

As of March 31, 2025
Premium 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 the Fund Company Expenses. An Annual Policy Service Charge of \$30 is not included in these charges, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value is less than \$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 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				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year ⁴	Year⁴	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%8										
NonStandardized ²	Low	1/29/1993	5/1/2015	0.35%	1.01%	4.74%	4.04%	2.41%	1.58%	1.14%
Standardized	Low	1/29/1993	5/1/2015	-	-	-2.26%	1.84%	1.48%	1.58%	1.14%
PIMCO VIT Low Duration Portfolio - Advisor Class			= 1010010							
NonStandardized ²	Low	3/31/2006	5/2/2016	0.32%	1.67%	5.60% -1.40%	2.71%	1.32% 0.35%	1.26% 1.26%	1.41% 1.31%
Standardized PIMCO VIT Short-Term Portfolio - Advisor Class	Low	3/31/2006	5/2/2016	-		-1.40%	0.45%	0.35%	1.20%	1.31%
NonStandardized ²	Low	9/30/1999	5/1/2024	0.26%	1.09%	5.29%	4.57%	3.35%	2.34%	4.74%
Standardized	Low	9/30/1999	5/1/2024	0.2076	1.0576	-1.71%	2.39%	2.46%	2.34%	-2.26%
American Funds IS Capital World Bond Fund® - Class 4	LOW	5/50/1555	3/1/2024			1.7 1 70	2.0070	2.4070	2.0770	2.2070
NonStandardized ²	Moderate	10/4/2006	5/1/2024	0.73%	3.09%	2.05%	-1.75%	-1.47%	0.02%	4.76%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-4.95%	-4.10%	-2.48%	0.02%	-2.24%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2022	0.00%	2.76%	4.66%	0.03%	0.23%	1.54%	1.55%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-2.34%	-2.36%	-0.78%	1.54%	-0.83%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized ²	Moderate	12/2/1985	5/1/2024	0.31%	3.28%	5.03%	-0.63%	-0.89%	1.02%	7.25%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-1.97%	-3.01%	-1.90%	1.02%	0.25%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
NonStandardized ²	Moderate	5/3/2010	5/1/2022	0.00%	3.37%	5.91%	-0.33%	1.05%	1.81%	1.48%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-1.09%	-2.71%	0.07%	1.81%	-0.91%
NYLI VP Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	0.00%	2.53%	4.79%	-0.03%	-0.25%	1.15%	1.87%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-2.21%	-2.42%	-1.26%	1.15%	1.87%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized ²	Moderate	8/15/2005	5/1/2022	0.00%	2.85%	4.98%	0.61%	0.73%	1.81%	2.19%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-2.02%	-1.75%	-0.26%	1.81%	-0.17%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized ²	Moderate	4/19/2018	11/23/2020	0.00%	2.64%	4.51%	0.11%	-0.93%	N/A	-1.81%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-2.49%	-2.27%	-1.95%	N/A	-2.96%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2011	0.01%	2.90%	4.53%	0.36%	-0.82%	0.58%	1.16%
Standardized	Moderate	6/2/2003	5/1/2011	_	-	-2.47%	-2.01%	-1.83%	0.58%	1.16%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.76%	4.61%	6.57%	0.07%	2.57%	2.24%	1.70%
Standardized	Moderate	2/17/2012	2/17/2012	-	0170	-0.43%	-2.31%	1.65%	2.24%	1.70%
PIMCO VIT Income Portfolio - Advisor Class	woderate	2/11/2012	41112012	-	-	·U.40 /0	-2.01/0	1.00/0	2.24/0	1.7070
NonStandardized ²	Moderate	4/20/2010	E/1/2020	0.14%	3.02%	6.88%	4.15%	4.94%	NI/A	4.41%
	Moderate	4/29/2016	5/1/2020						N/A	
Standardized	Moderate	4/29/2016	5/1/2020	-		-0.12%	1.95%	4.10%	N/A	3.54%



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			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Martanet	F/4/0044	5/4/0044	0.570/	0.400/	4.000/	0.000/	4.700/	0.470/	0.000/
NonStandardized ²	Moderate	5/1/2014	5/1/2014	-0.57%	0.16%	4.30%	2.38%	1.78%	2.17%	2.90%
Standardized PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	5/1/2014	5/1/2014	-	-	-2.70%	0.10%	0.83%	2.17%	2.90%
NonStandardized ²	Moderate	2/28/2006	5/1/2014	0.11%	3.30%	5.91%	0.72%	0.16%	1.55%	1.83%
Standardized	Moderate	2/28/2006	5/1/2014	0.11%	3.30%	-1.09%	-1.64%	-0.85%	1.55%	1.83%
Western Asset Core Plus VIT - Class II	Woderate	2/28/2006	3/1/2014	-		-1.0976	-1.04%	-0.00%	1.55%	1.03%
NonStandardized ²	Moderate	5/1/2015	5/1/2022	-0.21%	3.10%	3.25%	-0.65%	-0.23%	1.27%	1.28%
Standardized	Moderate	5/1/2015	5/1/2022	-0.2176	3.1078	-3.75%	-3.02%	-1.25%	1.27%	-1.12%
Non-Investment Grade Bond	Woderate	3/1/2013	3/1/2022			-3.7376	-3.0276	-1.2378	1.27 /0	-1.12/0
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2014	-1.20%	0.74%	6.74%	4.66%	7.11%	4.61%	4.34%
Standardized	Moderate	2/15/2012	5/1/2014	-		-0.26%	2.48%	6.34%	4.61%	4.34%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	·					·			·	
NonStandardized ²	Moderate	4/30/2012	5/1/2015	-0.92%	2.07%	6.41%	3.14%	3.90%	2.70%	2.51%
Standardized	Moderate	4/30/2012	5/1/2015	-		-0.59%	0.90%	3.03%	2.70%	2.51%
NYLI VP Floating Rate – Service Class NonStandardized ²	Moderate	5/1/2005	5/1/2011	-0.57%	0.18%	5.74%	6.10%	7.37%	4.07%	3.90%
Standardized	Moderate	5/1/2005	5/1/2011	-0.57 %	0.10%	-1.26%	3.99%	6.61%	4.07%	3.90%
NYLI VP MacKay Convertible – Service Class	Woderate	3/1/2003	0/1/2011			1.2070	0.0070	0.0170	4.07 70	0.5070
NonStandardized ²	Moderate	6/2/2003	5/1/2011	-2.68%	-1.83%	4.33%	1.30%	11.52%	7.79%	7.69%
Standardized	Moderate	6/2/2003	5/1/2011	-	-	-2.67%	-1.02%	10.87%	7.79%	7.69%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2011	-0.83%	0.93%	6.02%	4.52%	6.84%	4.84%	5.26%
Standardized	Moderate	6/2/2003	5/1/2011	-		-0.98%	2.34%	6.06%	4.84%	5.26%
NYLI VP MacKay Strategic Bond – Service Class NonStandardized ²	Moderate	5/1/2011	5/1/2011	-0.18%	2.64%	7.82%	4.95%	5.25%	3.15%	3.58%
Standardized	Moderate	5/1/2011	5/1/2011	-0.10%	2.04%	0.82%	2.78%	4.42%	3.15%	3.58%
Alternatives	Woderate	5/1/2011	5/1/2011	-	-	0.82%	2.78%	4.42%	3.15%	3.56%
DWS Alternative Asset Allocation VIP - Class B NonStandardized ²	Moderate	5/18/2009	5/2/2016	0.38%	3.17%	7.04%	1.75%	7.88%	3.12%	3.92%
Standardized	Moderate	5/18/2009	5/2/2016	0.3076	3.17 /6	0.04%	-0.55%	7.13%	3.12%	3.84%
NYLI VP Hedge Multi-Strategy - Service Class	Woderate	3/10/2003	0/2/2010			0.0470	0.0070	7.1070	0.1270	0.0470
NonStandardized ²	Moderate	5/1/2013	5/1/2013	-1.39%	-0.46%	3.33%	2.92%	3.67%	0.19%	-0.04%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-3.67%	0.67%	2.79%	0.19%	-0.04%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2018	-3.19%	-0.79%	7.72%	6.10%	11.06%	7.86%	7.91%
Standardized	Moderate	12/14/2012	5/1/2018	-		0.72%	3.98%	10.40%	7.86%	7.63%
BlackRock® Global Allocation V.I. Fund – Class III Shares	·					·			·	
NonStandardized ²	Moderate	11/18/2003	5/1/2011	-2.64%	0.00%	3.45%	3.37%	8.59%	5.05%	4.89%
Standardized	Moderate	11/18/2003	5/1/2011	-		-3.55%	1.13%	7.86%	5.05%	4.89%
Fidelity® VIP FundsManager® 60% — Service Class										
NonStandardized ²	Moderate	8/22/2007	5/1/2019	-2.65%	-0.63%	3.80%	3.66%	9.50%	6.23%	6.91%
Standardized	Moderate	8/22/2007	5/1/2019	-	•	-3.20%	1.44%	8.80%	6.23%	6.41%
NYLI VP Balanced – Service Class	Madaget	F/4/000F	E/4/2044	4.000′	0.000/	C F40/	4.400/	40.000/	F 740/	0.000/
NonStandardized ²	Moderate	5/1/2005	5/1/2011	-1.20%	2.32%	6.54%	4.19%	10.83%	5.71%	6.96%
Standardized NYLI VP Conservative Allocation – Service Class	Moderate	5/1/2005	5/1/2011	-		-0.46%	1.99%	10.16%	5.71%	6.96%
	Moderate	2/13/2006	5/1/2011	-2.16%	-0.98%	2.44%	2.06%	5.41%	3.75%	4.53%
NonStandardized ² Standardized	Moderate	2/13/2006	5/1/2011	-2.16%	-0.98%	-4.56%	-0.23%	4.59%	3.75%	4.53%
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Investment Divisions ¹ Risk Asset Allocation NYLI VP Income Builder – Service Class NonStandardized ² Mod	atility/ Level ³	Portfolio Inception Date	Division Inception Date ¹	Month to Date	Date (Updated			5	10	Investment
Investment Divisions ¹ Risk Asset Allocation NYLI VP Income Builder – Service Class NonStandardized ² Mod	Level ³			Date						
Asset Allocation NYLI VP Income Builder – Service Class NonStandardized ² Mod		Date	Date			Year⁴	Year⁴	Year⁴	Year⁴	Division
NYLI VP Income Builder – Service Class NonStandardized ² Moc	derate				Monthly)	rear	rear	Teal	Tear	Inception
NonStandardized ² Mod	derate									
		6/2/2003	5/1/2011	-2.05%	2.42%	8.48%	4.38%	8.12%	5.18%	6.39%
	derate	6/2/2003	5/1/2011	-2.05%	2.42%	1.48%	2.19%	7.38%	5.18%	6.39%
NYLI VP Janus Henderson Balanced – Initial Class7	uerate	0/2/2003	3/1/2011			1.4070	2.1370	7.3076	3.1078	0.5576
	derate	2/17/2012	2/17/2012	-4.05%	-1.90%	5.82%	5.35%	10.78%	8.37%	9.06%
	derate	2/17/2012	2/17/2012	4.0070	-	-1.18%	3.20%	10.11%	8.37%	9.06%
NYLI VP Janus Henderson Balanced – Service Class	dorato	2,,20.2	2,11,2012			111070	0.2070	10.1170	0.07 70	0.0070
	derate	2/17/2012	2/17/2012	-4.07%	-1.96%	5.56%	5.08%	10.50%	8.10%	8.79%
	derate	2/17/2012	2/17/2012	-	-	-1.44%	2.93%	9.82%	8.10%	8.79%
NYLI VP Moderate Allocation–Service Class										
	derate	2/13/2006	5/1/2011	-3.03%	-1.87%	1.98%	2.76%	8.03%	4.89%	5.67%
Standardized Mod	derate	2/13/2006	5/1/2011		-	-5.02%	0.50%	7.29%	4.89%	5.67%
Franklin Templeton Conservative Model Portfolio - Class II										
	derate	5/1/2020	5/1/2020	-1.19%	1.22%	5.25%	2.07%	N/A	N/A	3.18%
	derate	5/1/2020	5/1/2020		-	-1.75%	-0.23%	N/A	N/A	2.26%
Franklin Templeton Moderate Model Portfolio - Class II										
	derate	5/1/2020	5/1/2020	-2.88%	-0.40%	5.96%	4.11%	N/A	N/A	7.53%
	derate	5/1/2020	5/1/2020	-	-	-1.04%	1.91%	N/A	N/A	6.76%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
	derate	5/1/2020	5/1/2020	-3.47%	-1.09%	6.15%	5.14%	N/A	N/A	9.48%
Standardized Mod	derate	5/1/2020	5/1/2020	-	-	-0.85%	2.98%	N/A	N/A	8.75%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized ² Mod	derate	5/1/2020	5/1/2020	-2.05%	0.53%	6.06%	3.31%	N/A	N/A	5.84%
Standardized Mod	derate	5/1/2020	5/1/2020	-	-	-0.94%	1.07%	N/A	N/A	5.02%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized ² H	High	5/1/2020	5/1/2020	-4.57%	-2.21%	6.16%	6.21%	N/A	N/A	12.18%
Standardized H	High	5/1/2020	5/1/2020	-	-	-0.84%	4.10%	N/A	N/A	11.52%
NYLI VP Equity Allocation – Service Class										
NonStandardized ² H	High	2/13/2006	5/1/2011	-4.67%	-3.85%	-0.03%	3.17%	12.93%	6.63%	7.40%
Standardized H	High	2/13/2006	5/1/2011	-	-	-7.03%	0.93%	12.31%	6.63%	7.40%
NYLI VP Growth Allocation-Service Class										
NonStandardized ² H	High	2/13/2006	5/1/2011	-3.99%	-3.09%	0.84%	3.32%	11.06%	5.96%	6.73%
Standardized H	High	2/13/2006	5/1/2011	-	-	-6.16%	1.08%	10.39%	5.96%	6.73%
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized ² H	High	6/1/1999	5/1/2022	-3.50%	1.75%	4.33%	7.33%	16.89%	9.49%	9.27%
Standardized H	ligh	6/1/1999	5/1/2022		-	-2.67%	5.27%	16.35%	9.49%	7.20%
American Funds IS Washington Mutual Investors Fund - Class 4										
NonStandardized ² H	High	12/14/2012	11/13/2017	-3.65%	0.24%	9.20%	9.13%	18.14%	9.98%	10.28%
	ligh	12/14/2012	11/13/2017	-	-	2.20%	7.14%	17.62%	9.98%	10.14%
American Funds IS Growth Fund - Class 4										
		12/14/2012	11/13/2017	-7.77%	-7.20%	8.35%	8.91%	20.08%	14.97%	15.43%
	ligh	12/14/2012	11/13/2017	-	-	1.35%	6.91%	19.59%	14.97%	15.32%
BNY Mellon Sustainable US Equity - Service Shares										
		12/31/2000	5/1/2022	-6.97%	-6.99%	3.21%	6.37%	15.62%	10.28%	10.10%
	ligh	12/31/2000	5/1/2022	-	-	-3.79%	4.27%	15.05%	10.28%	8.06%
ClearBridge Variable Appreciation Portfolio — Class II										
	High	2/28/2015	5/1/2017	-5.28%	-3.22%	6.54%	8.82%	16.79%	11.27%	12.13%
	ligh	2/28/2015	5/1/2017	-	-	-0.46%	6.81%	16.24%	11.27%	12.01%
Fidelity® VIP Contrafund® – Service Class 2										
	High	1/12/2000	5/1/2011	-7.30%	-5.56%	7.88%	10.96%	18.64%	12.42%	12.23%
Standardized H	ligh	1/12/2000	5/1/2011	-	-	0.88%	9.03%	18.13%	12.42%	12.23%



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			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity										
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2011	-1.99%	3.18%	8.90%	7.89%	16.16%	9.28%	9.69%
Standardized	High	1/12/2000	5/1/2011	-	-	1.90%	5.85%	15.60%	9.28%	9.69%
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2014	-9.81%	-10.88%	7.44%	8.52%	19.53%	16.24%	16.45%
Standardized	High	1/12/2000	5/1/2014	-	-	0.44%	6.50%	19.04%	16.24%	16.45%
NYLI VP Epoch U.S. Equity Yield – Service Class	18.1	0/0/0000	5/4/0044	0.400/	0.400/	44.000/	0.400/	45 450/	7.000/	0.000/
NonStandardized ²	High	6/2/2003	5/1/2011	-3.18%	2.10%	11.06%	8.46%	15.45%	7.96%	8.69%
Standardized	High	6/2/2003	5/1/2011	-	-	4.06%	6.44%	14.88%	7.96%	8.69%
NYLI VP Dimensional U.S. Equity - Service Class	High	6/2/2003	5/1/2011	-6.36%	-2.77%	6.83%	8.19%	17.23%	10.57%	11.63%
NonStandardized ²	High	6/2/2003	5/1/2011	-0.30%	-2.11%	-0.17%	6.16%	16.69%	10.57%	11.63%
Standardized	nign	6/2/2003	5/1/2011	-		-0.17%	0.10%	10.09%	10.57%	11.03%
NYLI VP Wellington Growth – Service Class9	High	6/2/2003	5/1/2011	-8.61%	-9.14%	1.74%	6.11%	15.07%	10.37%	10.21%
NonStandardized ² Standardized	High	6/2/2003	5/1/2011	-0.01%	-9.14%	1.74% -5.26%	4.00%	15.07%	10.37%	10.21%
NYLI VP S&P 500 Index5 – Service Class	riigii	3/2/2003	3/1/2011	-		J.ZU /0	4.0070	14.40/0	10.57 /6	10.21/0
NonStandardized ²	High	6/2/2003	5/1/2011	-5.66%	-4.36%	7.83%	8.65%	18.15%	12.02%	12.31%
Standardized	High	6/2/2003	5/1/2011	-5.00%	-4.30%	0.83%	6.64%	17.63%	12.02%	12.31%
NYLI VP Winslow Large Cap Growth – Service Class	riigii	0/2/2000	5/1/2011			0.0070	0.0470	17.0070	12.0270	12.0170
NonStandardized ²	High	6/2/2003	5/1/2011	-8.60%	-8.27%	4.86%	10.11%	17.72%	13.66%	13.24%
Standardized	High	6/2/2003	5/1/2011	-	-	-2.14%	8.15%	17.19%	13.66%	13.24%
NYLI VP American Century Sustainable Equity – Service Class	g	0/2/2000	0, 1,2011			2.1170	0.1070	1111070	10.0070	10.2170
NonStandardized ²	High	2/17/2012	2/17/2012	-6.89%	-7.31%	-0.11%	7.30%	17.44%	8.92%	10.01%
Standardized	High	2/17/2012	2/17/2012	-	-	-7.11%	5.23%	16.91%	8.92%	10.01%
NYLI VP MFS® Investors Trust - Service Class										
NonStandardized ²	High	5/1/2000	2/10/2025	-4.87%	-2.65%	4.97%	7.06%	15.70%	10.38%	-5.06%
Standardized	High	5/1/2000	2/10/2025		-	-2.03%	4.98%	15.14%	10.38%	-11.71%
NYLI VP MFS® Research - Service Class	_									
NonStandardized ²	High	5/1/2000	2/10/2025	-6.12%	-5.14%	2.13%	6.67%	15.01%	10.60%	-7.92%
Standardized	High	5/1/2000	2/10/2025	-	-	-4.87%	4.58%	14.43%	10.60%	-14.36%
Voya Growth and Income Portfolio - Class S	_									
NonStandardized ²	High	12/31/1979	5/1/2024	-5.83%	-3.32%	6.13%	9.52%	19.82%	11.68%	11.39%
Standardized	High	12/31/1979	5/1/2024	-	-	-0.87%	7.54%	19.33%	11.68%	4.39%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2011	-6.61%	-6.84%	-2.93%	4.36%	17.56%	7.62%	8.24%
Standardized	High	1/12/2000	5/1/2011	-	-	-9.73%	2.17%	17.03%	7.62%	8.24%
Janus Henderson VIT Enterprise Portfolio – Service Shares		·								
NonStandardized ²	High	12/31/1999	11/13/2017	-5.46%	-4.10%	1.84%	5.47%	14.96%	10.89%	10.44%
Standardized	High	12/31/1999	11/13/2017	-	-	-5.16%	3.33%	14.38%	10.89%	10.29%
NYLI VP Schroders Mid Cap Opportunities - Service Class										
NonStandardized ²	High	6/2/2003	5/1/2011	-4.87%	-4.85%	-3.24%	0.51%	11.95%	5.05%	7.70%
Standardized	High	6/2/2003	5/1/2011			-10.02%	-1.86%	11.31%	5.05%	7.70%
MFS® Mid Cap Value Portfolio - Service Class										
NonStandardized ²	High	3/7/2008	5/1/2020	-3.34%	-2.69%	1.45%	5.05%	17.25%	8.11%	15.49%
Standardized	High	3/7/2008	5/1/2020			-5.55%	2.89%	16.72%	8.11%	14.91%
Neuberger Berman AMT Mid-Cap Growth - Class S										
NonStandardized ²	High	2/18/2003	5/1/2011	-7.95%	-9.05%	-1.98%	2.58%	12.65%	8.43%	9.40%
Standardized	High	2/18/2003	5/1/2011	-	-	-8.85%	0.32%	12.03%	8.43%	9.40%
Invesco V.I. Main Street Small Cap Fund - Series II		=								
NonStandardized ²	Highest	7/16/2001	5/1/2020	-6.23%	-6.04%	-1.04%	3.54%	17.18% 16.65%	7.73% 7.73%	14.86%
Standardized										
	Highest	7/16/2001	5/1/2020	-	-	-7.97%	1.31%	10.05%	1.13%	14.26%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2										
	Highest Highest Highest	7/16/2001 6/1/2000 6/1/2000	5/1/2020 5/1/2011 5/1/2011	-5.19%	-7.70%	-7.97% -3.53% -10.29%	4.21% 2.02%	19.32% 18.82%	7.82% 7.82%	8.09% 8.09%



As of March 31, 2025 Premium Based M&E Charge Structure

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹			Date ¹	Date		' Year⁴	Year ⁴	Year ⁴	Year⁴	
	Risk Level ³	Date	Date		Monthly)	rear	rear	rear	rear	Inception
Small/Mid Cap Equity										
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	Linkant	4/17/2018	5/1/2024	-6.29%	-7.10%	-2.80%	1.77%	15.44%	N/A	4.23%
NonStandardized ² Standardized	Highest Highest	4/17/2018	5/1/2024	-0.29%	-7.10%	-2.80% -9.61%	-0.53%	14.87%	N/A N/A	4.23% -2.77%
Macquarie VIP Small Cap Value Series - Service Class	nignesi	4/17/2016	5/1/2024	-		-9.0176	-0.55%	14.07 76	IN/A	-2.1176
NonStandardized ²	Highest	5/1/2000	11/13/2017	-4.86%	-5.22%	-0.78%	1.32%	15.96%	6.40%	5.23%
Standardized	Highest	5/1/2000	11/13/2017	-4.0070	-3.22/6	-7.73%	-1.01%	15.40%	6.40%	5.03%
NYLI VP Wellington Small Cap - Service Class	riigiloot	0, 1,2000				111070	1.0170	10.1070	0.1070	0.0070
NonStandardized ²	Highest	5/2/2016	5/2/2016	-6.94%	-8.91%	-1.81%	-0.32%	12.83%	N/A	5.59%
Standardized	Highest	5/2/2016	5/2/2016	-		-8.68%	-2.70%	12.20%	N/A	5.52%
NYLI VP Small Cap Growth – Initial Class6	_									
NonStandardized ²	Highest	2/17/2012	2/17/2012	-7.59%	-9.18%	-4.63%	-1.29%	11.50%	6.80%	7.90%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-11.30%	-3.65%	10.84%	6.80%	7.90%
NYLI VP Small Cap Growth – Service Class										
NonStandardized ²	Highest	2/17/2012	5/1/2013	-7.61%	-9.23%	-4.87%	-1.54%	11.22%	6.53%	7.48%
Standardized	Highest	2/17/2012	5/1/2013		-	-11.53%	-3.89%	10.56%	6.53%	7.48%
International/Global Equity										
American Funds IS Global Small Cap Fund® – Class 4										
NonStandardized ²	High	12/14/2012	5/1/2015	-4.57%	-6.64%	-6.64%	-3.08%	7.42%	4.35%	4.08%
Standardized Fidelity® VIP International Index — Service Class 2	High	12/14/2012	5/1/2015	-	-	-13.18%	-5.40%	6.66%	4.35%	4.08%
NonStandardized ²	High	4/16/2018	5/1/2019	-0.09%	5.99%	6.25%	4.78%	10.90%	N/A	5.56%
Standardized	High	4/16/2018	5/1/2019	-0.0376	3.3376	-0.75%	2.61%	10.23%	N/A	5.04%
Invesco V.I. EQV International Equity Fund - Series II	riigii	4/10/2010	3/1/2019			0.7070	2.0170	10.2070	14//	0.0470
NonStandardized ²	High	9/19/2001	5/1/2014	-3.34%	1.12%	-2.77%	2.96%	8.49%	3.85%	3.63%
Standardized	High	9/19/2001	5/1/2014	-	-	-9.57%	0.70%	7.76%	3.85%	3.63%
Janus Henderson VIT Global Research Portfolio – Service Shares										
NonStandardized ²	High	12/31/1999	5/1/2011	-5.19%	-1.53%	7.39%	9.92%	17.04%	9.52%	9.31%
Standardized	High	12/31/1999	5/1/2011	-	-	0.39%	7.95%	16.50%	9.52%	9.31%
NYLI VP Pinestone International Equity – Service Class										
NonStandardized ²	High	6/2/2003	5/1/2011	-4.50%	0.84%	-1.99%	-2.75%	6.20%	4.23%	3.66%
Standardized	High	6/2/2003	5/1/2011	-	-	-8.86%	-5.08%	5.40%	4.23%	3.66%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized ²	High	8/31/2001	5/1/2017	0.44%	8.40%	8.39%	6.26%	9.83%	7.44%	7.61%
Standardized	High	8/31/2001	5/1/2017	-	-	1.39%	4.16%	9.13%	7.44%	7.46%
MFS® VIT Research International - Service Class	LEab	8/24/2001	5/1/2022	-1.01%	4.74%	2.84%	3.37%	9.33%	4.85%	5.92%
NonStandardized ² Standardized	High High	8/24/2001	5/1/2022	-1.01%	4.74%	-4.16%	1.14%	9.33% 8.62%	4.85%	3.73%
Putnam VT International Value Fund - Class IB	riigii	0/24/2001	3/1/2022	-	<u> </u>	-4.1076	1.1470	0.0276	4.0376	3.7376
NonStandardized ²	High	1/2/1997	5/1/2024	2.40%	11.24%	11.80%	10.06%	15.80%	6.12%	13.31%
Standardized	High	1/2/1997	5/1/2024	-	-	4.80%	8.10%	15.24%	6.12%	6.31%
American Funds IS New World Fund - Class 4										
NonStandardized ²	Highest	12/14/2012	5/1/2014	-0.71%	1.57%	2.77%	2.76%	10.27%	5.84%	4.85%
Standardized	Highest	12/14/2012	5/1/2014	-	-	-4.23%	0.50%	9.59%	5.84%	4.85%
Fidelity® VIP Emerging Markets – Service Class 2										
NonStandardized ²	Highest	1/23/2008	5/1/2018	3.47%	6.54%	13.45%	5.30%	10.69%	6.17%	4.97%
Standardized	Highest	1/23/2008	5/1/2018	-	-	6.45%	3.15%	10.02%	6.17%	4.64%
NYLI VP Candriam Emerging Markets Equity – Service Class9										
NonStandardized ²	Highest	2/17/2012	2/17/2012	0.25%	0.65%	8.69%	-2.34%	6.57%	2.33%	0.43%
Standardized Space	Highest	2/17/2012	2/17/2012	-		1.69%	-4.68%	5.78%	2.33%	0.43%
Sector Columbia Variable Partfelia Commodity Stratogy Fund Class 2 ¹⁰										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰ NonStandardized ²	High	4/30/2013	5/1/2015	3.78%	8.71%	11.56%	0.75%	16.42%	3.66%	3.01%
Nonstandardized	High	4/30/2013	5/1/2015	3.10%	6.71%	4.56%	-1.60%	15.42%	3.66%	3.01%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	1 11911	./50/2015	5/ 1/2015			4.0070	1.0070	10.07 /0	0.0070	0.0170
NonStandardized ²	High	2/17/2012	2/17/2012	-0.29%	2.42%	23.91%	8.69%	14.24%	7.76%	9.07%
Standardized	High	2/17/2012	2/17/2012	-	-	16.91%	6.68%	13.65%	7.76%	9.07%
Out that the Control of the Control		,								



As of March 31, 2025 Premium Based M&E Charge Structure

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

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Month to Date	Year to Date (Updated Monthly)	1 Year⁴	3 Year⁴	5 Year⁴	10 Year⁴	Since Investment Division Inception
Sector										
NYLI VP CBRE Global Infrastructure — Service Class NonStandardized ²	High	5/1/2015	5/1/2015	1.42%	6.08%	14.23%	2.52%	9.38%	N/A	-1.34%
Standardized	High	5/1/2015	5/1/2015	-	-	7.23%	0.25%	8.67%	N/A	-1.34%
NYLI VP Newton Technology Growth - Service Class	_									
NonStandardized ²	Highest	12/29/2000	2/10/2025	-9.40%	-9.51%	-1.04%	5.63%	15.55%	13.28%	-14.67%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-7.97%	3.50%	14.99%	13.28%	-20.65%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ²	Highest	7/18/2001	5/1/2019	-3.41%	-1.08%	-2.88%	1.06%	7.46%	6.38%	7.85%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-9.68%	-1.28%	6.70%	6.38%	7.37%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-2.73%	-4.29%	-10.74%	-0.47%	25.27%	4.46%	1.90%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-16.98%	-2.85%	24.87%	4.46%	1.90%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	Highest	5/1/1998	5/1/2024	-1.98%	3.51%	11.19%	-1.04%	9.97%	5.82%	19.88%
Standardized	Highest	5/1/1998	5/1/2024	-	-	4.19%	-3.41%	9.28%	5.82%	12.88%

Please read the important disclosures below regarding the product performance.



As of March 31, 2025 Premium 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

shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Gov

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.

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.

They provide, alternative investments may be appropriate.

They provide the Flewhile Premium Variable Annully II was first offered for sale on May 1, 2011. Certain Portfolios existed prior to that date. The performance for NYLI

VP Series Fund, Inc. portfolios are based on 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. The New York Life Flexible Premium Variable Annuity II- Premium Based M&E Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.60% M&E charge is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. This version of the New York Life Flexible Premium Variable Annuity II invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account IV. 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 NYLLVP 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

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.

the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corp

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.

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

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 March 31, 2025 Premium Based M&E Charge Structure

Montestamen Divisions Mark Montestamen Divisions Montestamen Divis			Portfolio	Investment Division					Since Investment
Marcian Division Marcian Div		Volatility/				3	5	10	
West	Investment Divisions ¹				Year⁴	Year ⁴	Year ⁴	Year ⁴	
Noessandarderder Low 1991/095 1971/095 2476, 4496, 2419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 1419 14									
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Americans Funds SCapital World Bond Funds - Class 4 Moderate 104/2006 51/2024 4.69% 4.10% 2.49% 0.02% 2.29% 2.29% 2.20% 2.29% 0.02% 2.29% 2.29% 0.02% 2.29% 0.02% 2.29% 0.02% 2.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.29% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02		Low	9/30/1999	5/1/2024	5.29%	4.57%	3.35%	2.34%	4.74%
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NonSindinafizace		Moderate	12/14/2012	5/1/2022	-2.34%	-2.36%	-0.78%	1.54%	-0.83%
Sandardized		Moderate	12/2/1985	5/1/2024	5.03%	-0.63%	-0.89%	1 02%	7 25%
Columbia Variable Perfolio — Intermediate Bond - Class 2 Moderate 5/3/2010 5/1/2022 5.91% 0.33% 1.06% 1.81% 0.49% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 1.81% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91% 0.91%									
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NorShandradzezd	Standardized	Moderate	5/3/2010	5/1/2022	-1.09%	-2.71%	0.07%	1.81%	-0.91%
Sandardized	NYLI VP Bond – Service Class								
Fidelity IVP Investment Grade Bond - Service Class 2 Moderate 815/2005 51/2022 4.98% 0.61% 0.73% 1.81% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19%	NonStandardized ²								1.87%
Moderate		Moderate	6/2/2003	5/1/2015	-2.21%	-2.42%	-1.26%	1.15%	1.87%
Standardzed Moderate Modera									
Fidelity PUP Bond Index — Service Class 2 Noostandardized									
NonStandardized* Moderate 4/19/2018 1/12/2020 4.51% 0.1% 0.30% NA 0.818 NonAlandardized* 4/19/2018 1/12/2020 4.54% 0.27% 1.50% NA 0.28% NA 0.58% NA		Moderate	8/15/2005	5/1/2022	-2.02%	-1.75%	-0.26%	1.81%	-0.17%
Sindardized		Moderate	4/19/2018	11/23/2020	4 51%	0.11%	-0.93%	N/A	-1 81%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class NonStandardized* Moderate 6/2/2003 5/1/2011 2,47% 2,01% 1.83% 0.58% 1.16% Standardized* Moderate 6/2/2003 5/1/2011 2,47% 2,01% 1.83% 0.58% 1.16% Standardized* Moderate 7/2/1/2012 2/17/2012 6,57% 0.07% 2,57% 2,24% 1.70% Standardized* Moderate 2/17/2012 2/17/2012 0,43% 2,31% 1.65% 2,24% 1.70% Standardized* Moderate 4/2/9/2016 5/1/2012 0,43% 2,31% 1.65% 2,24% 1.70% Standardized* Moderate 4/2/9/2016 5/1/2020 0,88% 4,15% 4,94% N/A 4,41% Standardized* Moderate 4/2/9/2016 5/1/2020 0,12% 1.95% 4,10% N/A 3,54% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5/1/2014 4,30% 2,38% 1.78% 2,17% 2,20% Standardized* Moderate 5/1/2014 5/1/2014 4,30% 2,38% 1.78% 2,17% 2,20% Standardized* Moderate 5/1/2014 5/1/2014 4,30% 2,38% 1.78% 2,17% 2,20% Standardized* Moderate 5/1/2014 5/1/2014 4,30% 2,38% 1.78% 2,17% 2,20% Standardized* Moderate 2/2/8/2006 5/1/2014 4,30% 2,38% 1.78% 2,17% 2,20% Standardized* Moderate 2/2/8/2006 5/1/2014 4,30% 2,38% 1.78% 2,17% 2,20% Standardized* Moderate 2/2/8/2006 5/1/2014 4,30% 2,38% 1.78% 2,17% 2,20% Standardized* Moderate 2/2/8/2006 5/1/2014 5,91% 0,72% 0,16% 1.55% 1.83% Standardized* Moderate 2/2/8/2006 5/1/2014 5,91% 0,72% 0,16% 1.55% 1.83% Standardized* Moderate 5/1/2015 5/1/2012 3,25% 0,65% 0,23% 1.27% 1.28% Standardized* Moderate 5/1/2015 5/1/2014 6,74% 4,66% 7,11% 4,61% 4,34% Standardized* Moderate 5/1/2015 5/1/2014 6,74% 4,66% 7,11% 4,61% 4,34% Standardized* Moderate 4/3/0/2012 5/1/2015 6,41% 3,14% 3,09% 2,70% 2,51% Standardized* Moderate 4/3/0/2012 5/1/2015 6,41% 3,14% 3,09% 2,70% 2,51% Standardized* Moderate 4/3/0/2012 5/1/2015 6,41% 3,14% 3,09% 2,70% 2,51% Standardized* Moderate 4/3/0/2012 5/1/2015 6,41% 3,14% 3,09% 2,70% 2,51% Standardized* Moderate 4/3/0/2012 5/1/2015 6,41% 3,14% 3,09% 2,70% 2,51% Standardized* Moderate 4/3/0/2012 5/1/2015 6,41% 3,14% 3,09% 2,70% 2,51% Standardized* Moderate 4/3/0/2012 5/1/2015 6,41% 3,14% 3,09% 2,70% 2,51% Standardized* Moderat									
Moderate									
NYLI VP PIMCO Real Return — Service Class NonStandardized* Moderate 2/17/2012 2/17/2012 2/17/2012 0.43% 2.31% 1.65% 2.24% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.		Moderate	6/2/2003	5/1/2011	4.53%	0.36%	-0.82%	0.58%	1.16%
NonStandardized*	Standardized	Moderate	6/2/2003	5/1/2011	-2.47%	-2.01%	-1.83%	0.58%	1.16%
Standardized Moderate 2/17/2012 2/17/2012 -0.43% -2.31% 1.65% 2.24% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70% 1.70%									
PIMCO VIT Income Portfolio - Advisor Class NonSlandardized Moderate 4/29/2016 5/1/2020 6.88% 4.15% 4.94% N/A 4.41% Standardized Moderate 4/29/2016 5/1/2020 6.88% 4.15% 4.94% N/A 4.41% Standardized Moderate 4/29/2016 5/1/2020 6.88% 4.15% 4.94% N/A 4.41% Standardized Moderate 5/1/2014 5/1/2014 4.30% 2.38% 1.78% 2.17% 2.90% Standardized Standardized Moderate 5/1/2014 5/1/2014 2.77% 0.16% 0.83% 2.17% 2.90% Standardized	NonStandardized ²								
NonStandardized		Moderate	2/17/2012	2/17/2012	-0.43%	-2.31%	1.65%	2.24%	1.70%
Standardized Moderate 4/29/2016 5/1/2012 0.12% 1.95% 4.10% N/A 3.54% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5/1/2014 2.70% 0.10% 0.83% 2.17% 2.90% Standardized Moderate 5/1/2014 5/1/2014 5/1/2014 2.70% 0.10% 0.83% 2.17% 2.90% PIMCO VIT Total Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2014 5.91% 0.72% 0.16% 1.55% 1.83% Standardized Moderate 2/28/2006 5/1/2014 5.91% 0.72% 0.16% 1.55% 1.83% Standardized Moderate 5/1/2015 5/1/2014 5.91% 0.72% 0.16% 0.15% 1.83% Western Asset Core Plus VIT - Class II Moderate 5/1/2015 5/1/2015 5/1/2012 3.25% 0.65% 0.23% 1.27% 1.28% Standardized Moderate 5/1/2015 5/1/2015 5/1/2015 3.75% 3.02% 0.12% 1.27% 1.28% Standardized Moderate 2/15/2012 5/1/2015 5/1/2015 6.74% 4.66% 7.11% 4.61% 4.34% Standardized Moderate 2/15/2012 5/1/2015 5/1/2015 6.41% 3.14% 3.90% 2.70% 2.51% Standardized Moderate 2/15/2012 5/1/2015 5/1/2015 5/1/2015 6.41% 3.14% 3.90% 2.70% 2.51% Standardized Moderate 2/15/2012 5/1/2015 5/1/2015 5/1/2015 6.41% 3.14% 3.90% 2.70% 2.51% Standardized Moderate 5/1/2005 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015									
Moderate									
NonStandardized Moderate 5/1/2014 5/1/2014 4.30% 2.38% 1.78% 2.17% 2.90% 5/1/2014 5/1/2014 -2.70% 0.10% 0.83% 2.17% 2.90% 5/1/2014 5/1/2014 -2.70% 0.10% 0.83% 2.17% 2.90% 5/1/2014 5/1/2014 5/1/2014 5.91% 0.72% 0.10% 0.83% 2.17% 2.90% 5/1/2014 5/1/2014 5/1/2014 5.91% 0.72% 0.16% 1.55% 1.83% 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014		woderate	4/29/2016	5/1/2020	-0.12%	1.95%	4.10%	IN/A	3.54%
Standardized Moderate S/1/2014 S/1/2		Moderate	5/1/2014	5/1/2014	4 30%	2 38%	1 78%	2 17%	2 90%
PiMCO VIT Total Return Portfolio - Advisor Class NonStandardized									
Standardized Moderate 2/28/2006 5/1/2014 -1.09% -1.64% -0.85% 1.55% 1.83%						******			
Moderate S/1/2015 S/1/2022 3.25% -0.65% -0.23% 1.27% 1.28%	NonStandardized ²	Moderate	2/28/2006	5/1/2014	5.91%	0.72%	0.16%	1.55%	1.83%
NonStandardized	Standardized	Moderate	2/28/2006	5/1/2014	-1.09%	-1.64%	-0.85%	1.55%	1.83%
Standardized Moderate S/1/2015 S/1/2012 3.75% 3.0% -1.25% 1.27% -1.12%									
Non-Investment Grade Bond Slack Rock® High Yield V.I. Fund - Class III Shares Moderate 2/15/2012 5/11/2014 6.74% 4.66% 7.11% 4.61% 4.34% Standardized Moderate 2/15/2012 5/11/2014 -0.26% 2.48% 6.34% 4.61% 4.34% Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 Moderate 4/30/2012 5/11/2015 6.41% 3.14% 3.90% 2.70% 2.51% Standardized Moderate 4/30/2012 5/11/2015 -0.59% 0.90% 3.03% 2.70% 2.51% Standardized Moderate 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015 5/11/2015									
BlackRock® High Yield V.I. Fund - Class III Shares Moderate 2/15/2012 5/1/2014 6.74% 4.66% 7.11% 4.61% 4.34% 5.54m/adrdized 5/1/2014 6.74% 4.66% 7.11% 4.61% 4.34% 5.54m/adrdized 5/1/2015 5/1/2014 6.74% 4.66% 7.11% 4.61% 4.34% 5.54m/adrdized 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6.74% 6		Moderate	5/1/2015	5/1/2022	-3.75%	-3.02%	-1.25%	1.27%	-1.12%
NonStandardized² Moderate Moderate 2/15/2012 5/1/2014 5/12012 6.74% 5/160 4.66% 7.11% 5/18 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34% 4.61% 4.34%									
Standardized Moderate 2/15/2012 5/1/2014 -0.26% 2.48% 6.34% 4.61% 4.34% Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 Moderate 4/30/2012 5/1/2015 6.41% 3.14% 3.90% 2.70% 2.51% Standardized Moderate 4/30/2012 5/1/2015 -0.55% 0.90% 3.03% 2.70% 2.51% NYLI VP Floating Rate — Service Class Moderate 5/1/2005 5/1/2011 5.74% 6.10% 7.37% 4.07% 3.90% Standardized Moderate 5/1/2005 5/1/2011 1.26% 3.99% 6.61% 4.07% 3.90% Standardized Moderate 6/2/203 5/1/2011 4.33% 1.30% 1.52% 7.79% 7.69% NYLI VP MacKey Convertible — Service Class Moderate 6/2/203 5/1/2011 4.33% 1.30% 1.15% 7.79% 7.69% Nostandardized Moderate 6/2/203 5/1/2011 4.33% 1.30% 1.15% 7.79% 7.69% Nostandardized Moderate 6/2/203 5/1/2011 4.33% 1.30% 1.15% 7.79% 7.69% Nostandardized Moderate 6/2/203 5/1/2011 4.33% 1.30% 1.15% 7.79% 7.69% Nostandardized Moderate 6/2/203 5/1/2011 4.33% 1.30% 1.30% 1.30% 1.30% 7.79% 7.69% Nostandardized Moderate 6/2/203 5/1/2011 4.33% 1.30% 1.30% 1.30% 7.79% 7.69% Nostandardized Moderate 6/2/203 5/1/2011 4.33% 1.30% 1.30% 1.30% 7.79% 7.69% Nostandardized Moderate 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/203 6/2/20		Moderate	2/15/2012	5/1/2014	6 7/10/-	4 66%	7 110/	A 61%	A 240/
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 Moderate 4/30/2012 5/1/2015 6.41% 3.14% 3.90% 2.70% 2.51%									
NonStandardized² Moderate dadderate 4/30/2012 dadderate 5/1/2015 dadderate 6.41% dadderate 3.14% date 3.90% date 2.70% date 2.51% date Standardized Moderate 4/30/2012 date 5/1/2015 date -0.59% date 0.90% date 2.70% date 2.51% date NYLI VP Floating Rate – Service Class Moderate 5/1/2015 date 5/1/2011 date 5.74% date 6.10% date 7.37% date 4.07% date 3.90% date Standardized Moderate 5/1/2015 date 5/1/2011 date 3.99% date 6.61% date 4.07% date 3.90% date NYLI VP MacKay Convertible – Service Class Moderate 6/2/2003 date 5/1/2011 date 4.33% date 1.30% date 7.79% date 7.69% date		woodiate	2/ 10/2012	J/ 1/2014	0.2070	£.70 /0	0.0470	7.01/0	7.5470
Standardized Moderate 4/30/2012 5/1/2015 -0.59% 0.90% 3.03% 2.70% 2.51% NYLI VP Floating Rate – Service Class Moderate 5/1/2015 5/1/2011 5.74% 6.10% 7.37% 4.07% 3.90% Standardized Moderate 5/1/2005 5/1/2011 -1.26% 3.99% 6.61% 4.07% 3.90% NYLI VP MacKay Convertible – Service Class Moderate 6/2/2003 5/1/2011 4.33% 1.30% 11.52% 7.79% 7.69%		Moderate	4/30/2012	5/1/2015	6.41%	3.14%	3.90%	2.70%	2.51%
NonStandardized² Moderate s/1/2005 5/1/2011 5.74% s. 6.10% s. 7.37% s. 4.07% s. 3.90% s. 3.									
NonStandardized² Moderate s/1/2005 5/1/2011 5.74% s. 6.10% s. 7.37% s. 4.07% s. 3.90% s. 3.									
NYLI VP MacKay Convertible – Service Class Moderate 6/2/2003 5/1/2011 4.33% 1.30% 11.52% 7.79% 7.69%		Moderate	5/1/2005	5/1/2011	5.74%	6.10%	7.37%	4.07%	3.90%
NonStandardized ² Moderate 6/2/2003 5/1/2011 4.33% 1.30% 11.52% 7.79% 7.69%		Moderate	5/1/2005	5/1/2011	-1.26%	3.99%	6.61%	4.07%	3.90%
Standardized Moderate 6/2/2003 5/1/2011 -2.67% -1.02% 10.87% 7.79% 7.69%									
100 100 100 100 100 100 100 100 100 100	Standardized	Moderate	6/2/2003	5/1/2011	-2.67%	-1.02%	10.87%	7.79%	7.69%



As of March 31, 2025 Premium Based M&E Charge Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2011	6.02%	4.52%	6.84%	4.84%	5.26%
Standardized	Moderate	6/2/2003	5/1/2011	-0.98%	2.34%	6.06%	4.84%	5.26%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized ²	Moderate	5/1/2011	5/1/2011	7.82%	4.95%	5.25%	3.15%	3.58%
Standardized	Moderate	5/1/2011	5/1/2011	0.82%	2.78%	4.42%	3.15%	3.58%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/2/2016	7.04%	1.75%	7.88%	3.12%	3.92%
Standardized	Moderate	5/18/2009	5/2/2016	0.04%	-0.55%	7.13%	3.12%	3.84%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized ²	Moderate	5/1/2013	5/1/2013	3.33%	2.92%	3.67%	0.19%	-0.04%
Standardized	Moderate	5/1/2013	5/1/2013	-3.67%	0.67%	2.79%	0.19%	-0.04%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2018	7.72%	6.10%	11.06%	7.86%	7.91%
Standardized	Moderate	12/14/2012	5/1/2018	0.72%	3.98%	10.40%	7.86%	7.63%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	11/18/2003	5/1/2011	3.45%	3.37%	8.59%	5.05%	4.89%
Standardized	Moderate	11/18/2003	5/1/2011	-3.55%	1.13%	7.86%	5.05%	4.89%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized ²	Moderate	8/22/2007	5/1/2019	3.80%	3.66%	9.50%	6.23%	6.91%
Standardized	Moderate	8/22/2007	5/1/2019	-3.20%	1.44%	8.80%	6.23%	6.41%
NYLI VP Balanced – Service Class								
NonStandardized ²	Moderate	5/1/2005	5/1/2011	6.54%	4.19%	10.83%	5.71%	6.96%
Standardized	Moderate	5/1/2005	5/1/2011	-0.46%	1.99%	10.16%	5.71%	6.96%
NYLI VP Conservative Allocation – Service Class								
NonStandardized ²	Moderate	2/13/2006	5/1/2011	2.44%	2.06%	5.41%	3.75%	4.53%
Standardized	Moderate	2/13/2006	5/1/2011	-4.56%	-0.23%	4.59%	3.75%	4.53%
NYLI VP Income Builder – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2011	8.48%	4.38%	8.12%	5.18%	6.39%
Standardized	Moderate	6/2/2003	5/1/2011	1.48%	2.19%	7.38%	5.18%	6.39%
NYLI VP Janus Henderson Balanced – Initial Class7								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	5.82%	5.35%	10.78%	8.37%	9.06%
Standardized	Moderate	2/17/2012	2/17/2012	-1.18%	3.20%	10.11%	8.37%	9.06%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	5.56%	5.08%	10.50%	8.10%	8.79%
Standardized	Moderate	2/17/2012	2/17/2012	-1.44%	2.93%	9.82%	8.10%	8.79%
NYLI VP Moderate Allocation–Service Class								
NonStandardized ²	Moderate	2/13/2006	5/1/2011	1.98%	2.76%	8.03%	4.89%	5.67%
Standardized	Moderate	2/13/2006	5/1/2011	-5.02%	0.50%	7.29%	4.89%	5.67%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	5.25%	2.07%	N/A	N/A	3.18%
Standardized	Moderate	5/1/2020	5/1/2020	-1.75%	-0.23%	N/A	N/A	2.26%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	5.96%	4.11%	N/A	N/A	7.53%
Standardized	Moderate	5/1/2020	5/1/2020	-1.04%	1.91%	N/A	N/A	6.76%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	6.15%	5.14%	N/A	N/A	9.48%
Standardized			5/1/2020	-0.85%	2.98%	N/A	N/A	8.75%
	Moderate	5/1/2020	3/1/2020	-0.0076	2.0070	14/73		
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
Franklin Templeton Moderately Conservative Model Portfolio - Class II NonStandardized ² Standardized	Moderate Moderate Moderate	5/1/2020 5/1/2020 5/1/2020	5/1/2020 5/1/2020	6.06%	3.31% 1.07%	N/A N/A	N/A N/A	5.84% 5.02%



As of March 31, 2025 Premium Based M&E Charge Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation								
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized ²	High	5/1/2020	5/1/2020	6.16%	6.21%	N/A	N/A	12.18%
Standardized	High	5/1/2020	5/1/2020	-0.84%	4.10%	N/A	N/A	11.52%
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	5/1/2011	-0.03%	3.17%	12.93%	6.63%	7.40%
Standardized	High	2/13/2006	5/1/2011	-7.03%	0.93%	12.31%	6.63%	7.40%
NYLI VP Growth Allocation-Service Class								
NonStandardized ²	High	2/13/2006	5/1/2011	0.84%	3.32%	11.06%	5.96%	6.73%
Standardized	High	2/13/2006	5/1/2011	-6.16%	1.08%	10.39%	5.96%	6.73%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized ²	High	6/1/1999	5/1/2022	4.33%	7.33%	16.89%	9.49%	9.27%
Standardized	High	6/1/1999	5/1/2022	-2.67%	5.27%	16.35%	9.49%	7.20%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	9.20%	9.13%	18.14%	9.98%	10.28%
Standardized	High	12/14/2012	11/13/2017	2.20%	7.14%	17.62%	9.98%	10.14%
American Funds IS Growth Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	8.35%	8.91%	20.08%	14.97%	15.43%
Standardized	High	12/14/2012	11/13/2017	1.35%	6.91%	19.59%	14.97%	15.32%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized ²	High	12/31/2000	5/1/2022	3.21%	6.37%	15.62%	10.28%	10.10%
Standardized	High	12/31/2000	5/1/2022	-3.79%	4.27%	15.05%	10.28%	8.06%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized ²	High	2/28/2015	5/1/2017	6.54%	8.82%	16.79%	11.27%	12.13%
Standardized	High	2/28/2015	5/1/2017	-0.46%	6.81%	16.24%	11.27%	12.01%
Fidelity® VIP Contrafund® – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2011	7.88%	10.96%	18.64%	12.42%	12.23%
Standardized	High	1/12/2000	5/1/2011	0.88%	9.03%	18.13%	12.42%	12.23%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2011	8.90%	7.89%	16.16%	9.28%	9.69%
Standardized	High	1/12/2000	5/1/2011	1.90%	5.85%	15.60%	9.28%	9.69%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2014	7.44%	8.52%	19.53%	16.24%	16.45%
Standardized	High	1/12/2000	5/1/2014	0.44%	6.50%	19.04%	16.24%	16.45%
NYLI VP Epoch U.S. Equity Yield – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	11.06%	8.46%	15.45%	7.96%	8.69%
Standardized	High	6/2/2003	5/1/2011	4.06%	6.44%	14.88%	7.96%	8.69%
NYLI VP Dimensional U.S. Equity - Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	6.83%	8.19%	17.23%	10.57%	11.63%
Standardized	High	6/2/2003	5/1/2011	-0.17%	6.16%	16.69%	10.57%	11.63%
NYLI VP Wellington Growth – Service Class9								
NonStandardized ²	High	6/2/2003	5/1/2011	1.74%	6.11%	15.07%	10.37%	10.21%
Standardized	High	6/2/2003	5/1/2011	-5.26%	4.00%	14.49%	10.37%	10.21%
NYLI VP S&P 500 Index5 – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	7.83%	8.65%	18.15%	12.02%	12.31%
Standardized	High	6/2/2003	5/1/2011	0.83%	6.64%	17.63%	12.02%	12.31%
NYLI VP Winslow Large Cap Growth - Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	4.86%	10.11%	17.72%	13.66%	13.24%
Standardized	High	6/2/2003	5/1/2011	-2.14%	8.15%	17.19%	13.66%	13.24%
NYLI VP American Century Sustainable Equity – Service Class	nign	0/2/2000						
NTLI VE American Century Sustamable Equity - Service Class	nigii	0/2/2000	4, 1, 2, 1,					
NonStandardized ²	High	2/17/2012	2/17/2012	-0.11%	7.30%	17.44%	8.92%	10.01%



As of March 31, 2025 Premium Based M&E Charge Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1 V4	3 Year⁴	5 V4	10 V4	Division
Investment Divisions¹ Large Cap Equity	Risk Level ³	Date	Date ¹	Year⁴	rear	Year⁴	Year ⁴	Inception
NYLI VP MFS® Investors Trust - Service Class								
NonStandardized ²	High	5/1/2000	2/10/2025	4.97%	7.06%	15.70%	10.38%	-5.06%
Standardized	High	5/1/2000	2/10/2025	-2.03%	4.98%	15.14%	10.38%	-11.71%
NYLI VP MFS® Research - Service Class								
NonStandardized ²	High	5/1/2000	2/10/2025	2.13%	6.67%	15.01%	10.60%	-7.92%
Standardized	High	5/1/2000	2/10/2025	-4.87%	4.58%	14.43%	10.60%	-14.36%
Voya Growth and Income Portfolio - Class S								
NonStandardized ²	High	12/31/1979	5/1/2024	6.13%	9.52%	19.82%	11.68%	11.39%
Standardized	High	12/31/1979	5/1/2024	-0.87%	7.54%	19.33%	11.68%	4.39%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2011	-2.93%	4.36%	17.56%	7.62%	8.24%
Standardized	High	1/12/2000	5/1/2011	-9.73%	2.17%	17.03%	7.62%	8.24%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized ²	High	12/31/1999	11/13/2017	1.84%	5.47%	14.96%	10.89%	10.44%
Standardized NVLIVE Schroders Mid Con Opportunities Service Class	High	12/31/1999	11/13/2017	-5.16%	3.33%	14.38%	10.89%	10.29%
NYLI VP Schroders Mid Cap Opportunities - Service Class NonStandardized ²	High	6/2/2003	5/1/2011	-3.24%	0.51%	11.95%	5.05%	7.70%
Standardized	High	6/2/2003	5/1/2011	-10.02%	-1.86%	11.31%	5.05%	7.70%
MFS® Mid Cap Value Portfolio - Service Class	riigii	3/2/2003	3/1/2011	10.0270	1.0070	11.0170	0.0076	7.7070
NonStandardized ²	High	3/7/2008	5/1/2020	1.45%	5.05%	17.25%	8.11%	15.49%
Standardized	High	3/7/2008	5/1/2020	-5.55%	2.89%	16.72%	8.11%	14.91%
Neuberger Berman AMT Mid-Cap Growth - Class S								
NonStandardized ²	High	2/18/2003	5/1/2011	-1.98%	2.58%	12.65%	8.43%	9.40%
Standardized	High	2/18/2003	5/1/2011	-8.85%	0.32%	12.03%	8.43%	9.40%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized ²	Highest	7/16/2001	5/1/2020	-1.04%	3.54%	17.18%	7.73%	14.86%
Standardized	Highest	7/16/2001	5/1/2020	-7.97%	1.31%	16.65%	7.73%	14.26%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
NonStandardized ²	Highest	6/1/2000	5/1/2011	-3.53%	4.21%	19.32%	7.82%	8.09%
Standardized	Highest	6/1/2000	5/1/2011	-10.29%	2.02%	18.82%	7.82%	8.09%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2		=:==:=				.=		
NonStandardized ²	Highest	4/17/2018	5/1/2024	-2.80%	1.77%	15.44%	N/A N/A	4.23%
Standardized Macquarie VIP Small Cap Value Series - Service Class	Highest	4/17/2018	5/1/2024	-9.61%	-0.53%	14.87%	N/A	-2.77%
NonStandardized ²	Highest	5/1/2000	11/13/2017	-0.78%	1.32%	15.96%	6.40%	5.23%
Standardized	Highest	5/1/2000	11/13/2017	-7.73%	-1.01%	15.40%	6.40%	5.03%
NYLI VP Wellington Small Cap - Service Class	riigiioot	0/1/2000	11710/2011	111070	1.0170	10.1070	0.1070	0.0070
NonStandardized ²	Highest	5/2/2016	5/2/2016	-1.81%	-0.32%	12.83%	N/A	5.59%
Standardized	Highest	5/2/2016	5/2/2016	-8.68%	-2.70%	12.20%	N/A	5.52%
NYLI VP Small Cap Growth – Initial Class6	<u> </u>							
NonStandardized ²	Highest	2/17/2012	2/17/2012	-4.63%	-1.29%	11.50%	6.80%	7.90%
Standardized	Highest	2/17/2012	2/17/2012	-11.30%	-3.65%	10.84%	6.80%	7.90%
NYLI VP Small Cap Growth – Service Class								
NonStandardized ²	Highest	2/17/2012	5/1/2013	-4.87%	-1.54%	11.22%	6.53%	7.48%
Standardized	Highest	2/17/2012	5/1/2013	-11.53%	-3.89%	10.56%	6.53%	7.48%
International/Global Equity								
American Funds IS Global Small Cap Fund® – Class 4	1.6	40/44/0046	E/4/0045	0.040/	0.000/	7 400/	4.050/	4.000/
NonStandardized ² Standardized	High High	12/14/2012 12/14/2012	5/1/2015 5/1/2015	-6.64% -13.18%	-3.08% -5.40%	7.42% 6.66%	4.35% 4.35%	4.08% 4.08%
Fidelity® VIP International Index — Service Class 2	riigii	12/14/2012	3/ 1/2013	-10.1070	-0.4070	0.00%	4.3376	7.00%
NonStandardized ²	High	4/16/2018	5/1/2019	6.25%	4.78%	10.90%	N/A	5.56%
Standardized	High	4/16/2018	5/1/2019	-0.75%	2.61%	10.23%	N/A	5.04%
Invesco V.I. EQV International Equity Fund - Series II	5	.,, 2010	5, 1,2015			,-	***	
NonStandardized ²	High	9/19/2001	5/1/2014	-2.77%	2.96%	8.49%	3.85%	3.63%
Standardized	High	9/19/2001	5/1/2014	-9.57%	0.70%	7.76%	3.85%	3.63%
Janus Henderson VIT Global Research Portfolio – Service Shares								
NonStandardized ²	High	12/31/1999	5/1/2011	7.39%	9.92%	17.04%	9.52%	9.31%
Standardized	High	12/31/1999	5/1/2011	0.39%	7.95%	16.50%	9.52%	9.31%



As of March 31, 2025 Premium Based M&E Charge Structure

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

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year ⁴	Year⁴	Year⁴	Inception
International/Global Equity								
NYLI VP Pinestone International Equity – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	-1.99%	-2.75%	6.20%	4.23%	3.66%
Standardized	High	6/2/2003	5/1/2011	-8.86%	-5.08%	5.40%	4.23%	3.66%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized ²	High	8/31/2001	5/1/2017	8.39%	6.26%	9.83%	7.44%	7.61%
Standardized	High	8/31/2001	5/1/2017	1.39%	4.16%	9.13%	7.44%	7.46%
MFS® VIT Research International - Service Class								
NonStandardized ²	High	8/24/2001	5/1/2022	2.84%	3.37%	9.33%	4.85%	5.92%
Standardized	High	8/24/2001	5/1/2022	-4.16%	1.14%	8.62%	4.85%	3.73%
Putnam VT International Value Fund - Class IB								
NonStandardized ²	High	1/2/1997	5/1/2024	11.80%	10.06%	15.80%	6.12%	13.31%
Standardized	High	1/2/1997	5/1/2024	4.80%	8.10%	15.24%	6.12%	6.31%
American Funds IS New World Fund - Class 4								
NonStandardized ²	Highest	12/14/2012	5/1/2014	2.77%	2.76%	10.27%	5.84%	4.85%
Standardized	Highest	12/14/2012	5/1/2014	-4.23%	0.50%	9.59%	5.84%	4.85%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized ²	Highest	1/23/2008	5/1/2018	13.45%	5.30%	10.69%	6.17%	4.97%
Standardized	Highest	1/23/2008	5/1/2018	6.45%	3.15%	10.02%	6.17%	4.64%
NYLI VP Candriam Emerging Markets Equity – Service Class9			0, 1, 20 10					
NonStandardized ²	Highest	2/17/2012	2/17/2012	8.69%	-2.34%	6.57%	2.33%	0.43%
Standardized	Highest	2/17/2012	2/17/2012	1.69%	-4.68%	5.78%	2.33%	0.43%
Sector		E/11/2012						
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰								
NonStandardized ²	High	4/30/2013	5/1/2015	11.56%	0.75%	16.42%	3.66%	3.01%
Standardized	High	4/30/2013	5/1/2015	4.56%	-1.60%	15.87%	3.66%	3.01%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	2/17/2012	23.91%	8.69%	14.24%	7.76%	9.07%
Standardized	High	2/17/2012	2/17/2012	16.91%	6.68%	13.65%	7.76%	9.07%
NYLI VP CBRE Global Infrastructure — Service Class								-
NonStandardized ²	High	5/1/2015	5/1/2015	14.23%	2.52%	9.38%	N/A	-1.34%
Standardized	High	5/1/2015	5/1/2015	7.23%	0.25%	8.67%	N/A	-1.34%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized ²	Highest	12/29/2000	2/10/2025	-1.04%	5.63%	15.55%	13.28%	-14.67%
Standardized	Highest	12/29/2000	2/10/2025	-7.97%	3.50%	14.99%	13.28%	-20.65%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized ²	Highest	7/18/2001	5/1/2019	-2.88%	1.06%	7.46%	6.38%	7.85%
Standardized	Highest	7/18/2001	5/1/2019	-9.68%	-1.28%	6.70%	6.38%	7.37%
NYLI VP Natural Resources – Initial Class			5, 1,2010					
NonStandardized ²	Highest	2/17/2012	2/17/2012	-10.74%	-0.47%	25.27%	4.46%	1.90%
Standardized	Highest	2/17/2012	2/17/2012	-16.98%	-2.85%	24.87%	4.46%	1.90%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized ²	Highest	5/1/1998	5/1/2024	11.19%	-1.04%	9.97%	5.82%	19.88%
Standardized	Highest	5/1/1998	5/1/2024	4.19%	-3.41%	9.28%	5.82%	12.88%
	9							

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



As of March 31, 2025 Premium 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

shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Gov

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.

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.

They provide, alternative investments may be appropriate.

They provide the Flewhile Premium Variable Annully II was first offered for sale on May 1, 2011. Certain Portfolios existed prior to that date. The performance for NYLI

VP Series Fund, Inc. portfolios are based on 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. The New York Life Flexible Premium Variable Annuity II- Premium Based M&E Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.60% M&E charge is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. This version of the New York Life Flexible Premium Variable Annuity II invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account IV. 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 NYLLVP 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

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.

the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corp

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.

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

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.