	4.69%	3.15%
NYLI VP Candriam Emerging Markets Equity – Initial Class9								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	7.44%	-3.46%	5.35%	1.16%	-0.71%
Standardized	Highest	2/17/2012	2/17/2012	0.44%	-5.77%	4.53%	1.16%	-0.71%
Sector  Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>								
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	10.00%	-0.65%	14.80%	2.22%	1.58%
Standardized	High	4/30/2013	5/1/2015	3.00%	-3.03%	14.22%	2.22%	1.58%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	riigii	4/30/2013	3/1/2013	3.00 /0	-0.0070	14.22/0	2.22/0	1.5070
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	22.17%	7.18%	12.65%	6.26%	7.55%
Standardized	High	2/17/2012	2/17/2012	15.17%	5.11%	12.03%	6.26%	7.55%
NYLI VP CBRE Global Infrastructure — Service Class	1.19.1	2,1172012	2,1172012	10.1170	0.1170	12.0070	0.2070	1.00%
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	12.63%	1.09%	7.86%	N/A	-2.71%
Standardized	High	5/1/2015	5/1/2015	5.63%	-1.24%	7.11%	N/A	-2.71%
NYLI VP Newton Technology Growth - Initial Class								
NonStandardized <sup>2</sup>	Highest	8/31/1999	2/10/2025	-2.17%	4.43%	14.24%	11.99%	-14.81%
Standardized	Highest	8/31/1999	2/10/2025	-9.02%	2.25%	13.65%	11.99%	-20.77%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-4.24%	-0.35%	5.96%	4.91%	6.35%
Standardized	Highest	7/18/2001	5/1/2019	-10.94%	-2.73%	5.16%	4.91%	5.84%
NYLI VP Natural Resources – Initial Class								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-11.98%	-1.85%	23.54%	3.00%	0.48%
Standardized	Highest	2/17/2012	2/17/2012	-18.15%	-4.20%	23.10%	3.00%	0.48%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	9.65%	-2.41%	8.45%	4.36%	18.36%
Standardized	Highest	5/1/1998	5/1/2024	2.65%	-4.74%	7.72%	4.36%	11.36%
otanuaruizeu	Highest	3/1/1330	3/1/2024	2.00/0	- <del>1</del> ./4/0	1.12/0	4.50 /0	11.0070

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



As of May 31, 2025

For policies investing in NYLIAC Variable Annuity Separate Account III purchased before June 2, 2003

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

<sup>1</sup> Performance for the inital 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.

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

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

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.

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

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 NYLL VP Wellington Growth and NYLL 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.

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

Performance information less than 1 year has not been annualized.

Historically, certain fees have been assumed or reduced by some of the portfolios. Had these expenses not been assumed or reduced, the total return for these Investment Divisions would have been lower.

Sales of 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.

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