

As of April 30, 2025 Accumulation Value Based M&E Charge Structure

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 \$50,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$50,000. Charges for any optional riders, if reflected, would reduce the performance shown.

Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of Surrender Charges.

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 7%, declining to 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 II and described herein are different from mutual funds that may have similar names but are available directly to the general public. Investment results may differ.

In certain jurisdictions, this product will be sold as a single premium variable annuity. In most jurisdictions, the policy form number for the New York Life Flexible Premium Variable Annuity II is 210-594.

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated	1	3	5	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 7-day yield is 4.06%8										
NonStandardized ²	Low	1/29/1993	5/1/2015	0.22%	0.88%	3.21%	2.70%	1.05%	0.21%	-0.25%
Standardized	Low	1/29/1993	5/1/2015	-	-	-3.79%	0.44%	0.07%	0.21%	-0.25%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized ²	Low	3/31/2006	5/2/2016	0.52%	1.85%	5.22%	1.82%	-0.17%	-0.07%	0.06%
Standardized	Low	3/31/2006	5/2/2016	-	-	-1.78%	-0.49%	-1.18%	-0.07%	-0.06%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized ²	Low	9/30/1999	5/1/2024	-0.03%	0.71%	3.39%	3.20%	1.59%	0.92%	3.38%
Standardized	Low	9/30/1999	5/1/2024	-	-	-3.61%	0.96%	0.64%	0.92%	-3.62%
American Funds IS Capital World Bond Fund® - Class 4	Madagata	40/4/0000	E /4 /0004	0.000/	F 700/	0.000/	0.000/	0.570/	4.450/	0.440/
NonStandardized ² Standardized	Moderate	10/4/2006 10/4/2006	5/1/2024 5/1/2024	2.88%	5.70%	6.63% -0.37%	-0.23% -2.62%	-2.57% -3.57%	-1.15% -1.15%	6.41% -0.59%
American Funds IS The Bond Fund of America® - Class 4	Moderate	10/4/2006	5/1/2024	-	-	-0.37 %	-2.02%	-3.37%	-1.15%	-0.59%
NonStandardized ²	Madarata	12/14/2012	5/1/2022	0.240/	2.72%	6.40%	0.04%	1 E20/	0.400/	0.24%
Standardized	Moderate Moderate	12/14/2012	5/1/2022 5/1/2022	0.31%	2.72%	-0.60%	-2.35%	-1.53% -2.53%	0.19% 0.19%	-2.14%
American Funds IS U.S. Government Securities Fund® - Class 4	iviouerate	12/14/2012	3/1/2022	<u> </u>	<u> </u>	-0.0076	-2.55 /6	-2.55/6	0.1976	-2.14/0
NonStandardized ²	Moderate	12/2/1985	5/1/2024	1.01%	3.97%	7.53%	-0.67%	-2.19%	-0.27%	6.96%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	0.53%	-3.05%	-3.19%	-0.27%	-0.04%
Columbia Variable Portfolio — Intermediate Bond - Class 2			3,						0121,70	
NonStandardized ²	Moderate	5/3/2010	5/1/2022	1.05%	4.10%	8.86%	0.19%	-0.82%	0.54%	0.41%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	1.86%	-2.19%	-1.83%	0.54%	-1.96%
NYLI VP Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	-0.02%	2.16%	5.97%	-0.06%	-2.14%	-0.20%	0.44%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-1.03%	-2.45%	-3.14%	-0.20%	0.44%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized ²	Moderate	8/15/2005	5/1/2022	0.16%	2.66%	6.39%	0.59%	-1.19%	0.44%	0.80%
Standardized	Moderate	8/15/2005	5/1/2022	-		-0.61%	-1.77%	-2.20%	0.44%	-1.55%
Fidelity® VIP Bond Index – Service Class 2	Moderate	0/10/2000	0/1/2022			0.0170	1.7770	2.2070	0.1170	1.0070
NonStandardized ²	Moderate	4/19/2018	11/23/2020	0.30%	2.59%	6.16%	0.13%	-2.51%	N/A	-3.05%
Standardized	Moderate	4/19/2018	11/23/2020		2.5970	-0.84%	-2.25%	-3.50%	N/A	-3.03 <i>%</i> -4.17%
	iviouerate	4/19/2016	11/23/2020	-	<u> </u>	-0.04 /0	-2.25/6	-3.50 /6	IN/A	-4.17 /0
NYLI VP MacKay U.S. Infrastructure Bond – Service Class NonStandardized ²	Madarata	C/0/2002	E /4 /0044	0.500/	2.000/	C 220/	0.040/	0.000/	0.770/	0.040/
	Moderate	6/2/2003	5/1/2011	0.52%	3.08%	6.23%	0.01%	-2.22%	-0.77%	-0.21%
Standardized	Moderate	6/2/2003	5/1/2011	-	-	-0.77%	-2.38%	-3.22%	-0.77%	-0.21%
NYLI VP PIMCO Real Return – Service Class	_		- 4.				_			_
NonStandardized ²	Moderate	2/17/2012	2/17/2012	-0.12%	4.12%	6.89%	-0.63%	0.46%	0.79%	0.27%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-0.11%	-3.01%	-0.54%	0.79%	0.27%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ²	Moderate	4/29/2016	5/1/2020	-0.08%	2.59%	6.92%	3.60%	2.82%	N/A	2.89%
Standardized	Moderate	4/29/2016	5/1/2020	-	<u> </u>	-0.08%	1.38%	1.91%	N/A	1.99%



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			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated	1	3	5	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	0.79%	0.61%	4.74%	1.96%	0.12%	0.96%	1.53%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-2.26%	-0.34%	-0.90%	0.96%	1.53%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized ²	Moderate	2/28/2006	5/1/2014	0.01%	2.95%	7.05%	0.71%	-1.61%	0.21%	0.41%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	0.05%	-1.64%	-2.61%	0.21%	0.41%
Western Asset Core Plus VIT - Class II										
NonStandardized ²	Moderate	5/1/2015	5/1/2022	0.10%	2.84%	5.25%	-0.29%	-2.22%	-0.18%	-0.10%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	-1.75%	-2.67%	-3.22%	-0.18%	-2.49%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2014	0.13%	0.53%	6.31%	4.53%	4.68%	3.06%	2.88%
Standardized	Moderate	2/15/2012	5/1/2014	-	-	-0.69%	2.35%	3.83%	3.06%	2.88%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
NonStandardized ²	Moderate	4/30/2012	5/1/2015	-0.61%	1.10%	6.43%	3.45%	1.70%	0.97%	1.01%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	-0.57%	1.22%	0.74%	0.97%	1.01%
NYLI VP Floating Rate – Service Class		E /4 /000E	5/4/0044	0.040/	0.470/	0.000/	4.000/	4.000/	0.500/	0.400/
NonStandardized ² Standardized	Moderate	5/1/2005 5/1/2005	5/1/2011 5/1/2011	-0.31%	-0.47%	3.63% -3.37%	4.60% 2.42%	4.98% 4.14%	2.52% 2.52%	2.42% 2.42%
NYLI VP MacKay Convertible – Service Class	Moderate	5/1/2005	5/1/2011	-	-	-3.37%	2.42%	4.14%	2.52%	2.42%
NonStandardized ²	Moderate	6/2/2003	5/1/2011	0.31%	-1.86%	5.23%	1.89%	7.88%	6.24%	6.18%
Standardized	Moderate	6/2/2003	5/1/2011	-	-	-1.77%	-0.41%	7.14%	6.24%	6.18%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2011	-0.44%	0.13%	4.76%	3.94%	4.40%	3.21%	3.74%
Standardized	Moderate	6/2/2003	5/1/2011	-	-	-2.24%	1.73%	3.54%	3.21%	3.74%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized ²	Moderate	5/1/2011	5/1/2011	0.10%	2.39%	8.35%	4.22%	3.17%	1.67%	2.13%
Standardized	Moderate	5/1/2011	5/1/2011	-	-	1.35%	2.02%	2.27%	1.67%	2.13%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized ²	Moderate	5/18/2009	5/2/2016	-0.55%	2.25%	6.57%	0.90%	5.49%	1.56%	2.39%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-0.43%	-1.45%	4.67%	1.56%	2.30%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized ²	Moderate	5/1/2013	5/1/2013	-0.39%	-1.18%	2.83%	2.67%	1.56%	-1.43%	-1.45%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-4.17%	0.41%	0.60%	-1.43%	-1.45%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2018	0.12%	-1.01%	10.37%	6.96%	7.78%	6.21%	6.35%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	3.37%	4.88%	7.03%	6.21%	6.05%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	11/18/2003	5/1/2011	2.21%	1.86%	8.42%	4.59%	5.89%	3.63%	3.57%
Standardized	Moderate	11/18/2003	5/1/2011	-	-	1.42%	2.42%	5.08%	3.63%	3.57%
Fidelity® VIP FundsManager® 60% — Service Class										
NonStandardized ²	Moderate	8/22/2007	5/1/2019	0.37%	-0.61%	6.31%	4.47%	6.39%	4.73%	5.41%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-0.69%	2.29%	5.59%	4.73%	4.89%
NYLI VP Balanced – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2011	-1.83%	0.10%	6.40%	3.44%	7.19%	4.14%	5.30%
Standardized	Moderate	5/1/2005	5/1/2011	-	-	-0.60%	1.21%	6.42%	4.14%	5.30%
NYLI VP Conservative Allocation – Service Class										
NonStandardized ²	Moderate	2/13/2006	5/1/2011	0.07%	-1.26%	4.02%	2.35%	2.85%	2.26%	3.06%
Standardized	Moderate	2/13/2006	5/1/2011	-	-	-2.98%	0.07%	1.94%	2.26%	3.06%



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			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated	1	3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year ⁴	Year⁴	Year⁴	Inception
Asset Allocation										
NYLI VP Income Builder – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2011	-0.17%	1.89%	10.84%	5.01%	5.39%	3.59%	4.87%
Standardized	Moderate	6/2/2003	5/1/2011	-	-	3.84%	2.85%	4.57%	3.59%	4.87%
NYLI VP Janus Henderson Balanced – Initial Class7										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.42%	-1.83%	8.59%	6.60%	7.84%	6.85%	7.53%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	1.59%	4.50%	7.09%	6.85%	7.53%
NYLI VP Janus Henderson Balanced – Service Class										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.40%	-1.91%	8.32%	6.33%	7.57%	6.58%	7.26%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	1.32%	4.23%	6.81%	6.58%	7.26%
NYLI VP Moderate Allocation–Service Class		0/40/0000	5/4/0044	0.000/	0.400/	4.450/	0.440/	5 000/	0.070/	4.400/
NonStandardized ²	Moderate	2/13/2006	5/1/2011	0.09%	-2.12%	4.15%	3.44%	5.03%	3.37%	4.18%
Standardized Franklin Toronleton Concernative Model Portfolio Class II	Moderate	2/13/2006	5/1/2011	-	-	-2.85%	1.21%	4.19%	3.37%	4.18%
Franklin Templeton Conservative Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	0.200/	1.15%	6.020/	2.22%	N/A	N/A	1.77%
NonStandardized ²	Moderate Moderate	5/1/2020	5/1/2020	0.28%	1.13%	6.93% -0.07%	-0.06%	N/A N/A	N/A N/A	0.82%
Standardized Franklin Templeton Moderate Model Portfolio - Class II	Moderate	3/1/2020	3/1/2020	-		-0.07 /6	-0.0076	IN/A	IN/A	0.6276
NonStandardized ²	Moderate	5/1/2020	5/1/2020	0.05%	-0.70%	7.97%	4.86%	N/A	N/A	5.94%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	0.97%	2.69%	N/A	N/A	5.14%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	Moderate	0/ 1/2020	0/1/2020			0.01 70	2.0070	14//	14//	0.1170
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-0.12%	-1.54%	8.22%	6.04%	N/A	N/A	7.79%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	1.22%	3.92%	N/A	N/A	7.04%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-0.03%	0.15%	7.58%	3.70%	N/A	N/A	4.29%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	0.58%	1.49%	N/A	N/A	3.43%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized ²	High	5/1/2020	5/1/2020	-0.31%	-2.85%	8.45%	7.41%	N/A	N/A	10.37%
Standardized	High	5/1/2020	5/1/2020	-	-	1.45%	5.34%	N/A	N/A	9.68%
NYLI VP Equity Allocation – Service Class										
NonStandardized ²	High	2/13/2006	5/1/2011	-0.22%	-4.39%	2.79%	4.55%	9.00%	5.02%	5.86%
Standardized	High	2/13/2006	5/1/2011	-	-	-4.21%	2.37%	8.29%	5.02%	5.86%
NYLI VP Growth Allocation-Service Class										
NonStandardized ²	High	2/13/2006	5/1/2011	-0.10%	-3.52%	3.29%	4.23%	7.55%	4.38%	5.21%
Standardized	High	2/13/2006	5/1/2011	-	-	-3.71%	2.03%	6.79%	4.38%	5.21%
Large Cap Equity										
AB VPS Growth & Income - Class B		0/4/4000	= / / / 0 0 0 0	0.000/	0.4007	0.040/	0.4007	44 ====	0 0/	2 4 407
NonStandardized ²	High	6/1/1999	5/1/2022	-3.80%	-2.46%	3.91%	6.16%	11.75%	7.58%	6.14%
Standardized	High	6/1/1999	5/1/2022	-	-	-3.09%	4.05%	11.10%	7.58%	4.02%
American Funds IS Washington Mutual Investors Fund - Class 4 NonStandardized ²	Lliab	10/14/2012	11/12/2017	4 240/	1 210/	10.760/	0.470/	12 220/	0.450/	8.47%
	High	12/14/2012 12/14/2012	11/13/2017 11/13/2017	-1.21%	-1.31%	10.76% 3.76%	9.47% 7.49%	13.32% 12.71%	8.15% 8.15%	8.47 <i>%</i> 8.31%
Standardized American Funds IS Growth Fund - Class 4	High	12/14/2012	11/13/2017	-	<u>-</u>	J. 1 U /0	1.43/0	14.11/0	0.10/0	0.51/0
NonStandardized ²	High	12/14/2012	11/13/2017	1.92%	-5.75%	14.89%	12.81%	15.59%	13.42%	13.95%
Standardized	High	12/14/2012	11/13/2017	1.3270	-5.7570	7.89%	10.95%	15.03%	13.42%	13.83%
BNY Mellon Sustainable US Equity - Service Shares	9. 1	, , ,,_0,,_	, 10,2011			0070	. 3.00 /0	. 5.00 /0	.51.12.70	. 3.33 /0
NonStandardized ²	High	12/31/2000	5/1/2022	-0.07%	-7.37%	5.04%	8.42%	11.31%	8.73%	8.29%
Standardized	High	12/31/2000	5/1/2022	-	-	-1.96%	6.39%	10.65%	8.73%	6.26%
ClearBridge Variable Appreciation Portfolio — Class II	<u>_</u>									
NonStandardized ²	High	2/27/2015	5/1/2017	-0.15%	-3.69%	9.68%	9.90%	12.73%	9.64%	10.43%
Standardized	High	2/27/2015	5/1/2017	-	-	2.68%	7.93%	12.10%	9.64%	10.31%
Fidelity® VIP Contrafund® – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2011	1.18%	-4.78%	12.40%	14.40%	14.37%	10.96%	10.70%
Standardized	High	1/12/2000	5/1/2011	-	-	5.40%	12.59%	13.78%	10.96%	10.70%
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New York Life Flexible Premium Variable Annuity II Performance Summary As of April 30, 2025 Accumulation Value Based M&E Charge Structure

Production Pro				Investment		Year to					Since
Name Property Pr			Portfolio		Month to						Investment
Fidelity Part Par		Volatility/	Inception	Inception	Date	(Updated	1	3	5	10	Division
High 1/12/2000 5/1/2011 2.07% 0.70% 7.87% 7.31% 12.15% 7.31%	vestment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year ⁴	Year ⁴	Inception
Non-Standardzed High 1/12/2000 6/1/2011 2.07% 0.70% 7.87% 7.31% 12.15% 7.33% 7.95 5.234 5.23	rge Cap Equity										
Standardized High 1/12/2000 5/12/2011 - 0.087% 5.24% 11.51% 7.31% 7.9 Flicitility® VIP Growth Opportunities – Service Class 2 High 1/12/2000 5/12/2014 - 0.53% 1.07.7% 11.47% 13.58% 13.98% 14.62% 14.7 Standardized High 1/12/2000 5/12/2014 - 0.53% 1.07.7% 11.47% 13.58% 13.98% 14.62% 14.7 Standardized High 6/2/2003 5/12/2014 - 0.53% 1.08% 1.01.6% 7.27% 11.61% 5.33% 14.62% 14.7 Standardized High 6/2/2003 5/12/2014 - 0.53% 1.08% 1.01.6% 7.27% 11.68% 6.98% 6.98 NYLI VP Dimensional U.S. Equity - Service Class High 6/2/2003 5/12/2011 - 0.83% 1.28% 1.01.6% 5.21% 1.05.8% 6.98% 6.98 NYLI VP Dimensional U.S. Equity - Service Class High 6/2/2003 5/12/2011 - 0.83% 1.28% 1.01.6% 5.21% 1.05.8% 8.90% 9.9 NYLI VP Wellington Growth - Service Class High 6/2/2003 5/12/2011 - 0.83% 5.48% 1.01.6% 1.0.84% 9.04% 8.8 NYLI VP Standardized High 6/2/2003 5/12/2011 - 0.83% 5.48% 1.01.6% 1.0.84% 9.04% 8.8 NYLI VP Standardized High 6/2/2003 5/12/2011 - 0.83% 5.48% 1.0.7% 1.0.84% 9.04% 8.8 NYLI VP Standardized High 6/2/2003 5/12/2011 - 0.83% 5.48% 1.0.7% 1.0.84%	lelity® VIP Equity-Income – Service Class 2										
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Non-Standardized		High	1/12/2000	5/1/2011	-	-	0.87%	5.24%	11.51%	7.31%	7.95%
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Norstandardized					0.53%	-10.71%					14.77%
High 6/2/2003 5/1/2011 -2.98% -1.28% 10.16% 7.27% 11.18% 6.09% 6.98 5.88 5.81 Norsiandardized High 6/2/2003 5/1/2011 -2.98% -1.28% -3.16% 5.21% 10.52% 6.09% 6.98 Norsiandardized High 6/2/2003 5/1/2011 -1.26% -4.32% 8.11% 9.51% 12.49% 8.90% 9.9 Norsiandardized High 6/2/2003 5/1/2011 -2.68% -7.03% 7.89% 10.34% 10.84% 9.04% 8.88 Norsiandardized High 6/2/2003 5/1/2011 -2.68% -7.03% 7.89% 10.34% 10.84% 9.04% 8.88 Norsiandardized High 6/2/2003 5/1/2011 -2.68% -7.03% 7.89% 10.34% 10.84% 9.04% 8.88 Norsiandardized High 6/2/2003 5/1/2011 -2.68% -7.03% 7.89% 10.34% 10.84% 9.04% 8.88 Norsiandardized High 6/2/2003 5/1/2011 -2.68% -7.03% 7.89% 10.34% 10.84% 9.04% 8.88 Norsiandardized High 6/2/2003 5/1/2011 -2.68% -7.03% 7.89% 10.34% 10.84% 9.04% 8.88 Norsiandardized High 6/2/2003 5/1/2011 -2.68% -7.03% 7.89% 10.34% 10.84% 9.04% 8.88 Norsiandardized High 6/2/2003 5/1/2011 -2.68% -7.03% 7.89% 10.34% 10.84% 9.04% 8.88 Norsiandardized High 6/2/2003 5/1/2011 -2.68% -7.03% 7.89% 10.34% 10.79% 10.29% 10.68 Norsiandardized High 6/2/2003 5/1/2011 -2.68% -7.03% 7.89% 10.44% 10.29% 10.2		High	1/12/2000	5/1/2014	-	-	4.47%	11.74%	13.35%	14.62%	14.77%
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Nor.Standardized		-									6.90%
NonStandardized		High	6/2/2003	5/1/2011	-	-	3.16%	5.21%	10.52%	6.09%	6.90%
Standardized High 6/2/2003 5/1/2011 - - 1.11% 7.53% 11.85% 8.90% 9.9 NYLI VP Wellington Growth - Service Class NYLI VP S&P 500 Index5 - Service Class NYLI VP Winston Kardardized High 6/2/2003 5/1/2011 - - - 0.98% 8.39% 10.34% 10.84% 9.04% 8.8 Standardized High 6/2/2003 5/1/2011 - - - 0.98% 8.39% 10.17% 9.04% 8.8 NYLI VP S&P 500 Index5 - Service Class NonStandardized High 6/2/2003 5/1/2011 - - - - 3.10% 10.20% 13.57% 10.29% 10.6 Standardized High 6/2/2003 5/1/2011 - - - - - 3.10% 1.29% 10.29% 10.6 NYLI VP Winston Large Cap Growth - Service Class NonStandardized High 6/2/2003 5/1/2011 - - - - - 4.42% 12.47% 13.00% 12.37% 11.7 NYLI VP American Century Sustainable Equity - Service Class NyLI VP American Century Sustainable Equity - Service Class NYLI VP MFS® Investors Trust - Service Class High 5/1/2001 2/17/2012 2/17/2012 - - - - - - - - -		High	6/2/2003	5/1/2011	-1 26%	-4 32%	Q 110/ ₋	0.51%	12 /18%	8 QO%	9.92%
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Standardized High 6/2/2003 5/1/2011 - - 0.98% 8.39% 10.17% 9.04% 8.88 NYLI VP S&P 500 Index5 - Service Class NonStandardized High 6/2/2003 5/1/2011 - 0.83% -5.48% 10.10% 10.20% 13.57% 10.29% 10.68 Standardized High 6/2/2003 5/1/2011 - - 3.10% 8.24% 12.97% 10.29% 10.68 NYLI VP Winslow Large Cap Growth - Service Class High 6/2/2003 5/1/2011 - - - 4.42% 14.28% 13.60% 12.37% 11.78 NYLI VP American Century Sustainable Equity - Service Class High 6/2/2003 5/1/2011 - - - 4.42% 12.47% 13.00% 12.37% 11.78 NYLI VP American Century Sustainable Equity - Service Class High 2/17/2012 2/17/2012 -1.03% -8.58% 2.51% 7.54% 13.51% 7.11% 8.3 NYLI VP MFS® Investors Trust - Service Class High 5/1/2000 2/10/2025 - - - 4.48% 6.55% 7.56% 11.17% 8.68% -8.78 NonStandardized High 5/1/2000 2/10/2025 - - - 0.45% 5.51% 10.51% 8.68% -3.3 NYLI VP MFS® Research - Service Class High 5/1/2000 2/10/2025 - - - 2.14% 5.75% 9.98% 8.93% -9.08 Standardized High 5/1/2000 2/10/2025 - - - - 2.14% 5.75% 9.98% 8.93% -9.08 Standardized High 5/1/2000 2/10/2025 - - - - - - 2.14% 5.75% 9.98% 8.93% -9.08 Standardized High 5/1/2000 2/10/2025 - - - - - - - - -		Hiah	6/2/2003	5/1/2011	2.68%	-7.03%	7.98%	10.34%	10.84%	9.04%	8.83%
NYLI VP S&P 500 Index5 - Service Class NonStandardized ² High 6/2/2003 5/1/2011 -0.83% -5.48% 10.10% 10.20% 13.57% 10.29% 10.6 Standardized High 6/2/2003 5/1/2011 3.10% 8.24% 12.97% 10.29% 10.6 NYLI VP Winslow Large Cap Growth - Service Class NonStandardized ² High 6/2/2003 5/1/2011 2.11% -6.66% 11.42% 14.28% 13.60% 12.37% 11.7 Standardized High 6/2/2003 5/1/2011 4.42% 12.47% 13.00% 12.37% 11.7 Standardized High 6/2/2003 5/1/2011 4.42% 12.47% 13.00% 12.37% 11.7 Standardized High 2/17/2012 2/17/2012 4.42% 12.47% 13.00% 12.37% 11.7 NYLI VP American Century Sustainable Equity - Service Class NonStandardized High 2/17/2012 2/17/2012 - 1.03% -8.58% 2.51% 7.54% 13.51% 7.11% 8.3 Standardized High 5/1/2000 2/10/2025 - 1.55% - 4.48% 6.55% 7.56% 11.17% 8.68% -6.7 Standardized High 5/1/2000 2/10/2025 0.45% 5.51% 10.51% 8.68% -13. NYLI VP MFS® Research - Service Class NonStandardized ² High 5/1/2000 2/10/2025 - 1.05% - 6.46% 4.86% 7.80% 10.65% 8.93% -9.0 Standardized High 5/1/2000 2/10/2025		-				-					8.83%
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NYLI VP Winslow Large Cap Growth – Service Class NonStandardized	nStandardized ²	High	6/2/2003	5/1/2011	-0.83%	-5.48%	10.10%	10.20%	13.57%	10.29%	10.61%
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Standardized High 6/2/2003 5/1/2011 - 4.42% 12.47% 13.00% 12.37% 11.7 NYLI VP American Century Sustainable Equity - Service Class NonStandardized² High 2/17/2012 2/17/2012 -1.03% -8.58% 2.51% 7.54% 13.51% 7.11% 8.3 Standardized High 2/17/2012 2/17/2012 -4.49% 5.48% 12.90% 7.11% 8.3 NYLI VP MFS® Investors Trust - Service Class NonStandardized² High 5/1/2000 2/10/2025 -1.55% -4.48% 6.55% 7.56% 11.17% 8.68% -6.7 Standardized Standardized² Standardized² Standardized² High 5/1/2000 2/10/2025 -0.45% 5.51% 10.51% 8.68% -6.7 NYLI VP MFS® Research - Service Class NonStandardized² High 5/1/2000 2/10/2025 -1.05% -6.46% 4.86% 7.80% 10.65% 8.93% -9.0 Standardized Standardized² High 5/1/2000 2/10/2025 -2.14% 5.75% 9.98% 8.93% -15.4 Voya Growth and Income Portfolio - Class S NonStandardized² High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8 Standardized High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8 Standardized High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8 Standardized High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8 Standardized High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8 Standardized High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8 Standardized High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8 Standardized High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8 Standardized High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8 Standardized High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 14.75%	LI VP Winslow Large Cap Growth – Service Class										
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Standardized High 2/17/2012 2/17/2012 - - -4.49% 5.48% 12.90% 7.11% 8.3 NYLI VP MFS® Investors Trust - Service Class NonStandardized² High 5/1/2000 2/10/2025 -1.55% -4.48% 6.55% 7.56% 11.17% 8.68% -6.7 Standardized High 5/1/2000 2/10/2025 - - -0.45% 5.51% 10.51% 8.68% -13.2 NYLI VP MFS® Research - Service Class High 5/1/2000 2/10/2025 -1.05% -6.46% 4.86% 7.80% 10.65% 8.93% -9.0 Standardized High 5/1/2000 2/10/2025 - - -2.14% 5.75% 9.98% 8.93% -15.4 Voya Growth and Income Portfolio - Class S High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8											
NYLI VP MFS® Investors Trust - Service Class NonStandardized² NonStandardized² NonStandardized NYLI VP MFS® Research - Service Class NYLI VP MFS® Research - Service Class NonStandardized² NonStandardized² NonStandardized² NonStandardized² NonStandardized		-			-1.03%	-8.58%					8.34%
NonStandardized ² High 5/1/2000 2/10/2025 -1.55% -4.48% 6.55% 7.56% 11.17% 8.68% -6.75		High	2/17/2012	2/17/2012	-	-	-4.49%	5.48%	12.90%	7.11%	8.34%
Standardized High 5/1/2000 2/10/2025 - - - -0.45% 5.51% 10.51% 8.68% -13.3 NYLI VP MFS® Research - Service Class NonStandardized² High 5/1/2000 2/10/2025 -1.05% -6.46% 4.86% 7.80% 10.65% 8.93% -9.0 Standardized High 5/1/2000 2/10/2025 - - - -2.14% 5.75% 9.98% 8.93% -15.4 Voya Growth and Income Portfolio - Class S NonStandardized² High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8	•	المام ال	E/4/2000	2/40/2025	4.550/	4 400/	C	7 500/	44.470/	0.000/	C 700/
NYLI VP MFS® Research - Service Class NonStandardized ² Standardized High 5/1/2000 2/10/2025 -1.05% -6.46% 4.86% 7.80% 10.65% 8.93% -9.00 Standardized High 5/1/2000 2/10/20252.14% 5.75% 9.98% 8.93% -15.40 Voya Growth and Income Portfolio - Class S NonStandardized ² High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.88		-				-4.48%					-6.72% -13.25%
NonStandardized² High 5/1/2000 2/10/2025 -1.05% -6.46% 4.86% 7.80% 10.65% 8.93% -9.00 Standardized High 5/1/2000 2/10/2025 - - -2.14% 5.75% 9.98% 8.93% -15.4 Voya Growth and Income Portfolio - Class S NonStandardized² High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8		riigii	3/1/2000	2/10/2025	-	<u> </u>	-0.45/6	3.3176	10.5176	0.00 /0	-13.23 /0
Standardized High 5/1/2000 2/10/2025 - - - -2.14% 5.75% 9.98% 8.93% -15.4 Voya Growth and Income Portfolio - Class S NonStandardized² High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8		High	5/1/2000	2/10/2025	-1 05%	-6 46%	4 86%	7 80%	10.65%	8 93%	-9.07%
Voya Growth and Income Portfolio - Class S NonStandardized² High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8		-									-15.43%
NonStandardized ² High 12/31/1979 5/1/2024 -2.82% -6.37% 6.98% 10.03% 14.75% 9.75% 6.8											1011070
		High	12/31/1979	5/1/2024	-2.82%	-6.37%	6.98%	10.03%	14.75%	9.75%	6.88%
	andardized	High	12/31/1979	5/1/2024	-	-	-0.02%	8.07%	14.17%	9.75%	-0.12%
Small/Mid Cap Equity	nall/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2	lelity® VIP Mid Cap – Service Class 2										
	nStandardized ²	High	1/12/2000		-2.33%	-9.33%	-0.73%	4.88%	12.45%	6.06%	6.51%
		High	1/12/2000	5/1/2011	-	-	-7.68%	2.71%	11.81%	6.06%	6.51%
Janus Henderson VIT Enterprise Portfolio – Service Shares											
		-			-1.38%	-5.75%					8.60%
		High	12/31/1999	11/13/2017	-	-	-2.94%	4.34%	9.44%	9.38%	8.44%
NYLI VP Schroders Mid Cap Opportunities - Service Class Lligh C/0/2003 F/4/2004 2 900 7 950 9 970 4 200 9 2 540 9 5 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		ما ا	0/0/0000	E/4/2044	0.000/	7.050/	0.070/	4.000/	C 000/	2.540/	F 050/
		=				-7.85%					5.95% 5.95%
MFS® Mid Cap Value Portfolio - Service Class		riigii	0/2/2003	3/1/2011	-	<u> </u>	-7.01/0	-0.9076	0.0476	3.3170	3.9376
	•	High	3/7/2008	5/1/2020	-4 15%	-7 05%	0.48%	4 13%	11 92%	6 21%	12.68%
		-			-	-					12.05%
Neuberger Berman AMT Mid-Cap Growth – Class S				-			– , •				
		High	2/18/2003	5/1/2011	4.13%	-5.62%	7.12%	6.45%	8.98%	7.52%	8.14%
		-	2/18/2003				0.12%	4.35%		7.52%	8.14%
Invesco V.I. Main Street Small Cap Fund - Series II	resco V.I. Main Street Small Cap Fund - Series II										
NonStandardized ² Highest 7/16/2001 5/1/2020 -1.31% -7.59% 1.29% 4.66% 11.89% 6.45% 12.7	nStandardized ²	Highest	7/16/2001	5/1/2020	-1.31%	-7.59%	1.29%	4.66%	11.89%	6.45%	12.73%
Standardized Highest 7/16/2001 5/1/20205.71% 2.48% 11.24% 6.45% 12.1	ındardized	Highest	7/16/2001	5/1/2020	-	-	-5.71%	2.48%	11.24%	6.45%	12.10%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	•										7
		=			-4.20%	-11.88%					6.22%
Standardized Highest 6/1/2000 5/1/20119.22% 1.47% 12.92% 5.99% 6.2	ındardized	Highest	6/1/2000	5/1/2011	-	-	-9.22%	1.47%	12.92%	5.99%	6.22%



New York Life Flexible Premium Variable Annuity II Performance Summary As of April 30, 2025 Accumulation Value Based M&E Charge Structure

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated	1	3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year ⁴	Inception
Small/Mid Cap Equity					,					
Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
NonStandardized ²	Highest	4/17/2018	5/1/2024	-2.15%	-9.41%	1.01%	2.64%	10.18%	N/A	0.70%
Standardized	Highest	4/17/2018	5/1/2024	-	-	-5.99%	0.38%	9.49%	N/A	-6.30%
Macquarie VIP Small Cap Value Series - Service Class	<u> </u>									-
NonStandardized ²	Highest	5/1/2000	11/13/2017	-3.72%	-9.06%	-0.60%	1.08%	10.70%	4.78%	3.20%
Standardized	Highest	5/1/2000	11/13/2017	-	-	-7.56%	-1.26%	10.03%	4.78%	2.98%
NYLI VP Wellington Small Cap - Service Class										
NonStandardized ²	Highest	5/1/2016	5/1/2016	-3.48%	-12.39%	-0.45%	0.33%	7.61%	N/A	3.68%
Standardized	Highest	5/1/2016	5/1/2016	-	-	-7.41%	-2.04%	6.86%	N/A	3.59%
NYLI VP Small Cap Growth – Initial Class6										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-1.81%	-11.13%	-1.44%	0.82%	6.62%	5.47%	6.21%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-8.34%	-1.53%	5.84%	5.47%	6.21%
NYLI VP Small Cap Growth – Service Class										
NonStandardized ²	Highest	2/17/2012	5/1/2013	-1.83%	-11.20%	-1.69%	0.57%	6.35%	5.21%	5.78%
Standardized	Highest	2/17/2012	5/1/2013	-	-	-8.57%	-1.79%	5.56%	5.21%	5.78%
International/Global Equity										
American Funds IS Global Small Cap Fund® – Class 4										
NonStandardized ²	High	12/14/2012	5/1/2015	1.08%	-5.96%	-3.26%	-0.57%	3.57%	2.81%	2.72%
Standardized	High	12/14/2012	5/1/2015	-	-	-10.03%	-2.95%	2.68%	2.81%	2.72%
Fidelity® VIP International Index — Service Class 2										
NonStandardized ²	High	4/16/2018	5/1/2019	2.95%	8.74%	10.71%	6.78%	8.48%	N/A	4.54%
Standardized	High	4/16/2018	5/1/2019	-	-	3.71%	4.70%	7.74%	N/A	4.00%
Invesco V.I. EQV International Equity Fund - Series II NonStandardized ²	Lliab	0/40/2004	E/1/2014	2.000/	2 700/	2.020/	E 1E0/	E 060/	2.260/	2.450/
Standardized	High High	9/19/2001 9/19/2001	5/1/2014 5/1/2014	2.98% -	3.78%	2.92% -4.08%	5.15% 2.99%	5.96% 5.16%	2.36% 2.36%	2.45% 2.45%
Janus Henderson VIT Global Research Portfolio – Service Shares	riigii	9/19/2001	3/1/2014		<u> </u>	-4.00 /6	2.3370	3.1076	2.30 /0	2.4376
NonStandardized ²	High	12/31/1999	5/1/2011	1.29%	-0.60%	10.78%	12.44%	13.01%	8.04%	7.84%
Standardized	High	12/31/1999	5/1/2011	-	-	3.78%	10.56%	12.39%	8.04%	7.84%
NYLI VP Pinestone International Equity – Service Class	<u> </u>									
NonStandardized ²	High	6/2/2003	5/1/2011	3.29%	3.80%	4.45%	-0.02%	3.54%	2.85%	2.44%
Standardized	High	6/2/2003	5/1/2011	-	-	-2.55%	-2.41%	2.65%	2.85%	2.44%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized ²	High	8/24/2001	5/1/2017	2.57%	10.80%	12.61%	8.20%	7.38%	5.98%	6.38%
Standardized	High	8/24/2001	5/1/2017	-	-	5.61%	6.17%	6.62%	5.98%	6.22%
MFS® VIT Research International - Service Class										
NonStandardized ²	High	8/24/2001	5/1/2022	2.88%	7.39%	7.73%	5.20%	7.15%	3.34%	5.32%
Standardized	High	8/24/2001	5/1/2022	-	-	0.73%	3.04%	6.38%	3.34%	3.17%
Putnam VT International Value Fund - Class IB										
NonStandardized ²	High	1/2/1997	5/1/2024	2.33%	13.43%	14.66%	11.70%	13.62%	4.43%	14.47%
Standardized	High	1/2/1997	5/1/2024	-	-	7.66%	9.80%	13.02%	4.43%	7.47%
American Funds IS New World Fund - Class 4										
NonStandardized ²	Highest	12/14/2012	5/1/2014	1.88%	3.13%	5.13%	5.14%	6.87%	4.30%	3.55%
Standardized	Highest	12/14/2012	5/1/2014	-	<u>-</u>	-1.87%	2.99%	6.09%	4.30%	3.55%
Fidelity® VIP Emerging Markets – Service Class 2 NonStandardized ²	Highoot	4/02/2000	E/4/2049	-1.75%	4.31%	7.97%	5.08%	6.75%	4.34%	3.21%
Standardized	Highest Highest	1/23/2008 1/23/2008	5/1/2018 5/1/2018	-1.75/0	4.31/0	0.97%	2.92%	5.97%	4.34%	2.85%
NYLI VP Candriam Emerging Markets Equity – Service Class9	riigilest	1/23/2006	3/1/2016			0.37 /0	2.32 /0	3.31 /0	7.5470	2.0370
NonStandardized ²	Highest	2/17/2012	2/17/2012	0.28%	0.59%	7.01%	-0.55%	3.09%	0.31%	-0.94%
Standardized	Highest	2/17/2012	2/17/2012	-	-	0.01%	-2.93%	2.19%	0.31%	-0.94%
Sector		_, , 1 _				2.0.70	,		2.0.70	210 170
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰										
NonStandardized ²	High	4/30/2013	5/1/2015	-5.69%	2.17%	0.97%	-4.13%	13.54%	0.95%	0.97%
Standardized	High	4/30/2013	5/1/2015	-	-	-6.03%	-6.42%	12.93%	0.95%	0.97%
NYLI VP Fidelity Institutional AM® Utilities – Service Class										
NonStandardized ²	High	2/17/2012	2/17/2012	-0.31%	1.76%	20.26%	8.72%	11.46%	6.03%	7.48%
Standardized	High	2/17/2012	2/17/2012		<u>-</u>	13.26%	6.71%	10.81%	6.03%	7.48%



Accumulation Value Based M&E Charge Structure

Average Annual Total Return as of April 30, 2025 (Updated Monthly)

		Portfolio	Investment Division	Month to	Year to Date					Since Investment
	Volatility/	Inception	Inception	Date	(Updated	1	3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year⁴	Year⁴	Year⁴	Inception
Sector										
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized ²	High	5/1/2015	5/1/2015	1.54%	7.35%	17.63%	3.32%	6.90%	-2.38%	-2.54%
Standardized	High	5/1/2015	5/1/2015	-	-	10.63%	1.09%	6.12%	-2.38%	-2.54%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized ²	Highest	12/29/2000	2/10/2025	1.53%	-8.44%	5.65%	11.15%	11.15%	11.73%	-13.54%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-1.35%	9.22%	10.48%	11.73%	-19.59%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ²	Highest	7/18/2001	5/1/2019	-1.39%	-2.80%	-0.72%	2.62%	3.12%	5.00%	6.01%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-7.67%	0.36%	2.22%	5.00%	5.50%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-8.50%	-12.73%	-19.84%	-3.27%	17.91%	1.24%	-0.20%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-25.45%	-5.58%	17.39%	1.24%	-0.20%
Principal VC Real Estate Securities Account - Class 2			-							
NonStandardized ²	Highest	5/1/1998	5/1/2024	-1.07%	2.05%	17.44%	-1.42%	6.60%	4.90%	17.09%
Standardized	Highest	5/1/1998	5/1/2024	-	-	10.44%	-3.78%	5.81%	4.90%	10.09%

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



As of April 30, 2025
Accumulation Value Based M&E Charge Structure

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

1 The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Government Money Market,

NYLI VP Small Cap Growth — Initial Class, NYLI VP Janus Henderson Balanced — Initial Class and NYLI VP Natural Resources — Initial Class). Performance for these classes/shares is lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

³ Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High–yield securities are generally considered speculative because they present a greater risk of loss than higher–quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

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

⁴ The New York Life Flexible Premium Variable Annuity II was first offered for sale on May 1, 2011. Certain Portfolios and Investment Divisions existed prior to the date that they were added as an Investment Division of the New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III. The performance for NYLI VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. This version of the New York Life Flexible Premium Variable Annuity II invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

⁵ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500" is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by the 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

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

Performance information less than 1 year has not been annualized.

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

Sales of the New York Life Flexible Premium Variable Annuity II were discontinued. Current policyowners may continue to make premium payments, subject to their contract provisions. Existing policies will continue to be serviced.

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation, and offered by NYLIFE Securities LLC, (member FINRA/SIPC) a Licensed Insurance Agency. Both NYLIAC and NYLIFE Securities LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.



As of April 30, 2025 Accumulation Value Based M&E Charge Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1	3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond								
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.06%8 NonStandardized ²	Low	1/29/1993	5/1/2015	3.28%	2.59%	0.99%	0.17%	-0.27%
Standardized	Low	1/29/1993	5/1/2015	-3.72%	0.33%	0.00%	0.17%	-0.27%
PIMCO VIT Low Duration Portfolio - Advisor Class		.,_0, .000	3, 1, 20 10	0/0	0.0070	0.0070	011170	0.2.70
NonStandardized ²	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 ²	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 ²	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	Wiodorato	10/ 1/2000	G/ 1/202 1	0.07 70	0.1070	0.0270	1.0070	0.0770
NonStandardized ²	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 ²	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 NonStandardized ²	NA - J 1	E/0/0040	E/4/0000	4.4007	4 7401	0.0507	0.4007	0.070/
	Moderate Moderate	5/3/2010 5/3/2010	5/1/2022	4.42% -2.58%	-1.71% -4.06%	-0.35% -1.37%	0.40% 0.40%	0.07% -2.39%
NYLI VP Bond – Service Class	Moderate	5/3/2010	5/1/2022	-2.58%	-4.06%	-1.37%	0.40%	-2.39%
NonStandardized ²	Moderate	6/2/2003	5/1/2015	3.32%	-1.42%	-1.63%	-0.25%	0.45%
Standardized	Moderate	6/2/2003	5/1/2015	-3.68%	-3.78%	-2.64%	-0.25%	0.45%
Fidelity® VIP Investment Grade Bond - Service Class 2		0, 2, 2000	3, 1, 20 10	0.0070	0070		0.2070	0.1070
NonStandardized ²	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 ²	Moderate	4/19/2018	11/23/2020	3.05%	-1.28%	-2.31%	N/A	-3.18%
Standardized	Moderate	4/19/2018	11/23/2020	-3.95%	-3.64%	-3.31%	N/A	-4.31%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class NonStandardized ²	Madausta	0/0/0000	E /4 /004 4	0.070/	4.040/	0.000/	0.000/	0.050/
Standardized	Moderate Moderate	6/2/2003 6/2/2003	5/1/2011 5/1/2011	3.07% -3.93%	-1.04% -3.40%	-2.20% -3.19%	-0.82% -0.82%	-0.25% -0.25%
NYLI VP PIMCO Real Return – Service Class	Moderate	0/2/2003	5/1/2011	-3.93%	-3.40%	-3.1976	-0.0270	-0.25%
NonStandardized ²	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 ²	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 ²	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 ²	Moderate	2/28/2006	5/1/2014	4 420/	0.600/	-1.23%	0.14%	0.41%
Standardized	Moderate Moderate	2/28/2006	5/1/2014	4.43% -2.57%	-0.68% -3.06%	-1.23% -2.24%	0.14%	0.41%
Western Asset Core Plus VIT - Class II	Woderate	2/20/2000	3/1/2014	2.07 /0	0.0070	2.2470	0.1470	0.4170
NonStandardized ²	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 ²	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	NA - J 1	4/00/0040	E/A/0045	4.0007	A 740/	0.4007	4.070/	4.000/
NonStandardized ²	Moderate Moderate	4/30/2012	5/1/2015 5/1/2015	4.92%	1.71% -0.60%	2.46% 1.53%	1.27% 1.27%	1.08% 1.08%
Standardized NYLI VP Floating Rate – Service Class	Moderate	4/30/2012	5/1/2015	-2.08%	-0.60%	1.53%	1.27%	1.00%
NonStandardized ²	Moderate	5/1/2005	5/1/2011	4.26%	4.63%	5.88%	2.62%	2.46%
Standardized	Moderate	5/1/2005	5/1/2011	-2.74%	2.45%	5.07%	2.62%	2.46%
NYLI VP MacKay Convertible – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2011	2.87%	-0.11%	9.97%	6.30%	6.20%
Standardized	Moderate	6/2/2003	5/1/2011	-4.13%	-2.49%	9.28%	6.30%	6.20%
				-				



As of April 30, 2025 Accumulation Value Based M&E Charge Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1	3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year ⁴	Year⁴	Year⁴	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class		0/0/0000	=///00/	4 = 407	0.0=0/	= 0= 0/	0.000/	0.700/
NonStandardized ²	Moderate	6/2/2003	5/1/2011	4.54%	3.07%	5.35%	3.39%	3.79%
Standardized NYLI VP MacKay Strategic Bond – Service Class	Moderate	6/2/2003	5/1/2011	-2.46%	0.83%	4.53%	3.39%	3.79%
NonStandardized ²	Moderate	5/1/2011	5/1/2011	6.31%	3.49%	3.78%	1.72%	2.14%
		5/1/2011	5/1/2011		3.49 <i>%</i> 1.26%	2.91%	1.72%	2.14%
Standardized Alternatives	Moderate	5/1/2011	5/1/2011	-0.69%	1.20%	2.91%	1.72%	2.14%
DWS Alternative Asset Allocation VIP - Class B	Madayata	E/4.0/0000	E/0/004C	E E 40/	0.240/	C 200/	4.000/	2.470/
NonStandardized ²	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%	2.38%
NYLI VP Hedge Multi-Strategy - Service Class	Madarata	E/4/0040	E/4/2042	4 000/	4.400/	0.000/	4.040/	4.420/
NonStandardized ²	Moderate	5/1/2013	5/1/2013	1.88%	1.49%	2.23%	-1.21%	-1.43%
Standardized Asset Allocation	Moderate	5/1/2013	5/1/2013	-5.12%	-0.83%	1.30%	-1.21%	-1.43%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4	Madazzta	40/44/0040	E/4/0040	6.040/	4.0007	0.500/	C 070/	6.440/
NonStandardized ²	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	Madanta	44/40/0000	E /4 /004 4	0.000/	4.000/	7.000/	0.500/	2.420/
NonStandardized ²	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	Madagata	0/00/0007	E/4/0040	0.050/	0.040/	7.000/	4.700/	5.400/
NonStandardized ²	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		E /4 /000E	E/4/0044	E 050/	0.740/	0.000/	4.0.407	5 470/
NonStandardized ²	Moderate	5/1/2005	5/1/2011	5.05%	2.74%	9.29%	4.24%	5.47%
Standardized	Moderate	5/1/2005	5/1/2011	-1.95%	0.48%	8.58%	4.24%	5.47%
NYLI VP Conservative Allocation – Service Class	Madagata	0/40/0000	E /4 /004 4	4.000/	0.040/	0.050/	0.000/	0.000/
NonStandardized ²	Moderate	2/13/2006	5/1/2011	1.00%	0.64%	3.95%	2.30%	3.08%
Standardized	Moderate	2/13/2006	5/1/2011	-6.00%	-1.72%	3.07%	2.30%	3.08%
NYLI VP Income Builder – Service Class	Madarata	C/2/2002	E/4/0044	C 000/	0.000/	C CO0/	2.700/	4.040/
NonStandardized ²	Moderate	6/2/2003	5/1/2011	6.96%	2.93%	6.62%	3.72%	4.91%
Standardized	Moderate	6/2/2003	5/1/2011	-0.04%	0.68%	5.83%	3.72%	4.91%
NYLI VP Janus Henderson Balanced – Initial Class7	Madarata	2/17/2012	2/17/2012	4 2 40/	2 000/	0.240/	6 969/	7.550/
NonStandardized ²	Moderate Moderate	2/17/2012	2/17/2012 2/17/2012	4.34% -2.66%	3.88% 1.67%	9.24% 8.53%	6.86% 6.86%	7.55% 7.55%
Standardized NVLLVB Japus Handerson Balanced Service Class	Moderate	2/11/2012	2/11/2012	-2.00%	1.07 70	0.33%	0.00%	7.55%
NYLI VP Janus Henderson Balanced – Service Class NonStandardized ²	Moderate	2/17/2012	2/17/2012	4 000/	3.62%	8.97%	6.60%	7.28%
Standardized	Moderate	2/17/2012	2/17/2012	4.08% -2.92%	3.02 <i>%</i> 1.40%	8.25%	6.60%	7.28%
NYLI VP Moderate Allocation–Service Class	Moderate	2/11/2012	2/11/2012	-2.92/0	1.40 /0	0.25/0	0.0076	7.2076
NonStandardized ²	Moderate	2/13/2006	5/1/2011	0.56%	1.33%	6.53%	3.44%	4.20%
Standardized	Moderate	2/13/2006	5/1/2011	-6.44%	-0.99%	5.74%	3.44%	4.20%
Franklin Templeton Conservative Model Portfolio - Class II	เขาบนธาสเษ	Zi 10/2000	3/1/2011	U. 11 /0	0.33/0	J. 1 4 /0	J. 11 /0	7.20 /0
NonStandardized ²	Moderate	5/1/2020	5/1/2020	3.78%	0.65%	N/A	N/A	1.74%
Standardized	Moderate	5/1/2020	5/1/2020	-3.22%	-1.71%	N/A	N/A	0.77%
Franklin Templeton Moderate Model Portfolio - Class II	พอนษาสเษ	J, 1/2020	J, 1/2020	J.ZZ /0	1.7 1 /0	1 1/ /-1	1 W/ /*\	J.7770
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.48%	2.66%	N/A	N/A	6.04%
Standardized	Moderate	5/1/2020	5/1/2020	-2.52%	0.40%	N/A	N/A	5.22%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	เพอนอเสเซ	3/ 1/2020	J/ 1/2020	2.02/0	J.70 /0	1 1/ / / \	1 4/ /-1	J.22 /U
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.66%	3.68%	N/A	N/A	7.95%
Standardized	Moderate	5/1/2020	5/1/2020	-2.34%	3.06% 1.46%	N/A N/A	N/A	7.95%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	เขาบนธาสเษ	3/ 1/2020	3/ 1/2020	2.J 4 /0	1.70/0	111/77	1 11/71	1.13/0
NonStandardized ²	Moderate	E/4/2020	E/4/2020	4.58%	1.87%	N/A	N/A	4.37%
		5/1/2020	5/1/2020	4.58% -2.42%	1.87% -0.43%	N/A N/A	N/A N/A	4.37% 3.50%
Standardized	Moderate	5/1/2020	5/1/2020	-L.4L ⁻ /0	-0.43%	IN/#\	IN/A	3.30 /0



As of April 30, 2025 Accumulation Value Based M&E Charge Structure

			Investment					Since
	Valatility	Portfolio	Division	4	2	_	40	Investment Division
Investment Divisions ¹	Volatility/ Risk Level ³	Inception	Inception Date ¹	Year⁴	3 Year ⁴	5 Year⁴	10 Year⁴	
Asset Allocation	RISK Level	Date	Date	rear	rear	rear	rear	Inception
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized ²	High	5/1/2020	5/1/2020	4.68%	4.74%	N/A	N/A	10.62%
Standardized	High	5/1/2020	5/1/2020	-2.32%	2.56%	N/A	N/A	9.93%
NYLI VP Equity Allocation – Service Class	g	0, 1,2020	0/ 1/2020	2.0270	2.0070	14//	14/71	0.0070
NonStandardized ²	High	2/13/2006	5/1/2011	-1.43%	1.73%	11.36%	5.15%	5.91%
Standardized	High	2/13/2006	5/1/2011	-8.33%	-0.57%	10.70%	5.15%	5.91%
NYLI VP Growth Allocation-Service Class								
NonStandardized ²	High	2/13/2006	5/1/2011	-0.57%	1.88%	9.52%	4.49%	5.25%
Standardized	High	2/13/2006	5/1/2011	-7.53%	-0.42%	8.81%	4.49%	5.25%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized ²	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 ²	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 ²	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 ²	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		- / / /						
NonStandardized ²	High	2/27/2015	5/1/2017	5.05%	7.31%	15.16%	9.73%	10.57%
Standardized	High	2/27/2015	5/1/2017	-1.95%	5.24%	14.59%	9.73%	10.44%
Fidelity® VIP Contrafund® – Service Class 2 NonStandardized ²	LP at	4/40/0000	5/4/0044	0.070/	0.440/	40.000/	40.000/	40.070/
	High	1/12/2000	5/1/2011	6.37%	9.41%	16.99%	10.86%	10.67%
Standardized	High	1/12/2000	5/1/2011	-0.63%	7.43%	16.45%	10.86%	10.67%
Fidelity® VIP Equity-Income – Service Class 2 NonStandardized ²	Lliab	1/12/2000	5/1/2011	7 270/	6 200/	14 5 40/	7 760/	8.16%
Standardized	High High	1/12/2000 1/12/2000	5/1/2011	7.37% 0.37%	6.39% 4.29%	14.54% 13.96%	7.76% 7.76%	8.16% 8.16%
Fidelity® VIP Growth Opportunities – Service Class 2	riigii	1/12/2000	3/1/2011	0.37 /0	4.29 /0	13.90 /0	7.7070	0.1076
NonStandardized ²	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	riigii	17 12/2000	3/1/2014	1.0070	7.5770	17.5570	14.0070	14.0470
NonStandardized ²	High	6/2/2003	5/1/2011	9.50%	6.96%	13.84%	6.46%	7.18%
Standardized	High	6/2/2003	5/1/2011	2.50%	4.88%	13.24%	6.46%	7.18%
NYLI VP Dimensional U.S. Equity - Service Class	g	0,2,2000	0, 1,2011	2.0070	110070	10.2 170	01.1070	711070
NonStandardized ²	High	6/2/2003	5/1/2011	5.33%	6.69%	15.60%	9.04%	10.08%
Standardized	High	6/2/2003	5/1/2011	-1.67%	4.60%	15.03%	9.04%	10.08%
NYLI VP Wellington Growth – Service Class9	<u> </u>							
NonStandardized ²	High	6/2/2003	5/1/2011	0.32%	4.64%	13.47%	8.84%	8.68%
Standardized	High	6/2/2003	5/1/2011	-6.68%	2.46%	12.86%	8.84%	8.68%
NYLI VP S&P 500 Index5 – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	6.32%	7.14%	16.51%	10.46%	10.75%
Standardized	High	6/2/2003	5/1/2011	-0.68%	5.07%	15.96%	10.46%	10.75%
NYLI VP Winslow Large Cap Growth – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	3.39%	8.58%	16.08%	12.08%	11.66%
Standardized	High	6/2/2003	5/1/2011	-3.61%	6.57%	15.53%	12.08%	11.66%
NYLI VP American Century Sustainable Equity – Service Class								
NonStandardized ²	High	2/17/2012	2/17/2012	-1.51%	5.81%	15.81%	7.40%	8.48%
Standardized	High	2/17/2012	2/17/2012	-8.41%	3.68%	15.25%	7.40%	8.48%



As of April 30, 2025 Accumulation Value Based M&E Charge Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1	3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year ⁴	Inception
Large Cap Equity								
NYLI VP MFS® Investors Trust - Service Class								
NonStandardized ²	High	5/1/2000	2/10/2025	3.52%	5.58%	14.11%	8.86%	-5.25%
Standardized	High	5/1/2000	2/10/2025	-3.48%	3.44%	13.51%	8.86%	-11.89%
NYLI VP MFS® Research - Service Class		= / / / 0 0 0 0	0/40/000	0.700/	= 000/	40.4007	0.070/	2.4224
NonStandardized ²	High	5/1/2000	2/10/2025	0.73%	5.20%	13.42%	9.07%	-8.10%
Standardized Voya Growth and Income Portfolio - Class S	High	5/1/2000	2/10/2025	-6.27%	3.05%	12.81%	9.07%	-14.53%
NonStandardized ²	High	12/31/1979	5/1/2024	4.65%	8.00%	18.16%	10.14%	9.97%
Standardized	High	12/31/1979	5/1/2024	-2.35%	5.96%	17.64%	10.14%	2.97%
Small/Mid Cap Equity		, ., ., .		2.0070	0.0070		, .	2.01 /0
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2011	-4.29%	2.91%	15.92%	6.12%	6.73%
Standardized	High	1/12/2000	5/1/2011	-10.99%	0.65%	15.36%	6.12%	6.73%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized ²	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 - Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	-4.60%	-0.89%	10.40%	3.59%	6.20%
Standardized MES® Mid Con Value Bortfelia Service Class	High	6/2/2003	5/1/2011	-11.28%	-3.26%	9.71%	3.59%	6.20%
MFS® Mid Cap Value Portfolio - Service Class NonStandardized ²	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%	3.39 % 1.37%	15.02%	6.62%	13.27%
Neuberger Berman AMT Mid-Cap Growth – Class S	riigii	3/1/2000	3/1/2020	0.57 70	1.07 /0	10.0070	0.0270	10.27 /0
NonStandardized ²	High	2/18/2003	5/1/2011	-3.36%	1.16%	11.09%	6.92%	7.87%
Standardized	High	2/18/2003	5/1/2011	-10.12%	-1.18%	10.43%	6.92%	7.87%
Invesco V.I. Main Street Small Cap Fund - Series II	-							
NonStandardized ²	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								
NonStandardized ²	Highest	6/1/2000	5/1/2011	-4.88%	2.76%	17.66%	6.32%	6.58%
Standardized	Highest	6/1/2000	5/1/2011	-11.54%	0.51%	17.14%	6.32%	6.58%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	l li ala a at	4/47/0040	F /4 /000 4	4.450/	0.070/	40.040/	NI/A	0.040/
NonStandardized ²	Highest	4/17/2018 4/17/2018	5/1/2024 5/1/2024	-4.15%	0.37% -2.01%	13.84% 13.24%	N/A N/A	2.91% -4.09%
Standardized Macquarie VIP Small Cap Value Series - Service Class	Highest	4/17/2016	5/1/2024	-10.86%	-2.01%	13.24%	IN/A	-4.09%
NonStandardized ²	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 - Service Class	<u> </u>							
NonStandardized ²	Highest	5/1/2016	5/1/2016	-3.18%	-1.71%	11.26%	N/A	4.12%
Standardized	Highest	5/1/2016	5/1/2016	-9.96%	-4.06%	10.60%	N/A	4.04%
NYLI VP Small Cap Growth – Initial Class6								
NonStandardized ²	Highest	2/17/2012	2/17/2012	-5.96%	-2.66%	9.95%	5.31%	6.40%
Standardized	Highest	2/17/2012	2/17/2012	-12.54%	-4.99%	9.26%	5.31%	6.40%
NYLI VP Small Cap Growth – Service Class		01:-:-	.				:	
NonStandardized ²	Highest	2/17/2012	5/1/2013	-6.20%	-2.91%	9.68%	5.05%	5.99%
Standardized International/Global Equity	Highest	2/17/2012	5/1/2013	-12.76%	-5.23%	8.98%	5.05%	5.99%
American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized ²	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 ²	High	4/16/2018	5/1/2019	4.76%	3.32%	9.36%	N/A	4.10%
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								
NonStandardized ²	High	9/19/2001	5/1/2014	-4.13%	1.52%	6.99%	2.41%	2.19%
Standardized	High	9/19/2001	5/1/2014	-10.84%	-0.79%	6.21%	2.41%	2.19%
Janus Henderson VIT Global Research Portfolio – Service Shares	1.151-	40/04/4000	E /4 /004 4	E 000/	0.000/	45 4007	0.0007	7 700/
NonStandardized ²	High	12/31/1999	5/1/2011 5/1/2011	5.89%	8.39%	15.42%	8.00%	7.79%
Standardized	High	12/31/1999	5/1/2011	-1.11%	6.36%	14.85%	8.00%	7.79%



As of April 30, 2025 Accumulation Value Based M&E Charge Structure

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

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1	3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
International/Global Equity								
NYLI VP Pinestone International Equity – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	-3.37%	-4.11%	4.72%	2.79%	2.21%
Standardized	High	6/2/2003	5/1/2011	-10.13%	-6.40%	3.87%	2.79%	2.21%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized ²	High	8/24/2001	5/1/2017	6.88%	4.79%	8.30%	5.94%	6.11%
Standardized	High	8/24/2001	5/1/2017	-0.12%	2.62%	7.56%	5.94%	5.94%
MFS® VIT Research International - Service Class								
NonStandardized ²	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								
NonStandardized ²	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								
NonStandardized ²	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								
NonStandardized ²	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 – Service Class9								
NonStandardized ²	Highest	2/17/2012	2/17/2012	7.17%	-3.70%	5.09%	0.91%	-0.96%
Standardized	Highest	2/17/2012	2/17/2012	0.17%	-6.00%	4.26%	0.91%	-0.96%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰								
NonStandardized ²	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								
NonStandardized ²	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								
NonStandardized ²	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 - Service Class								
NonStandardized ²	Highest	12/29/2000	2/10/2025	-2.40%	4.18%	13.96%	11.72%	-14.84%
Standardized	Highest	12/29/2000	2/10/2025	-9.24%	1.98%	13.36%	11.72%	-20.80%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized ²	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 ²	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 ²	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%

Please read the important disclosures below regarding the product performance.



As of April 30, 2025 Accumulation Value Based M&E Charge Structure

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

1 The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Government Money Market,

NYLI VP Small Cap Growth — Initial Class, NYLI VP Janus Henderson Balanced — Initial Class and NYLI VP Natural Resources — Initial Class). Performance for these classes/shares is lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High–yield securities are generally considered speculative because they present a greater risk of loss than higher–quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

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

The New York Life Flexible Premium Variable Annuity II was first offered for sale on May 1, 2011. Certain Portfolios and Investment Divisions existed prior to the date that they were added as an Investment Division of the New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III. The performance for NYLI VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. This version of the New York Life Flexible Premium Variable Annuity II invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

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

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

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

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

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

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

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

9 New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners

who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-1 fee.

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

Performance information less than 1 year has not been annualized.

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

Sales of the New York Life Flexible Premium Variable Annuity II were discontinued. Current policyowners may continue to make premium payments, subject to their contract provisions. Existing policies will continue to be serviced.

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation, and offered by NYLIFE Securities LLC, (member FINRA/SIPC) a Licensed Insurance Agency. Both NYLIAC and NYLIFE Securities LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.